

**Retail Perception Differences in Two Collectivist Cultures:
Kiasu versus *Ubuntu***

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The bulk of previous marketing research into culture varies culture and holds the business setting fixed. One key cultural norm of interest is the difference between collectivist and individualistic cultures. However, previous research suggests that not all collectivist cultures are the same. In our study we focus on consumer perception differences within two collectivist cultures: a developed (Singapore) and developing (South African Xhosa township) collectivist economy. We find dramatic differences with the influence of assurance and empathy on the customers' willingness-to-buy. These differences are framed within each culture and discussed relative to a key cultural norm: kiasu (which roughly translates to "afraid to lose out") in the Singapore study and ubuntu (which roughly translates to "I am because you are") in the South African study.

INTRODUCTION

Previous research into the effect of cultural norms on marketing encounters, whether it is in the retailing or services literatures, typically consists of comparing and contrasting one culture against another. In essence, previous research varies culture and holds the business setting fixed (e.g. Zhang and Neelankavil 1997; Winsted 1997; Donthu and Yoo 1998; Mattila 1999; Furrer, Liu and Sudharshan 2000; Michon and Chebat 2004). All these research find that some cultural norms influence perceptions and attitudes of marketing activities. One cultural norm that has garnered much research attention is the difference between collectivist and individualistic cultures (e.g. Zhang and Neelankavil 1997; Mattila 1999).

Much of the research into collectivist cultures has focused on Asian cultures such as Japan, South Korea and Singapore. All of these economies are highly developed and serve as a good comparison between individualistic cultures such as the U.S., Britain and Canada. For example, Winsted (1997) the value of conversation differed dramatically between the collectivist culture (Japan) and the individualistic culture (USA). However, generalities cannot be drawn from this research regarding developing world collectivist cultures (e.g. Klemz, Boshoff and Mazibuko 2006).

To address this gap in the culture literature, we focus on marketing perception differences of consumers within collectivist cultures. Namely, we look at differences between developed and developing collectivist economies. In our research, we assess cultural differences from two very different collectivist cultures. Our developed collectivist study assesses retail services perceptions in Singapore, which is a highly developed capitalistic economy that shares a cultural norm of *kiasu* (which roughly translates to “afraid to lose out”). Our developing collectivist study assesses retail services perceptions in a South African Xhosa township, which is an undeveloped (but slowly developing) capitalistic economy that shares a cultural norm of *ubuntu* (which roughly translates to “I am because you are”).

In each cultural setting, we focus on the small, independently-owned grocery retail shops. We find profound differences between the developed and developing collectivist cultures with regards to the influence of empathy, tangibility and assurance on willingness-to-buy.

The organization of this paper is as follows. A review of the cultural research and subject populations is followed by a discussion of the methodology used in this research. The paper closes with a discussion of the results and their implications.

LITERATURE REVIEW

Smith and Reynolds (2001) note that a prime motive for most current cross-cultural research is to establish some form of equivalence between cultures. Collectivist cultures have been used as a comparison with western individualistic cultures in a wide variety of research. It is well-known that culture and cultural perceptions influence the way consumers perceive marketing stimuli (e.g. Aaker and Williams 1998; Usunier 1996). Research also shows that cultural meaning in purchases can change over time (McCracken 1986) and indeed, in some cultures, consumers have been found to “swap” certain cultural elements with those of others (Oswald 1999) making segmentation far more difficult (Ahmad 2003). A key concern to marketers is that these cultural norms can influence marketing perceptions and consumption behavior (e.g. Winsted 1997; Furrer, Liu and Sudharshan 2000).

However, previous service experience research into the influence of cultural norms on the marketing encounter has focused on individualistic (most often US or European) cultures and collectivist (most often Japanese, Korean or Taiwan). Some examples of this type of research include Lee and Ulgado’s (1997) study of fast food outlets, Winsted’s (1997) study of restaurants, Mattila’s (1999) study of hotels and Laroche et al.’s (2004) study of dental offices. One issue of all these research is the underlying assumption that collectivist cultures are all the same.

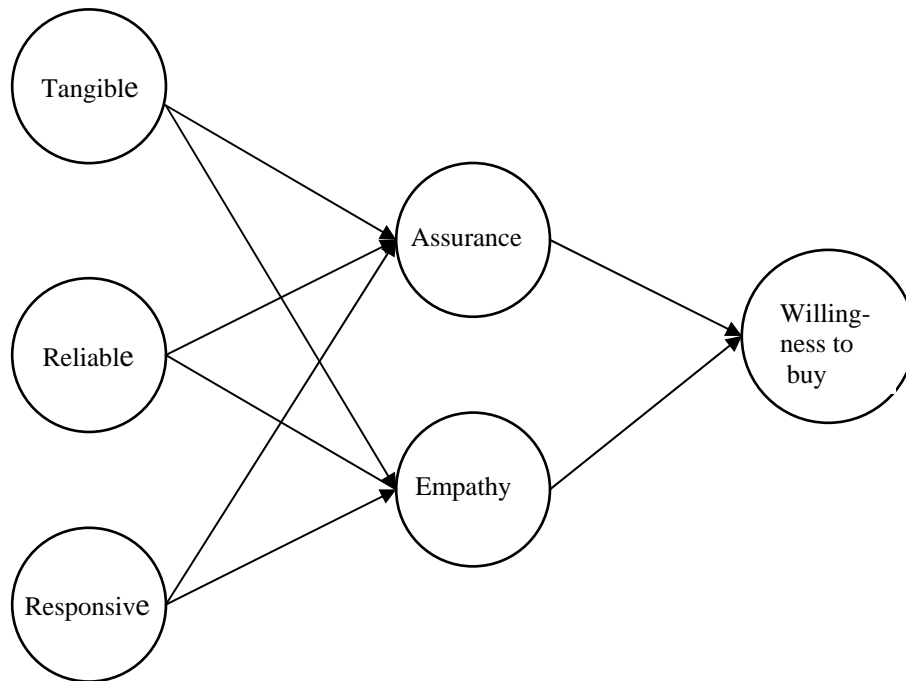
Addressing this gap, we assess differences between two *collectivist cultures* with differing levels of economic development. In our research, our collectivist developed economy is that of Singapore. Singapore is a highly developed capitalistic system with very advanced economic infrastructure and customer-base. In contrast, our collectivist developing economy is that of a

small Xhosa township in South Africa. Recent empowerment efforts of the current South African government notwithstanding, black townships are still poorly served by modern technology and services. They do not have easy access to either economic or transportation infrastructure and their customer-base is poor and generally poorly informed. In this regard they are a typical example of a developing economy.

Study Setting

The setting for our study is the service encounter that has been characterized as a key strategic competitive weapon in retail firms (Kelly 1992, 1993; Berry 1994; Bitner, Booms and Mohr 1994). This stream of research supports the notion that the interaction between the customer and the contact person influences overall service quality (e.g. Mittal and Lassar 1996), customer satisfaction (e.g. Walker 1995), customer retention (e.g. Clark 1997) and purchase intentions (e.g. Macintosh and Lockshin 1997). The service/customer behavior model estimated in this research is adapted from Dick and Basu (1994) and is illustrated in Figure 1. Independent variable measures are adapted from SERVQUAL (Parasuraman, Zeithaml and Berry 1988, 1991). The dependent variable, “Willingness-to-Buy”, is adapted from Dodds, Monroe and Grewal (1991)

FIGURE 1
RETAIL SHOPPING AFFECT MODELS



Previous SERVQUAL research

SERVQUAL (Parasuraman, Zeithaml and Berry 1988, 1991) is a research framework that has been used extensively to study consumers in the Marketing and Management literatures to assess service settings. This framework has been shown to be a very robust structure in retail services research as well as medical services (Shieu-Ming et al. 2005; González-Valentín 2005), higher education (Tan and Kek 2004), e-commerce (Li, Tan and Xie 2004) and government services (Wisniewski 2001). In this study we utilize only the perception scales of SERVQUAL, which is common in predictive studies.

General discussions of the SERVQUAL scale and its reliability and validity are omitted from this research for brevity, however interested readers can find related analyses in Parasuraman, Zeithaml and Berry (1988, 1991 and 1994).

Environmental States/Constructs

Environmental stimuli include physical and controllable features in the retail environment and in retail operations. In this research, the environmental states are modeled after the Tangibility, Reliability and Responsiveness perception constructs adapted from SERVQUAL (Parasuraman, Zeithaml and Berry 1988, 1991). Tangible elements in the retail space (e.g. equipment and facilities) can directly influence and define the retail environment for the consumer. The reliability of the retail operations (e.g. performing services on time) contribute strongly to the consumer's perceptions of the retail environment. And the responsiveness (e.g. willingness to help the consumer) of retail services and operations also contribute to the consumer's assessment of the retail environment. The operationalization of these constructs is based on the well known survey tool SERVQUAL.

Emotional States/Constructs

The emotional states that are induced by the physical environment include feeling good and excited in the retail environment. The customer's feelings of assurance (e.g. willingness to keep promises) are influenced both by retail operations. And perceptions of empathy (e.g. personal caring and understanding their needs) have been shown to be influenced by the behaviour within the retail environment. Consistent with previous research, in our study research the induced emotional states are modeled after the Assurance and Empathy perception constructs adapted from SERVQUAL (Parasuraman, Zeithaml and Berry 1988, 1991, 1994).

Customer Behavior Construct

Store loyalty and consumer behavior has been operationalized in many ways (Jacoby and Chestnut 1978). In this research, the customer behavior of interest is purchase intention, and is modeled after the "Willingness-to-Buy" construct (hereafter referred to as WTB) developed by Dodds, Monroe and Grewal (1991). These measures are similar to those used in the service literature (e.g., Baker, Levy and Grewal 1992).

Collectivist developed cultures – Singapore

Singaporeans often characterize themselves with a word "*Kiasu*" (pronounced *key-ah-sue*). *Kiasu* means "afraid to lose out" in the Chinese Hokkien dialect which is common in Singapore. In practical terms, Brown (1999, p.123) defined *kiasu* as an attitude of "extreme disquiet if he discovers that he has not got full value for his expenditure." Ho, et al. (1998) found out that Singaporeans associate *kiasuism* with phrases such as "the fear of losing out", "selfishness",

“calculating”, and “greed”. Research suggests kiasuism may mitigate the core of Asian collectivism (Kagda, 1993).

However, kiasuism also calls for conformity (Ho, Ang and Ng, 1998). It stems from and can enhance collectivism within Chinese society and Hwang et al. (2002), noting this internal conflict, delineated two types of kiasuism: kiasu-positive and kiasu-negative. Hwang et al. argues that kiasu-negative attitude should be negatively related to collectivism because kiasu-negative person want to be ahead of other people and unwilling to cooperate with others. However, kiasu-positive people are willing to participate with other people to achieve bigger goal. (Hwang, Ang and Francesco, 2002)

Previous research has linked kiasuism to Singaporean shopper’s behavior. For example, in their study of bank choice, Gerrard and Cunningham (2001) found that secure feeling (assurance) is the most important criteria and people influence (empathy) is the least important selection criteria. They noted that this fear of losing was more important than “electronic services” such as ATMs, other “service provision”, and “convenience”. Based on this research we present hypothesis 1:

H1: Due to the influence of *kiasuism*, for shoppers in Singapore, assurance will have relatively more influence on their willingness-to-buy than empathy.

Collectivist developing cultures – South Africa

Since the fall of apartheid in South Africa over 10 years ago the South African economy can still be described as a dual economy. To encourage wide scale economic development, South African firms have been encouraged to incorporate African cultural values into their business strategies (Mthembu 1996; Mbigi and Maree 1996).

Historically, black cultures¹ (primarily Xhosa, Zulu and Sotho) are collectivist in nature, and a key cultural attribute is “*ubuntu*” (pronounced *uh-bun-too*). Ubuntu loosely means “I am because you are”, and the concept places a high value on harmonious inter-personal relationships, feeling secure, a sense of belongingness and working for the common good (Khumalo 2001; Mbigi and Maree 1996).

Many empirical studies that have attempted to identify the antecedents of a successful relationship concur that trust, commitment, shared values and communication (e.g. Morgan and Hunt 1994; Ganesan 1994; Andaleeb and Anwar 1996; Macintosh and Lockshin 1997) are key requirements to a successful relationship. Previous research into the role of *ubuntu* on maintaining a successful relationship in this type of emerging market is supported by recent work by Klemz, Boshoff and Mazibuko (2006).

Given previous research and the recent changes since the fall of apartheid on South African society, we present hypothesis 2:

H2: Due to the influence of *ubuntu*, for shoppers in the South African townships, empathy will have relatively more influence on their willingness-to-buy than assurance.

¹ South Africa officially recognizes eleven different languages. Black tribal affiliations include Ndebele, Sotho, Swazi, Tsonga, Tswana, Venda, Xhosa, and Zulu.

METHODOLOGY

Community Retail Profiles

The same survey was used in both Singapore and South Africa. The survey was translated from English to Chinese, Xhosa, and Afrikaans. To better ensure translation equivalence of this survey instrument, we followed advice in Van de Vijver and Leung (1997).

Singapore

Singapore is a small city-state in south Asia with size of 699.4 square km (270 square mile). Total population of Singapore is 4,480,000 in June 2006. The random sample was collected during September through November 2005. The study in Singapore was conducted in an island-wide location. Personally administered surveys were equally divided into five geographic subgroups (e.g., north, south, east, west, and central) and carried out in the neighborhood areas. The final sample size was $n=209$ (response rate of 95%) for the small neighborhood stores.

A summary of the subject characteristics is as follows. Subjects consisted of 66% female and 34% male. Twenty two percent of sample are age between 18 and 25, 21% are from age between 26 and 30, 26% from between 31-40, 19% from between 41-50 and 14% from 51 and above. In terms of education, 1.9% had primary education, 21% had secondary education, 62.3% had high school education, and 10.95 had college degree and above. Yearly income also has wide span. 17% had income less than S\$ 20,000 (Singapore Dollar, US\$ 1= 1.5 Singapore \$), 41.4% had income S\$20,001-S\$40,000, and 14.2% had income S\$ 40,001-S\$60,000 and 22.7% had S\$60,000 and above.

South African Xhosa township

The location of this study was a black Xhosa township outside a large South African metropolitan area. The township population was approximately $N=2,500,000$. Due to limited access to phone and mail services in this community, surveys were personally administered and offered to the subject in their native language (Xhosa), English or Afrikaans. The final random sample was $n=251$ (response rate of 91%) for the small black-owned township retailers. All data was collected in January through March 2003.

A summary of the subject characteristics is as follows. Subjects consisted of 55% female and 45% male and ranged in age from 16 to 84 with a mean of 36 ($\sigma = 11.9$). In terms of education, 3% had no formal education, 13% had primary education, 66% had a high school education, 11% had a college degree, and 6% had some technical college education. Regarding employment, 37% had worked fulltime, 22% worked part-time, 39% had no formal work and 1% were self employed. Income ranged R0 to R28000 a month (\$0 to \$2772 at the time of the survey), with a mean monthly income of R1197.9 or \$118 ($\sigma = R22.61$ or \$2.24).

Measures

SERVQUAL measures and coefficient alpha scores for each service setting are provided in Table 1.

TABLE 1
SERVQUAL CRONBACH ALPHA MEASURES

	South Africa	Singapore
Tangible	0.79	0.81
Reliable	0.83	0.85
Responsive	0.81	0.84
Empathy	0.83	0.83
Assurance	0.79	0.77
Willingness-to-Buy	0.77	0.72

Analysis

Partial Least Squares (hereafter referred to as PLS) (Wold 1974), the analysis methodology used in this research, is based on a *component* construct concept that places the same demands on the data as OLS regression. Previous research suggests (Fornell and Bookstein 1982) that PLS is more robust than LISREL in certain circumstances because it relies on partial least squares and it does not require the data to display multivariate normality as is the case in LISREL. As in regression analysis, PLS requires each variable be measured using interval scale measures. Consistent with previous attitude research, each latent variable indicator in this study was measured using Semantic Differential questions, ranging from 5 (“often”) to 1 (“never”). All the parameter estimates in this research are expressed in a standardized form to compare their relative strengths. In PLS, parameter significance is assessed using a “jack-knife” technique to construct a distribution of parameter estimates (Dijkstra 1983). Using these estimates, the mean and standard deviation of the parameter estimates are used to assess statistical significance.

Unlike LISREL or any other covariance structural modeling techniques, PLS does not offer any goodness-of-fit measures for its parameter estimates. But, several measures have been developed to allow the researcher to assess how well the model and parameter estimates help predict the dependent variable. The R^2 measure noted in Hulland (1999) is the most widely used of these measures. In our research, willingness-to-buy is the dependent variable of interest, and the R^2 's noted are a measure of how well the model noted predicts this latent dependent variable, Willingness-to-buy.

RESULTS

Small independently owned retailers

The results of the small local independently owned township grocery retailers are provided in Figures 2. Latent-on-latent variable parameter estimate means and standard deviations are provided in Table 2.

FIGURE 2
RESULTS - SINGAPORE DESIGNATED AS SN, AND SOUTH AFRICA DESIGNATED AS SA

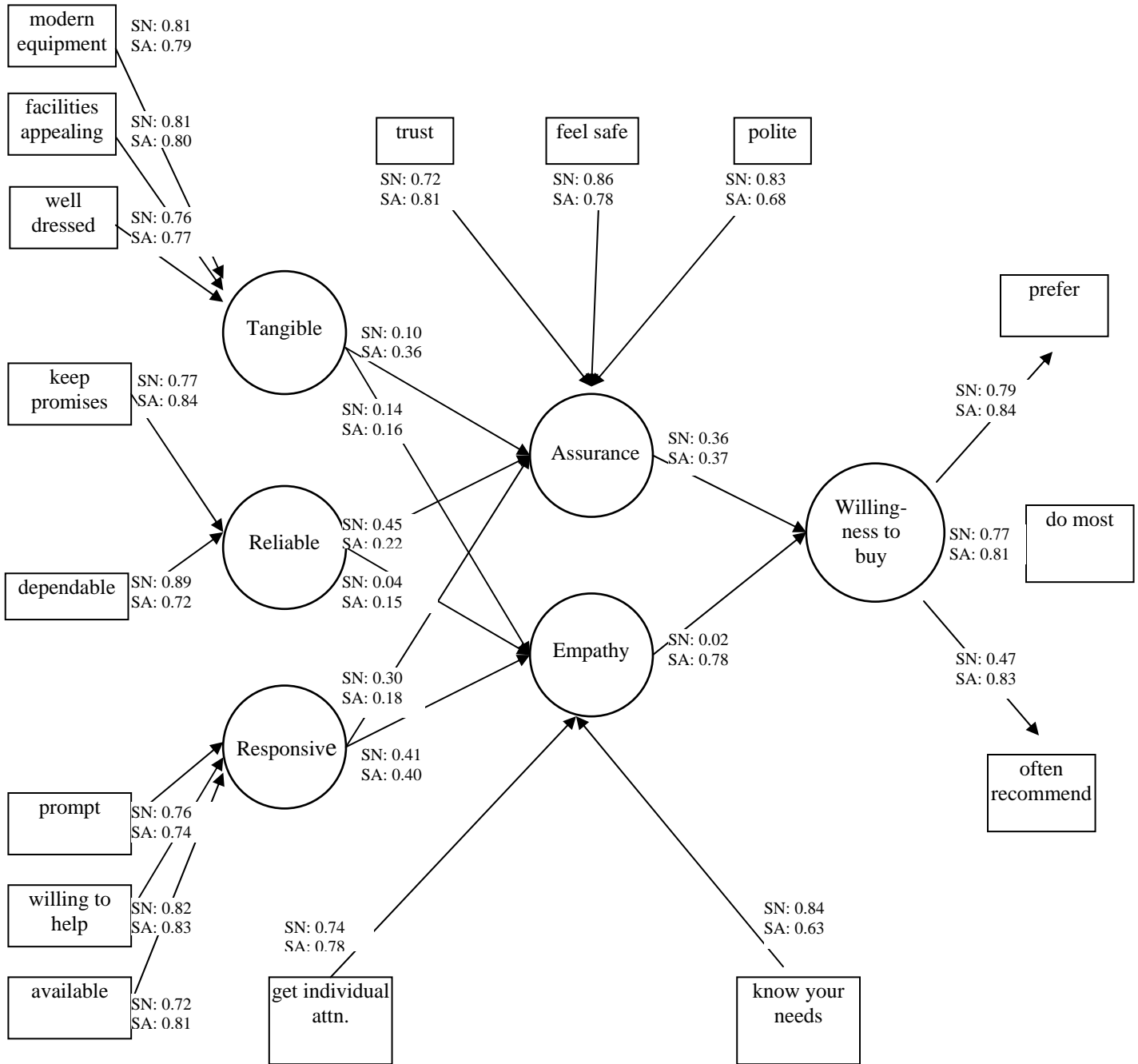


TABLE 2
SMALL LOCAL INDEPENDENTLY OWNED RETAILER RESULTS

	South Africa	Singapore
Tangible -> Assurance	0.36* (0.0041)**	0.10 (0.0041)
Reliable -> Assurance	0.22 (0.0039)	0.45 (0.0045)
Responsive -> Assurance	0.18 (0.0045)	0.30 (0.0044)
Tangible -> Empathy	0.16 (0.0041)	0.14 (0.0051)
Reliable -> Empathy	0.15 (0.0039)	0.04 (0.0054)
Responsive -> Empathy	0.40 (0.0039)	0.41 (0.0045)
Assurance -> WTB	0.37 (0.0045)	0.36 (0.0049)
Empathy -> WTB	0.78 (0.0046)	0.02 (0.0055)

* mean

** standard deviation

The overall model R^2 is 0.78, illustrating good overall model fit for a South African data and an R^2 is 0.72 for the Singapore data. Measurement invariance (partial metric invariance) was assessed following Steenkamp and Baumgartner (1998). Metric invariance assesses whether the factor loadings are invariant (equal) across the groups (Singaporean consumers and South African consumers in our study). Therefore we can determine whether our item scores are scaled to the factor scores using the same unit of measurement across these two different cultural groups. Our results show a high level of metric invariance between loadings allowing us to examine structural relationships between the construct of interest and other constructs across cultural groups.

In Singapore, we find that for the contact people in these grocery retailers (Table 2), empathy is the minor contributor to willingness-to-buy (0.02) with assurance (0.36) playing a much larger role supporting H1 (p-value < 0.05).

In South Africa, we find that for the contact people in these grocery retailers (Table 1), empathy is the major contributor to willingness-to-buy (0.78) with assurance (0.37) playing a lesser role supporting H2 (p-value < 0.05).

Our results suggest that between these two collectivist cultures there exists a huge difference between the influence of empathy on WTB between South Africa (0.78) and Singapore (0.02). In the following section, we discuss the implications of these findings.

DISCUSSION AND IMPLICATIONS

Our results lend strong support for the premise that retail environment and consumer emotional state can influence behavior, here the customer's willingness-to-buy (Mehrabian and Russell 1974). This theoretical model held in both of the South African township and Singapore. The dramatic difference in the influence of empathy on WTB between South African and Singapore bring into question many of the comparative research between individualistic and collectivist cultures. Namely, not all collectivist cultures are the same.

The South African government's drive toward black economic empowerment (referred to as BEE) offers many challenges and opportunities. We found that contact people in the black-

owned retailers use empathy primarily to influence willingness-to-buy. The vast majority of South African blacks in the Eastern Cape region are ethnic Xhosa. This ethnic group is considered, at the tribal level, as collectivist. The collectivist cultural value known as *ubuntu* places a high value on harmonious inter-personal relationships, caring for each other and sharing. It stresses the avoidance of conflict and confrontation and is more concerned about the whole rather than individual gain (Khumalo 2001). Our results mirror those of Klemz, Boshoff and Mazibuko (2006) who found *ubuntu* to be a key contributing factor in the development of empathy between small black-owned township retailers and their township customers.

However, in our analysis of small retailers in Singapore, we find that assurance plays a major role and empathy plays a dramatically lesser role. The cultural concept of *kiasu* seems to play a keen role in the formation of attitudes that can reduce the impact of empathy in the retail environment. Our findings are consistent with previous research. For example, Gerrard and Cunningham (2001) showed that secure feeling (assurance) is the most important criteria and people influence (empathy) is the least important criteria for the bank choice in Singapore. Durvasula et al. (2005) echoed the previous findings. In their research on stockbroker choice and insurance company choice, customer has the lowest expectation on the empathy dimension from the life insurance company and the second lowest expectation from the stock brokerage firm. In terms of impact on loyalty, empathy is less important than other dimensions whilst the assurance is the most important criteria. This general finding has also been found in the replication study of Lim and Tang (2000) on medical services.

Managerial implications

In a practical sense, our research suggests that relationship marketing concepts could be a strategy imminently suitable for these small independently owned businesses. We find that core elements in relationship marketing (e.g. Morgan and Hunt 1994; Grönroos 2001) are well engrained in Xhosa cultural norms. Grönroos (2001) argues that a relationship only exists when a customer believes a mutual way of thinking exists between customer and supplier or service provider. In other words, "I am not only there for my supplier (or retailer) but my supplier (or retailer) is also there for me (p. 33)". This is often accomplished by offering personalized service with a "human touch" (Suprenant and Solomon 1987). This fundamental characteristic of relationship building is in line with the cultural values typically associated with collectivist cultures and *ubuntu* in particular. In *ubuntu* terminology, "I am because you are". In other words, we help each other, we support each other, we care for each other and we make sure we maintain a harmonious relationship to the benefit of all. Our results suggest that these cultural norms can, and should, be leveraged by the new independently owned grocery retailers.

Consistent with retailing research, and in contrast to the South African setting, we found that the shoppers in Singapore follow their cultural norm and reward assurance through its influence on willingness-to-buy. These retailers can focus on retailing concepts such as order fulfillment, trust and politeness rather than empathy to influence willingness-to-buy. Our findings are also consistent with the popular business press. For example, Singaporean apathy between service providers and customer was recently noted in the Strait Times, the leading newspaper in Singapore. They explained the *kiasu* mentality in the national election as "What this means is that, like the typical *kiasu* Singaporean, they will vote for whichever party gives them tangible, immediate material benefit, forsaking anything abstract such as having a constructive opposition or advancing the cause of democracy" (Koh, 1997). Singaporeans preference for the tangible and immediate reward shapes Singaporean as highly short-term goal oriented and less long-term

relationship oriented. For example, in a recent comparison study of 34 countries, research on Global Leadership and Organizational Behaviour Effectiveness (GLOBE) found that Singaporeans show the highest score in the performance orientation dimension and uncertainty avoidance dimension, but lowest in the human orientation dimension (Javidan, Dorfman, Luque, and House, 2006). One might explain this high goal orientation/low relationship (human) orientation mentality with another famous local term “*bo-chap*.” Bo-chap means “cannot be bothered” in Chinese Hokkien dialect (Huang, 2006) which is common in Singapore. Ex-Prime Minister Goh address that this *bo-chap* mentality is the root of “actively disengaged” behaviour of service providers in Singapore (Goh, 2002). The *bo-chap* mentality is found not only in the service provider’s mentality, but also in the customer’s mentality. Singapore customers are apathetic to other supplementary services as long as they can buy what they want in the retail store. In addition, customer do not show respect to service providers (Lee, 2005). The apathy in the retail store in Singapore is not a unidirectional phenomenon, but it is bidirectional phenomenon between service providers and customers. This may explain low impact of empathy dimensions on the repurchase intention.

CONCLUSIONS

We find that cultural norms can dramatically impact the relative influences in the retail setting within collectivist cultures. While research between individualistic and collectivistic economies (e.g. Lee and Ulgado 1997; Winsted 1997; Mattila 1999; Laroche et al. 2004) offers useful insight, we find that not all collectivist cultures are the same. Our study of two very different collectivist cultures supports this claim.

For example, in Singapore, good business practices should follow *kiasu* norms because this prevailing norm can define a fear to “lose out”. Brown (1999, p.123) notes that this norm can reduce stress in the retailing environment if the customer discovers that he has gotten full value for his expenditure. Reducing the fear of “losing out” through order assurance fits well with this core concept of Asian collectivism (Kagda, 1993).

In contrast, in the South African township, for Xhosa customers, good business practices should follow the norms of *ubuntu*. Xhosa collectivist culture maintains that helping others and treating them kindly is critical because you may need their help in the future. Consistent with these cultural norms, we find that for small local independently owned Xhosa retailers, empathy is critical to their success in South Africa’s emerging business markets.

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