

AKADEMIJA MM

SLOVENSKA ZNANSTVENA REVIIJA ZA TRŽENJE

25.



DMS

Društvo za marketing Slovenije



# AKADEMIJA MM

Slovenska znanstvena revija za trženje  
Slovenian scientific journal of marketing

# 25.

Letnik XIII/25. 2015  
ISSN 1408-1652

**Uredniški odbor:**

John MT Balmer, Brunel University, West London, Velika Britanija; William C. Gartner, University of Minnesota, ZDA; T C Melewar, Brunel University, West London, Velika Britanija; Udo Wagner, University of Vienna, Avstrija; Durdana Ozretić-Došen, University of Zagreb, Faculty of Economics & Business Zagreb, Hrvaška; Aviv Shoham, University of Haifa, Izrael; Wim Biemans, University of Groningen, Nizozemska; Graham J. Hooley, Aston Business School, Aston University, Velika Britanija; Peter Schnedlitz, Wirtschaftsuniversität, Vienna, Avstrija; Aleksandra Brezovec, Turistica, Univerza na Primorskem, Slovenija; Barbara Čater, Ekonomska fakulteta, Univerza v Ljubljani, Slovenija; Janez Damjan, Ekonomska fakulteta, Univerza v Ljubljani, Slovenija; Urša Golob, Fakulteta za družbene vede, Univerza v Ljubljani, Slovenija; Zlatko Jančič, Fakulteta za družbene vede, Univerza v Ljubljani, Slovenija; Milan Jurše, Ekonomsko-poslovna fakulteta, Univerza v Mariboru, Slovenija; Tomaž Kolar, Ekonomska fakulteta, Univerza v Ljubljani, Slovenija; Maja Konečnik Ruzzier, Ekonomska fakulteta, Univerza v Ljubljani, Slovenija; Maja Makovec Brenčič, Ekonomska fakulteta, Univerza v Ljubljani, Slovenija; Borut Milfelner, Ekonomsko-poslovna fakulteta, Univerza v Mariboru, Slovenija; Damijan Mumel, Ekonomsko-poslovna fakulteta, Univerza v Mariboru, Slovenija; Aleksandra Pisnik Korda, Ekonomsko-poslovna fakulteta, Univerza v Mariboru, Slovenija; Klement Podnar, Fakulteta za družbene vede, Univerza v Ljubljani, Slovenija; Iča Rojšek, Ekonomska fakulteta, Univerza v Ljubljani, Slovenija; Boris Snoj, Ekonomsko-poslovna fakulteta, Univerza v Mariboru, Slovenija; Dejan Verčič, Fakulteta za družbene vede, Univerza v Ljubljani, Slovenija; Irena Vida, Ekonomska fakulteta, Univerza v Ljubljani, Slovenija; Vesna Žabkar, Ekonomska fakulteta, Univerza v Ljubljani, Slovenija

**25. številko Akademije MM je uredila**  
Doc. dr. **Mateja Bodlaj**

Volume XIII, No. 25, 2015  
ISSN 1408-1652

**Editorial board:**

John MT Balmer, Brunel University, West London, Great Britain; William C. Gartner, University of Minnesota, ZDA; T C Melewar, Brunel University, West London, Great Britain; Udo Wagner, University of Vienna, Austria; Durdana Ozretić-Došen, University of Zagreb, Faculty of Economics & Business Zagreb, Croatia; Aviv Shoham, University of Haifa, Israel; Wim Biemans, University of Groningen, the Netherlands; Graham J. Hooley, Aston Business School, Aston University, Great Britain; Peter Schnedlitz, Wirtschaftsuniversität, Vienna, Austria; Aleksandra Brezovec, Turistica, University of Primorska, Slovenia; Barbara Čater, Faculty of Economics, University of Ljubljana, Slovenia; Janez Damjan, Faculty of Economics, University of Ljubljana, Slovenia; Urša Golob, Faculty of Social Sciences, University of Ljubljana, Slovenia; Zlatko Jančič, Faculty of Social Sciences, University of Ljubljana, Slovenia; Milan Jurše, Faculty of Business and Economics, University of Maribor, Slovenia; Tomaž Kolar, Faculty of Economics, University of Ljubljana, Slovenia; Maja Konečnik Ruzzier, Faculty of Economics, University of Ljubljana, Slovenia; Maja Makovec Brenčič, Faculty of Economics, University of Ljubljana, Slovenia; Borut Milfelner, Faculty of Business and Economics, University of Maribor, Slovenia, Slovenia; Damijan Mumel, Faculty of Business and Economics, University of Maribor, Slovenia; Aleksandra Pisnik Korda, Faculty of Business and Economics, University of Maribor, Slovenia; Klement Podnar, Faculty of Social Sciences, University of Ljubljana, Slovenia; Iča Rojšek, Faculty of Economics, University of Ljubljana, Slovenia; Boris Snoj, Faculty of Business and Economics, University of Maribor, Slovenia; Dejan Verčič, Faculty of Social Sciences, University of Ljubljana, Slovenia; Irena Vida, Faculty of Economics, University of Ljubljana, Slovenia; Vesna Žabkar, Faculty of Economics, University of Ljubljana, Slovenia

**Issue No. 25 was edited by**  
Assoc. Prof. Dr **Mateja Bodlaj**

Akademija MM je edina slovenska znanstvena in referenčna publikacija za področje marketinških znanosti. Kot taka vključuje tudi interdisciplinarne stroke in dognanja s področij tržnih komunikacij, integriranega komuniciranja, ekonomije, psihologije, sociologije in likovno-oblikovnih ved. Ustanovljena je bila z namenom širitve in utrjevanja marketinških znanosti v domačem okolju, prenosa znanja in aplikacije akademskih spoznanj v praksi.

**Akademija MM je indeksirana v mednarodnih bazah EconLit, ProQuest in EBSCO.**

**Stalni uredniški odbor:**

doc. dr. Mateja Bodlaj z Ekonomske fakultete Univerze v Ljubljani,  
izr. prof. dr. Urša Golob s Fakultete za družbene vede Univerze v Ljubljani in  
doc. dr. Matjaž Iršič z Ekonomsko-poslovne fakultete Univerze v Mariboru.

**Tehnični urednik in jezikovni pregled:**

mag. Nenad Senić

**Ustanovitelj:**

Društvo za marketing Slovenije – DMS

Izhaja od leta 1997

**Založnika:**

Društvo za marketing Slovenije – DMS  
v sodelovanju z Akademsko sekcijo DMS

**Naklada:**

50

**Tisk:**

Trajanus, Kranj, december 2015

**Naslov uredništva:**

Društvo za marketing Slovenije – DMS  
Dimičeva ulica 13, 1000 Ljubljana  
E-pošta: amm@dmslo.si  
Spletna stran: www.dmslo.si

Akademija MM is the only Slovenian indexed scientific publication in the field of marketing, covering interdisciplinary topics as well as marketing communications, integrated communication, economics, psychology, sociology and design. Our aim is to disseminate and strengthen marketing science both at home and abroad, and to transfer knowledge and the application of academic findings in practice.

**Akademija MM is indexed in EconLit, ProQuest and EBSCO.**

**Editorial Staff:**

Ass. Prof. Dr Mateja Bodlaj (University of Ljubljana),  
Assoc. Prof. Dr Urša Golob (University of Ljubljana), and  
Ass. Prof. Dr Matjaž Iršič (University of Maribor)

**Technical Editor:**

Nenad Senić

**Founder:**

Slovenian Marketing Association – SMA

Published since 1997

**Publishers:**

Slovenian Marketing Association – SMA  
with the Academic Section of SMA

**Circulation:**

50

**Printed by:**

Trajanus, Kranj, December 2015

**Editor's Address:**

Slovenian Marketing Association – SMA  
Dimičeva ulica 13, 1000 Ljubljana, Slovenia  
Email: amm@dmslo.si  
Website: www.dmslo.si



## **KAZALO CONTENTS**

UVODNIK / EDITORIAL Doc. dr. Mateja Bodlaj	6
Sara Stojanovski, Urša Golob <b>DIGITALNE VSEBINE TRŽNIH ZNAMK IN PARTICIPACIJA PORABNIKOV</b> <i>DIGITAL BRANDED CONTENT AND CONSUMER ENGAGEMENT</i>	11
Miran Grah, Maja Rožman, Damijan Mumel <b>VPLIV BARVE EMBALAŽE ČOKOLADE NA ZAZNAVANJE OKUSA IN TEKSTURE ČOKOLADE</b> <i>THE IMPACT OF COLOUR OF CHOCOLATE PACKING ON THE PERCEPTION OF TASTE AND TEXTURE OF CHOCOLATE</i>	29
Urban Šebjan, Domen Merc, Denis Rogan <b>THE IMPACT OF FAIR INSURANCE SERVICES ON THE QUALITY AND STRENGTH OF THE RELATIONSHIP BETWEEN CUSTOMERS AND INSURANCE COMPANIES</b> <i>VPLIV POŠTENIH ZAVAROVALNIH STORITEV NA KAKOVOST IN MOČ ODNOSA MED UPORABNIKI IN ZAVAROVALNICAMI</i>	39
Vesna Kuralt, Anja Mohorko, Mihael Kline <b>DETECTING CONSUMERS WITH LOW FAMILIARITY IN COUNTRY-OF-ORIGIN RESEARCH</b> <i>ZAZNAVANJE POTROŠNIKOV S ŠIBKIM POZNAVANJEM DRŽAVE IZVORA</i>	53

## CONTEMPORARY MARKETING CHALLENGES

Dear readers, here is already the 25th issue of Akademija MM. There are four original scientific papers on current research questions about different marketing aspects and challenges that brands face today. How to successfully integrate digital content with brands' marketing communication network? How to measure the engagement of different types of digital content? How a packaging colour affects the perception of products' features? How fair insurance services affect a relationship between the insurance company and their customer? How does the perception of customers with low familiarity with the country of origin affect the country of origin? The papers in this issue do not only continue to contribute to the development of theoretical and empirical marketing knowledge in Slovenia, but they also bring important implications for the business.

First, Sara Stojanovski and Urša Golob examine a very current issue concerning digital branded content and consumer engagement: a comprehensive review how the new media have changed the use of branded digital content and have increased consumer engagement. The authors explore how effectively owned media generate visit compared to paid media as well as the hierarchy of engagement conversion and how the latter is linked to types of digital content. Their study suggests that, indeed, digital content is becoming increa-

## UVODNIK

## EDITORIAL

### SODOBNI TRŽENJSKI IZZIVI

Spoštovane bralke in spoštovani bralci! Pred vami je že 25. številka Akademije MM. V njej so štirje izvorni znanstveni članki, ki obravnavajo aktualna raziskovalna vprašanja v povezavi z različnimi trženjskimi vidiki in izzivi, s katerimi se srečujejo podjetja v današnjem času. Kako uspešno integrirati digitalne vsebine v trženjsko-komunikacijski splet podjetja? Kako izmeriti uspešnost različnih vrst digitalnih vsebin pri participaciji porabnikov? Kako barva embalaže vpliva na zaznavanje značilnosti izdelka? Kako poštena zavarovalna storitev vpliva na odnos med zavarovalnico in porabnikom? Kakšni so vplivi države izvora, kadar porabniki slabo poznajo tujo državo? Avtorji člankov odgovarjajo na omenjena vprašanja. Njihova spoznanja pomembno prispevajo k razvijanju teoretičnega in empiričnega trženjskega znanja v slovenskem prostoru, hkrati pa prinašajo pomembne implikacije za podjetja.

V prvem prispevku Sara Stojanovski in Urša Golob obravnavata zelo aktualno problematiko, povezano z digitalnimi vsebinami tržnih znamk in participacijo porabnikov. Avtorici predstavitava celosten pogled na to, kako so novi mediji spremenili način uporabe digitalnih vsebin tržnih znamk in omogočili večjo participacijo porabnikov. V empiričnem delu proučita, kako uspešni so lastni mediji pri generiranju obiska v primerjavi s plačanimi mediji ter kakšna je hierarhija konverzij participativnih vedenj in kako je povezana z vrsto digitalnih



singly important, however, success depends on a combination of paid, owned and earned media. This paper is very important for all businesses that want to strengthen relationships with their target groups with new media.

Second, Miran Grah, Maja Rožman and Damijan Mumel examine the impact of packaging colour of chocolate on the perception of taste and texture of chocolate. There isn't much research done on this question, even less when it comes to chocolate. This paper is based on qualitative and quantitative research. Their experiment shows that packaging colour affects how we perceive taste and texture of chocolate. Their research findings are not relevant only to chocolate manufacturers, but also to others in the food production industry and others who are faced with packaging challenges.

Third, Urban Šebjan, Domen Merc and Denis Rogan explore a very interesting and a very current question about the effects customer perception of fairness in insurance services has on the relationship between a customer and an insurance company. Although this is an important question, the authors stress that it is poorly examined. Their findings show that perceived fairness of insurance services positively and significantly affects the strength and quality of the relationship between the users of insurance services and the insurance company. The findings are important for insurance companies as they must provide fair services to gain and retain customers.

Fourth, Vesna Kuralt, Anja Mohorko and Mihael Kline focus on the perception of customers with low familiarity with the country of origin. A conceptual model is introduced to highlight the connection between customers' affinity towards a foreign country, a perceived risk, the country image and their willingness to purchase foreign products. The model was empirically tested on a sample of foreign respondents about Slovenia as an example of an unfamiliar country of origin. The results show the significance of emotions in assessing the image of the country of origin and it brings a fresh view on this topic. These findings will be interesting to Slovenian export companies.

On behalf of the editorial staff I'd like to thank all of authors for the papers. Also let me thank all reviewers who make this journal better. And thank you, our readers, for staying loyal to the journal.

Ass. Prof. Dr. **Mateja Bodlaj**

vsebin. Njuna študija primera potrjuje, da digitalne vsebine v praksi postajajo vse pomembnejše, vendar pa je za uspeh ključnega pomena kombinacija plačanih, lastnih in prisluženih medijev. Prispevek je zelo relevanten za vsa podjetja, ki želijo z novimi mediji okrepiti odnos s ciljnim porabniki.

Miran Grah, Maja Rožman in Damijan Mumel v drugem prispevku proučijo vpliv barve embalaže čokolade na zaznavanje okusa in teksture čokolade. Ugotavljajo, da je v znanstveni literaturi razmeroma malo empiričnih spoznanj o vplivu barve embalaže na zaznavanje prehrabnih izdelkov, kar še posebej velja na področju čokolad. V empiričnem delu predstavijo rezultate kvalitativne in kvantitativne raziskave. Z eksperimentom avtorji potrdijo, da barva embalaže vpliva na zaznavanje okusa in teksture čokolade. Ugotovitve njihove raziskave prinašajo relevantne implikacije ne samo za proizvajalce čokolad, temveč tudi za druga podjetja v prehrabni dejavnosti in širše gledano za vsa podjetja, ki se soočajo z izzivi oblikovanja embalaže izdelkov.

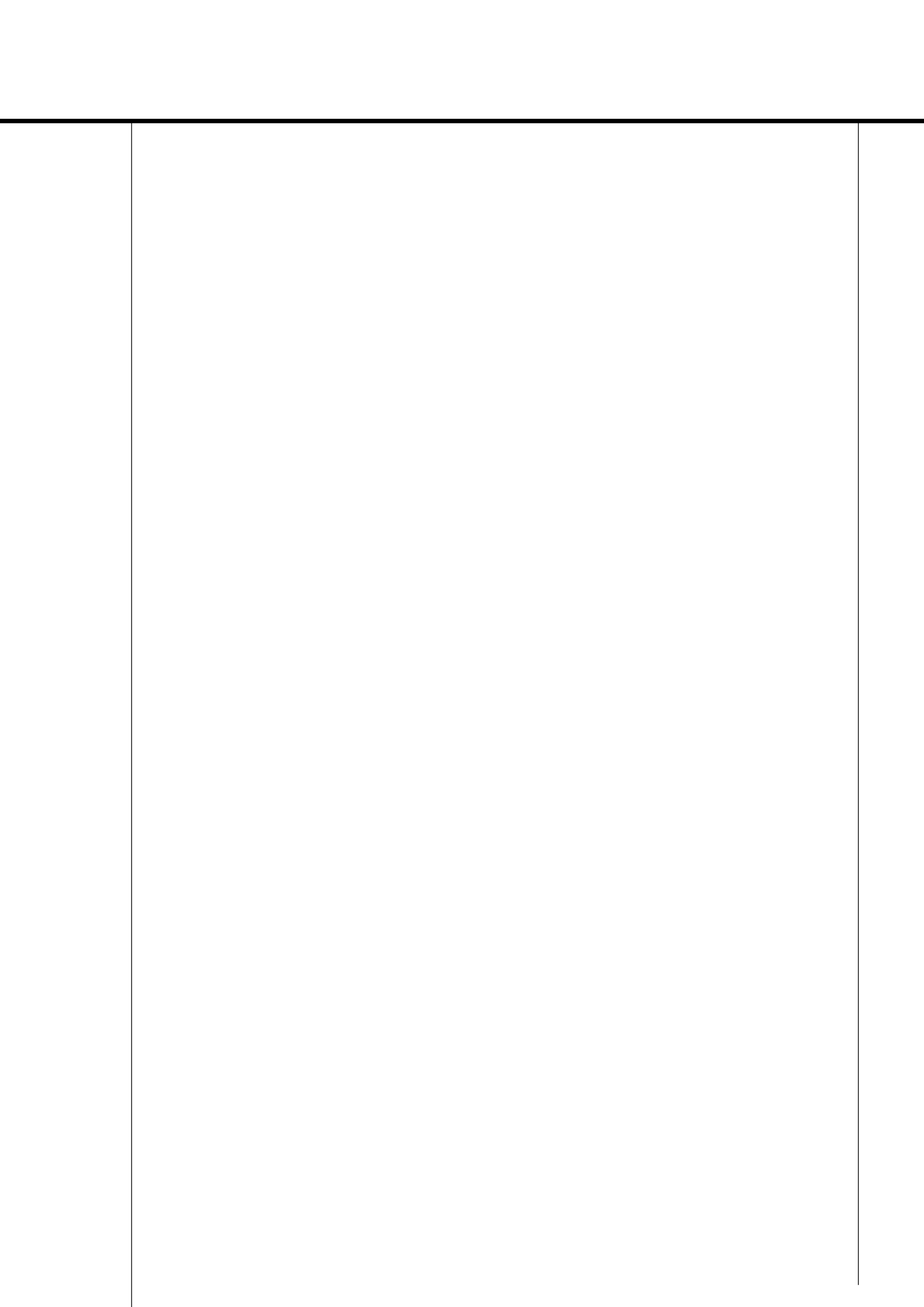
Tretji prispevek so pripravili Urban Šebjan, Domen Merc in Denis Rogan, ki obravnavajo zanimivo in zelo aktualno vprašanje o vplivu porabnikovega zaznavanja poštenosti zavarovalnih storitev na odnos med porabnikom in zavarovalnico. Čeprav gre za pomembno vprašanje, avtorji ugotavljajo, da je to področje še razmeroma slabo raziskano. V svoji študiji predstavijo in empirično potrdijo konceptualni model o vplivu poštenih zavarovalnih storitev na moč in kakovost odnosa med porabnikom in zavarovalnico. Njihove ugotovitve kažejo, da zaznana poštenost zavarovalne storitve močnejše vpliva na kakovost odnosa med zavarovalnico in porabnikom. Predstavljena raziskava prinaša pomembne implikacije za zavarovalnice, saj poudarja pomen poštenih storitev pri pridobivanju in ohranjanju porabnikov.

V četrtem prispevku se Vesna Kuralt, Anja Mohorko in Mihael Kline osredotočijo na zaznavanje porabnikov s šibkim poznavanjem države izvora. Avtorji predstavijo konceptualni model, ki prikazuje povezanost med porabnikovo naklonjenostjo do tuje države, zaznanim tveganjem, podobo države in pripravljenostjo za nakup tujih izdelkov. Model empirično preverijo na vzorcu tujih respondentov v kontekstu Slovenije kot primera neuveljavljene države izvora. Rezultati kažejo različna modela učinkov (neuveljavljene) države izvora za anketirance z visoko in nizko stopnjo poznavanja Slovenije. Predstavljena raziskava potrjuje pomen čustev pri ocenjevanju podobe države izvora in prinaša svež pogled na proučevano tematiko. Ugotovitve so še posebej zanimive za slovenska podjetja, ki delujejo na tujih trgih.

Vsem avtorjem se v imenu uredništva zahvaljujem za pripravljene prispevke. Prav tako se zahvaljujem recenzentom, ki so s svojimi predlogi in komentarji avtorjem pomagali izboljšati prispevke. Hvala tudi vsem vam, ki berete revijo Akademijo MM. Želim vam zanimivo in koristno branje!

Doc. dr. **Mateja Bodlaj**





## DIGITALNE VSEBINE TRŽNIH ZNAMK IN PARTICIPACIJA PORABNIKOV

**Sara Stojanovski**, univ. dipl. trž. kom.  
sara.stojanovski@parsek.com

izr. prof. dr. **Urša Golob**  
Fakulteta za družbene vede  
Univerza v Ljubljani  
ursa.golob@fdv.uni-lj.si

**Povzetek:** Digitalne vsebine tržnih znamk se v stroki vse bolj uveljavljajo kot eden izmed pomembnejših trendov in so odgovor na spreminjeno medijsko okolje. V tem okolju se spreminja tudi vloga porabnikov, ki se iz pasivnih spreminjajo v aktivne. K aktivnosti porabnikov sodi tudi koncept participacije. Namen prispevka je bil ugotoviti, kateri tipi digitalnih vsebin tržnih znamk participacijo bolj ali manj spodbujajo. To smo raziskali s primerjavo lastnih digitalnih vsebin z vsebinami, kjer je potreben zakup prostora oz. s spletnim oglaševanjem. Preverili smo predpostavko, da je spletno oglaševanje v novem medijskem okolju vse manj učinkovito. Pri tem smo za metodo uporabili študijo primera; analizirali smo kampanjo digitalnih vsebin tržnih znamk. Ugotovitve analize so pokazale, da digitalne vsebine v praksi dobivajo vedno večji pomen, vendar same po sebi niso zadostne. V skladu s teorijo o konvergenci medijev je za uspeh še zmeraj ključna kombinacija plačanih, lastnih in prisluženih medijev.

**Ključne besede:** digitalna vsebina tržnih znamk, vsebinski marketing, participacija porabnikov, spletno oglaševanje, konvergenca medijev

## DIGITAL BRANDED CONTENT AND CONSUMER ENGAGEMENT

**Abstract:** Digital branded content as means of communication is considered to be one of the key marketing trends in the changing media environment. The role of consumers is also changing – they are no longer just passive receivers but rather engaging participants. A concept of consumer engagement is therefore an integral part of transformation associated with new media. The aim of this paper is to recognize which types of digital branded content encourage engagement on a higher/lower level by comparing owned, earned, and paid media. We argue that paid media is becoming less and less effective compared to the other two. Our research

Izvirni znanstveni članek  
Original Scientific Paper

is based on a case study analysis of a digital branded content campaign. Our analysis indicates that digital content is becoming increasingly important but may still not be enough for a successful campaign. Informed by the theory of media convergence the practice shows that the combination of paid, owned, and earned media remains a critical success factor for an online communication strategy.

**Keywords:** digital branded content, content marketing, consumer engagement, online advertising, media convergence

## 1. UVOD

Porabniki se v razdrobljenem medijskem okolju srečujejo s številnimi tržno-komunikacijskimi dražljaji, zato je njihova pozornost močno selektivna. To velja tudi za spletne in digitalne oblike tržnega komuniciranja, kar krepi dvom o uspešnosti in učinkovitosti tradicionalnega spletnega oglaševanja za doseganje tržno-komunikacijskih ciljev. Oglaševanje s pasicami ne izkorišča polnega potenciala novih medijev, ki med drugim obsega personalizacijo sporočil, ciljano komuniciranje, dialog in participacijo porabnikov. Slednja postaja ena izmed glavnih komponent digitalnih kampanj, saj pomeni pomemben korak pri vzpostavljanju dolgoročnih odnosov s porabniki in izkoriščanju njihovega vseživljenjskega potenciala za podjetje.

V digitalnem okolju se uveljavljajo inovativni načini komuniciranja in vzpostavljanja odnosov s porabniki. Eden izmed takšnih pristopov so t. i. *digitalne vsebine tržnih znamk*, ki za razliko od oglaševanja ne zahtevajo medijskega zakupa in podjetje o njih lahko komunicira tudi prek lastnih kanalov. Raziskovali smo, ali so relevantne in kakovostne vsebine tržnih znamk lahko odgovor na to, kako doseči porabnika. Pri tem izhajamo iz ugotovitev Yadava in Pavloua (2013), ki pravita, da je z razvojem novih medijev marketing pred izzivom, kako na novo osmisлити tipologije odnosov med podjetjem in porabnikom in kako razumeti nove oblike vedenj porabnikov. S prispevkom želimo pokazati, da je za doseganje komunikacijskih in posledično prodajnih ciljev danes treba spremeniti promocijsko-prodajno razmišljanje ter se osredotočiti na zadovoljevanje širših informacijskih in družbenih potreb porabnika. Pri tem je pomembno »ujemanje« med informacijskimi potrebami porabnika in različnimi konteksti, povezanimi s tržno znamko (Yadav in Pavlou, 2013).

Eden od ciljev tega prispevka je tudi obogatiti slovensko marketinško literaturo o digitalnih vsebinah tržnih znamk in participaciji porabnikov. S podrobnim pregledom in sintezo relevantnih teoretskih izhodišč želimo predstaviti celosten pogled na to, kako so novi mediji preobrazili način uporabe digitalnih vsebin na strani tržnih znamk in na strani porabnikov. Del te preobrazbe je povečana participacija porabnikov. Naš prispevek je povezan z raziskovanjem razlogov za participacijo in ugotavljanjem, kateri tipi digitalnih vsebin tržnih znamk jo bolj ali manj spodbujajo. To primerjamo s plačanim spletnim oglaševanjem, ki v novem medijskem okolju izgublja svojo učinkovitost. V empiričnem delu prispevka skušamo to dodatno osvetliti z odgovori na sledeči raziskovalni vprašanja:

*RV1: Kako uspešni so lastni mediji pri generiranju obiska v primerjavi s plačanimi?*

*RV2: Kakšna je hierarhija konverzij participativnih vedenj in kako je povezana s tipom digitalne vsebine?*

Prispevek je razdeljen na dva dela. V prvem delu skozi pregled relevantne literature obravnavamo pojme, ki so pomembni za naše raziskovanje in za oblikovanje raziskovalnih vprašanj, v drugem pa na vprašanja odgovarjamo ob pomoči podatkov, zbranih in analiziranih po metodologiji študije primera.

## 2. DIGITALNE VSEBINE TRŽNIH ZNAMK KOT DEL TRŽNEGA KOMUNICIRANJA

Izraz digitalne vsebine se pogosto uporablja v kontekstu, v katerem tradicionalni mediji, kot sta televizija in tisk, svoje vsebine (npr. TV oddaja ali tiskana izdaja časopisa) digitalizirajo in prilagodijo za internetno ciljno skupino. V našem prispevku se bomo posvetili izključno vsebini *tržnih znamk*. Pri razumevanju, kaj pomenijo digitalne vsebine tržnih znamk, bomo uporabili definicijo Vincenzinija (2011), ki najbolje opredeli želeno področje raziskovanja in pravi, da je digitalna vsebina vse, kar se lahko objavi na internetu. Znotraj tega lahko govorimo o različnih vsebinah; od člankov, slik, blogov, iger, e-knjig, aplikacij, infografik pa do tvtov in Facebook statusov, ki imajo izobraževalno ali zabavno komponento. Ker je Vincenzinijeva (2011) definicija za namen tega prispevka preširoka, bomo digitalne vsebine omejili zgolj na tiste, ki jih tržne znamke objavljajo na svojih *lastnih* kanalih (izvzeto je torej oglaševanje in plačane/neplačane objave v medijih).

Za pomoč pri izbiri ustreznih primerov v empiričnem delu prispevka smo se oprli tudi na dve definiciji vsebinskega marketinga, koncepta, ki ga je populariziral Joe Pulizzi (Pulizzi in Barrett, 2009) in je tesno povezan z digitalnimi vsebinami tržnih znamk. Pri tem smo sicer do izraza »vsebinski marketing« zavzeli nekoliko kritično stališče; upoštevali smo, da z digitalnimi vsebinami primarno dosegamo predvsem cilje, povezane z znamčenjem in doseganjem komunikacijskih učinkov, kar digitalne vsebine uvršča v tržno komuniciranje. Marketing namreč razumemo mnogo širše – kot koncept, ki govori o vzpostavljanju menjalnih odnosov s porabniki, ki ne poteka le na komunikacijski ravni, niti ni omejen le na platformo novih medijev.

»Vsebinski marketing ... je nova valuta, ki žene opolnomočene porabnike k soustvarjanju bla-

govne znamke. Gre za deljenje informacij, namesto promocije izdelkov. Dobra vsebina pomaga tržnikom, da dosežejo in vključijo porabnike v vseh stopnjah nakupnega procesa, pa naj bo ta vsebina uporaben video, infografika ali skrbno napisan blog. Gre za grajenje učinkovite vsebine blagovne znamke s pripovedovanjem zgodb.« (American Marketing Association, 2013)

»Vsebinski marketing je marketinška tehnika za ustvarjanje in distribucijo relevantne in kakovostne vsebine z namenom, da privabimo, pridobimo in spodbudimo participacijo ciljne skupine, ki smo jo točno definirali ter jo dobro razumemo, s ključnim ciljem dobičkonosne reakcije porabnika. Vsebinski marketing je v svojem bistvu umetnost komuniciranja z obstoječimi in potencialnimi strankami brez elementa prodaje. Je marketing, ki ni moteč za porabnika.« (Content Marketing Institute, 2013)

Glavni razlog za vse večji pomen digitalnih vsebin tržnih znamk je pojav nove veje svetovnega spleta, ki jo literatura opisuje z izrazi Splet 2.0, semantični splet ali družbena omrežja (Constantinides, 2008). V nadaljevanju bomo za opisovanje značilnosti Spleta 2.0 uporabili izraz novi mediji, ki poudarja predvsem njihov potencial za participativna vedenja porabnikov v smislu ustvarjanja vsebin (Hennig-Thurau in drugi, 2010).

Hennig-Thurau in drugi (2010: 312) ugotavljajo, da »zaradi digitalnega značaja novih medijev tako rekoč ni marginalnih stroškov za produkcijo dodatnih kopij digitalnih vsebin, kar omogoča distribucijo na globalni ravni, pri čemer ni več potrebno posredništvo založnikov«. Vsakdo z internetno povezavo lahko dandanes napiše objavo na blogu, oceno izdelka, poroča o dogodkih ali deli vsebino o tržni znamki. Z vidika podjetij to pomeni, da pri distribuciji vsebin tako rekoč nimajo več ovir, zato postajajo vse bolj podobni založnikom, kar pomeni, da morajo sami skrbeti za to, da zagotavljajo vsebine, s katerimi zadovoljujejo želje porabnikov, bodisi po informacijah, zabavi ali druženju.

Ovire ustvarjanja vsebin so odpravljene tudi za porabnike, ki v novem medijskem okolju niso več pasivni prejemniki množičnih oglaševalskih sporočil (npr. van Doorn in drugi, 2010). Porabniki postajajo čedalje bolj individualistični in dobro informirani (Constantinides, 2008). Neprestano spremljajo aktivnosti tržnih znamk in ustvarjajo pogovore o njih, podjetja pa spodbujajo dialog z njimi. Učinek »paralelnih medijskih kanalov«, kot so blogi, forumi ipd., je, da so porabniki zaradi svoje večje informiranosti dobili pogajalsko moč in priložnost, da so slišani (Constantinides, 2008: 216).

Porabniki so tisti, ki nadzirajo interakcijo s tržno znamko in ne potrebujejo več tradicionalnega oglaševanja v svojem dinamičnem nakupnem procesu (Yadav in Pavlou, 2013). Raziskave so pokazale, da so porabniki v nakupnem procesu lahko izpostavljeni kar 75 digitalnim različicam: 5 virom informacij x 3 tipom medijev x 5 različnim napravam (Lieb in Owyang, 2012). Ustvarjalci vsebine se morajo za doseganje poslovnih in komunikacijskih ciljev zato z novimi poslovnimi modeli prilagoditi kompleksnemu in razpršenemu medijskemu okolju ter se soočiti z izzivom, da ne morejo več nadzorovati vseh virov informacij o svoji tržni znamki (Schneider, 2015).

### 3. SPLETNO OGLAŠEVANJE IN DIGITALNE VSEBINE

Klasično oglaševanje v zasičenem digitalnem prostoru je vse manj učinkovito. Kar »95 odstotkov oglaševalske vsebine porabniki ne opazijo, ker vsak mesec ustvarimo tolikšno količino vsebine, kot smo jo ustvarili v prvih 2.000 letih civilizirane družbe« (Sacks, 2013: 42). Oglaševanje razumemo v klasičnem pomenu besede – plačana oblika sporočanja s strani vira, ki je jasno identificiran (Golob, 2013).

Čeprav je oblik oglaševanja v novih medijih veliko, v nadaljevanju na kratko obravnavamo tri ključne: oglaševanje s pasicami in ključnimi besedami ter oglaševanje na družbenih omrežjih. Raziskave o učinkovitosti teh oblik oglaševanja kažejo različne rezultate. Avtorji ugotavljajo, da so lahko posamezne oblike relativno učinkovite in uspešne, kriterij presoje pa je povezan s cilji kampanje spletnega oglaševanja. *Oglaševanje s pasicami* je, kljub svojim omejitvam, med katerimi je ključna ta, da jih porabniki v večini primerov prezrejo ali se jim izognejo in z njimi ne moremo doseči trajnejšega priklica znamke (Chang-Hoan in Cheon, 2004; Dreze in Husherr, 2003), še vedno relativno pogosto uporabljeno orodje (Nielsen, 2013). Namenjeno je predvsem generiranju obiska spletnega mesta, zato ima relativno omejen doseg, kar zadeva uspešnost komuniciranja vsebin o znamkah. Kljub temu pa nekatere študije kažejo, da so pasice lahko učinkovite pri znamčenju oziroma doseganju zavedanja o tržni znamki pod pogojem, da so oglasi kontekstualni in je njihova vsebina tesno povezana z vsebino spletnega mesta. Povezava namreč aktivira semantično omrežje uporabnika in ta postane bolj dovzeten za oglasno sporočilo (Becker-Olsen, 2013; Hervet in drugi, 2011).

Pri plačanem oglaševanju v iskalnikih gre za oglase, plačane na klik, ki prenašajo sporočila

porabnikom, ki iščejo specifično vsebino (Turnbull in Bright, 2008). Študije ugotavljajo, da je ta oblika le omejeno učinkovita in pogosto ne upraviči vloženih oglaševalskih sredstev, čeprav izboljša verjetnost, da bo oglasno sporočilo videno in spletno mesto bolj obiskano. Ključne pomanjkljivosti te oblike oglaševanja so, da so obiski spletnih mest prek oglasov na klik manj kakovostni, uporabniki mesto praviloma hitro zapustijo, oglasi pa nimajo zadostne informacijske ali prepričevalne vrednosti, saj uporabniki nimajo preference do tega, kako so prišli do vsebine na spletnem mestu – ali prek organsko generiranega rezultata ali prek oglasa (Gonzales in drugi, 2013). Za ponudnike, ki so sicer že zelo prisotni v novih medijih, to pomeni, da so tovrstni oglasi neučinkoviti, saj bi bili pri iskanju povezanih ključnih besed tako ali tako prikazani med prvimi rezultati (Blake in drugi, 2012).

Nekoliko bolj učinkovito in uspešno naj bi bilo *oglaševanje na družbenih omrežjih*, še posebej na Facebooku, kjer se uspešnost ne odraža le v kratkoročno višjih stopnjah klikov, temveč na daljši rok tudi v povečani nakupni nameri. Kar 70 odstotkov kampanj tržnih znamk naj bi preseglo donosnost naložbe v oglaševanje na družbenih medijih za vsaj trikratno vrednost (Stampler, 2012).

Učinkovitost in uspešnost posamezne oblike spletnega oglaševanja sta torej odvisni predvsem od ciljev kampanje. Če je cilj zavedanje o tržni znamki in generiranje obiska, so oglasne pasice primerno orodje, medtem ko so pri doseganju participacije porabnikov lahko veliko bolj uspešne druge, alternativne oblike komuniciranja, ki pa po svoji definiciji ne sodijo več v sklop plačanih oblik komuniciranja s porabniki (Golob, 2013).

Digitalne vsebine, ki jih oglaševalci vključujejo v komuniciranje o tržnih znamkah onkraj oglaševanja v klasičnem pomenu besede, omogočajo doseganje porabnikov na drugačen način: vsebina postane del tega, kar porabniki želijo gledati in prebirati, o čemer želijo govoriti, namesto da bi bila pri konzumiranju vsebin v digitalnem okolju zaznana kot moteči dejavnik. Proces doseganja porabnikov tako postane organski in ne vsiljen; z ustreznim ravnovesjem med prisotnostjo znamke v digitalnem okolju in integriteto vsebine (Bowman, 2012).

Z vzponom novih medijev se meje med posameznimi elementi tržno-komunikacijskega spleta brišejo. Za razlago tega pojava lahko uporabimo koncept *konvergence medijev*, ki v svoji izvirni različici pomeni prepletanje ter stapljanje tradicionalnih medijev (televizija, tisk, radio) z novimi



digitalnimi mediji (Narang, 2012). Lieb in Owyang (2012) konvergenco medijev aplicirata v digitalno okolje in pravita, da je za optimalno komuniciranje tržnih znamk v novem medijskem ekosistemu treba kombinirati dva ali več kanalov *plačnih*, *lastnih* ali *prisluzenih* medijev. Slika 1 prikazuje prepletenost treh glavnih skupin medijev in hibridne oblike, ki nastajajo na njihovih presečiščih.

**Slika 1:** Konvergenca plačanih, lastnih in prisluzenih medijev.



Vir: Lieb in Owyang (2012: 5)

Pri integraciji vsebin tržne znamke v vseh zgoraj opredeljenih tipih medijev je pomembno, da imajo te konsistentno zgodbo in celostno podobo. Delovati morajo enotno z namenom, da porabniku omogočijo točno tisto vsebino, ki si jo želi, *kjer* si jo želi in *kadar* si jo želi. Pri tem pa ni pomembno, kateri kanal, medij ali naprava je bila za doseganje tega cilja uporabljena (Lieb in Owyang, 2012), saj, kot pravi Kim (2013), se v novem medijskem okolju posamezni elementi komunikacijskega spleta konsolidirajo, prav z namenom, da bi tržne znamke povezali s porabniki.

#### 4. SPLETNA PARTICIPACIJA PORABNIKOV

Participacija porabnikov (ang.: consumer/customer engagement) ima v današnjem dinamičnem in interaktivnem poslovnem okolju pomembno vlogo. Tudi v marketinški literaturi v zadnjih letih opažamo zanimanje za raziskovanje participacije porabnikov, njihove motivacije in vrednosti, ki jo prinaša za podjetja (Brodie in drugi, 2011). Koncept participacije porabnikov je še posebej pomemben v novih medijih in se tesno povezuje z digitalno vsebino tržnih znamk, katere namen je spodbujati participacijo, ki se ne odvija le v

nakupnih fazah, ko porabnik ocenjuje potencialne znamke, temveč zlasti v fazah, ko je določeno znamko že kupil in se želi z njo še tesneje povezati prek interakcije z digitalnimi vsebinami znamke (Edelman, 2010).

Participacijo van Doorn in drugi (2010: 253) opredelijo kot »porabnikove manifestacije vedeni do tržne znamke ali podjetja onkraj nakupa, ki jih sprožijo določeni motivacijski dejavniki /.../ vključujejo pogovore, priporočila, pomoč drugim uporabnikom, pisanje blogov, ocene izdelkov/storitev ali celo participacijo v pravnih aktivnostih«. Porabniki so postali aktivni in se pojavljajo tudi v vlogi ustvarjalcev in distributerjev vsebine v omrežju drugih porabnikov (Hennig-Thurau in drugi, 2010).

V svojo razlago participacije porabnikov Vivek, Beatty in Morgan (v Brodie in drugi, 2011) vključijo še *akterja iniciacije zelenega dejanja* in participacijo opredelijo kot intenzivnost posameznikove vpletenosti in povezave s ponudbami ter aktivnostmi organizacije, ki jo je spodbudil bodisi porabnik sam ali organizacija. V tem primeru so motivacijski dejavniki povezani s komunicirano vsebino tržne znamke, ki načrtovano ali nenačrtovano sproži participacijo. Ta opredelitev je pomembna za namen našega raziskovanja, ker predpostavlja, da je participacija odziv na komunicirano vsebino tržnih znamk. Pokazati želimo namreč, da je participacijo porabnikov moč doseči s skrbno zasnovanimi kampanjami, kjer so v ospredju kakovostna vsebina in mehanizmi, ki takšno vedenje omogočajo.

Participacijo porabnikov lahko razumemo tudi kot del ustvarjanja in poglobljanja odnosov z porabniki, pri čemer je cilj za podjetje doseganje boljših poslovnih rezultatov in znamčenje (Brodie in drugi, 2013). Kumar in drugi (2010) vrednost porabnikove participacije razdelajo v štiri komponente. Prva je *življenjska vrednost kupca* (njegovo nakupno vedenje), druga je *vrednost priporočil* (motivacija za priporočila novim porabnikom), tretja je *vrednost vpliva* (vpliv na druge porabnike, ki se odraža v pridobivanju/ohranjanju strank, deležu in vplivu pogovorov na prodajo), četrta pa je *vrednost znanja porabnika* (vrednost povratnih informacij).

Na participacijo in njeno vrednost pa moramo gledati tudi z vidika porabnika. Avtorji ugotavljajo, da so za porabnika pomembne predvsem tri skupine dejavnikov: dejavniki, povezani s *tržno znamko* (simbolni pomen znamke in identifikacija porabnika z znamko), *družbeni dejavniki* (podpora, ki jo porabniku pri nakupnih odločitvah nudijo spletne skupnosti in povezovanje z drugimi porabniki) in *funkcionalni dejavniki*, ki so poveza-

ni s kakovostjo vsebine, lahko pa tudi s finančno vrednostjo, npr., v primeru programov zvestobe ali spletnih nagradnih iger (Kim in drugi, 2013; Van Doorn in drugi, 2013; Wirtz in drugi, 2013). Participacija je torej vedno povezana tudi z ustvarjanjem vrednosti za porabnika. Če vrednosti ne zaznajo, je to lahko razlog za neuspeh pri spodbujanju participacije. Digitalne kampanje, pri katerih porabnik ne zazna vrednosti, so namreč obsojene na pasivno sprejemanje vsebine (van Doorn in drugi, 2010). Pomembno je prepoznati in upoštevati dejavnike motivacije, ki ženejo porabnike k participaciji in odkriti, kateri izmed njih so najučinkovitejši za doseganje ciljev.

Van Doorn in drugi (2010) ugotavljajo, da je participacija lahko samoiniciativen izraz splošnega mnenja o aktivnostih tržne znamke v virtualnem ali fizičnem okolju, ki je lahko pozitivno ali negativno (npr. ocena izdelka, kritika nakupne izkušnje ipd.), ali pa je povezana z neposrednimi pozivi tržne znamke (ang., »call-to-action«). Participacija je tako lahko organska ali pa spodbujena s strani tržne znamke. Organsko participacijo oz. pogovore je bilo pred pojavom novih medijev zelo težko spremljati in nadzorovati, danes pa imajo pri tem tržne znamke večji vpliv, začeni s razvojem in uporabo spletnih platform, ki dajejo njihovim porabnikom možnost, da izrazijo svoja mnenja, ideje, pohvale in skrbi, neposredno podjetju ali pa v skupnosti uporabnikov (van Doorn in drugi, 2010). Poleg tega pa morajo biti tržne znamke aktivni udeleženci svojih spletnih skupnosti, tako da prisluhnejo uporabnikom in »participirajo v njihovi participaciji«, kot ugotavljajo Brodie in drugi (2013: 112).

Njihove vsebine morajo biti zaznane kot nekomercialne in objektivne ter uporabnike izobraževati, spodbujati deljenje in omogočati soustvarjanje vrednosti. Walpert Levyjeva (2013) je mnenja, da ima preiščljena, uporabna in zanimiva vsebina tržnih znamk priložnost, da doda smisel vsakodnevnemu (porabniškemu) življenju ljudi, kar je z oglaševanjem mnogo težje doseči.

Nakazali smo na pomen usmerjenosti spletnih aktivnosti tržnih znamk k doseganju participacije, vendar pa se mnoga podjetja soočajo z vprašanjem, kako to ovrednotiti in izmeriti. Merjenje participacije je eden ključnih izzivov pri vrednotenju digitalnih kampanj in posledično se v literaturi pojavljajo različni modeli ter usmeritve, katere metrike uporabiti za vrednotenje participacije porabnikov. V nadaljevanju bomo podrobneje predstavili dva modela merjenja participacije (Li, 2011; Rotman Epps in drugi, 2009), ki ju bomo v empiričnem delu prispevka v prilagojeni obliki uporabili za vrednotenje participacije na primeru izbrane digitalne kampanje.

Prvi model, prikazan na Sliki 2, je *piramida participacije v družbenih medijih* (Li, 2011), ki hierarhično predstavlja pet ravni vedenja ljudi, glede na stopnjo angažiranosti. Na najnižji stopnji piramide je največji delež ljudi, ki participirajo prek prebiranja blogov, ogledovanja video posnetkov in slik, spremljanja statusov in komentarjev drugih ljudi. Naslednja stopnja je deljenje vsebine, pri čemer pa gre za več kot le klik na gumb, saj porabniki ne delijo zgolj vsebine, temveč tudi čustveni odziv, ki ga ta ustvarja (Walpert Levy, 2013). Soustvarjanju vrednosti tržne znamke se porabniki še bolj približajo s tem, ko svoje mnenje izrazijo v obliki komentarja na vsebino/izdelek. Zadnji dve stopnji piramide sodita v sklop visoke participacije porabnikov, saj ustvarjanje in objava vsebine, kot so lastni blogi, posnetki ali fotografije, od porabnikov zahteva precej truda in motivacije, ki ju preseže samo še upravljanje oz. moderiranje spletne skupnosti (primer privržencev tržne znamke).

**Slika 2:** Piramida participacije v družbenih medijih.



Vir: Li (2011: 34)

Kot drugi model, ki bo služil kot teoretska osnova za merjenje uspešnosti spletnih kampanj, pa smo izbrali štiristopenjski model merjenja participacije, ki vključuje naslednje ključne komponente: *vključenost, interakcija, intimnost in vplivanje* (Rotman Epps in drugi, 2009). Model predvideva združevanje podatkov s spleta in zunaj njega ter kombinacijo kvalitativnih in kvantitativnih metod. Komponente participacije, metrike in predlagani načini merjenja so podrobneje prikazani v Sliki 3.

## 5. VLOGA DIGITALNIH VSEBIN PRI USPEŠNOSTI ZNAMKE: ŠTUDIJA PRIMERA

V tem delu prispevka prikazujemo poskus analize vloge digitalnih vsebin tržne znamke pri spodbujanju participacije porabnikov in ovrednotenja participacije. Za primer smo izbrali svetovno znano tržno znamko, ki je del izdelčnega portfelja podjetja, vodilnega na trgu medicinske in

Slika 3: Štiri komponente participacije porabnika.



Vir: Rotman Epps in drugi (2009: 6)

dermatološke kozmetike. Strategija njihovega spletnega komuniciranja temelji na uravnoteženju informacij o izdelkih z dermatološkimi vsebinami in izkoriščanju potenciala novih medijev za neposredno komuniciranje s porabniki.

Ciljna skupina obravnavanega spletnega portala so mladi, stari od 16 do 24 let, s problematično kožo. To so mladi, ki sodijo v t. i. *generacijo Z*, oz. so pripadniki iGeneracije, ki jo je možno uspešno in učinkovito nagovarjati predvsem prek novih medijev. Zahtevajo, da so informacije prilagojene njim, »on-demand«, bolj kot avtoritetam zaupajo nasvetu prijateljev in tujcev ter informacije o tržnih znamkah pred nakupom najpogosteje iščejo prek družbenih medijev (Schneider, 2015).

Izbrana tržna znamka se je z izbiro digitalne strategije, ki temelji predvsem na vsebini, želela uveljaviti kot pomemben in kredibilen vir informacij o problematiki nepravilnosti na koži in s ciljno skupino vzpostaviti bolj osebni, dolgoročni odnos. Odgovor na to je bila *spletna rešitev* z uporabniško izkušnjo in vsebinami, ki so v celoti prilagojene ciljni skupini. Za večjo podporo pri odločanju v nakupnem procesu so bile vključene vsebine ustvarjene s strani strokovne javnosti dermatologov in izkušnje drugih porabnikov v funkciji družbene podpore. Za ohranjanje obstoječih porabnikov in spodbujanje ponovnega obiska/nakupa je bil oblikovan tudi *program zvestobe*. Participacija v programu je potekala na različnih ravneh, in sicer v obliki oddaje izkušnje, povabil prijateljev, reševanja ankete ali vpisa promocijskih kod z izdelkov. Ponovni obisk in sodelovanje v programu je tržna znamka spod-

bujala tudi prek avtomatizacije, na način, da so člani z e-obvestili opominjali na ključne mejnike v programu in jih pozivali k participaciji.

### 5.1. METODOLOGIJA

Naš empirični del temelji na študiji primera, ki nam je kot okvir za raziskovanje omogočila zadosten vpogled v dinamiko in kontekst vprašanj, povezanih z digitalnimi vsebinami in participacijo porabnikov. Pri tem smo analizirali procese z deskriptivnim pristopom, ki je eden od načinov analize v evalvacijskem raziskovanju. Izhodišča, ki smo jih oblikovali s pregledom literature, smo želeli preveriti tako, da smo v podatkih iskali indikativne vzorce, ki bi nam pomagali oblikovati odgovore na zastavljena raziskovalna vprašanja (Yin, 2003).

V študiji primera smo izbrali eno enoto oz. primer analize, in sicer kampanjo z digitalnimi vsebinami tržnih znamk. Ker smo v analizi primerjali vse vsebine oz. medije, ki so bili uporabljeni v kampanji, gre za holistično analizo primera (Yin, 2003). V okviru analize smo uporabili dve podenoti, ki predstavljata dva trga: slovenskega in hrvaškega. Uporabili smo ju za primerjavo in doseganje večje veljavnosti. V diskusiji je sicer v ospredju slovenski trg, medtem ko hrvaški služi za primerjavo.

Podatke smo zbrali iz več različnih virov. Uporabili smo podatke iz: Google Analytics, Facebook Insights, baze podatkov uporabnikov tržne znamke in sistema za pošiljanje e-poštnih sporočil. Podatke smo analizirali kvantitativno na deskriptivni ravni.

**Tabela 1:** Umestitev proučevanih komunikacijskih aktivnosti podjetja v lastne, plačane in hibridne medije.

Komunikacija v lastnih medijih	Hibridna komunikacija v lastnih in plačanih medijih	Komunikacija v plačanih medijih
Spletno mesto: <ul style="list-style-type: none"> <li>■ vsebine</li> <li>■ uporabniška izkušnja</li> <li>■ program zvestobe</li> <li>■ igre</li> </ul>	Facebook sponzorirane objave	Oglasne pasice na spletnih portalih
Neplačane objave podjetja na družbenih omrežjih		Kontekstualno oglaševanje
E-poštni marketing		Oglaševanje s ključnimi besedami

## 5.2. ANALIZA PODATKOV

Na *prvo raziskovalno vprašanje*, ali so digitalne vsebine, ki pridobivajo doseg prek organskih iskanj, družbenih omrežij in e-sporočil, uspešnejše od spletnega oglaševanja, smo poskusili odgovoriti na podlagi statistik o obisku strani in vrednotenju kakovosti obiskovalcev, ki v stik z vsebino pridejo prek spletnih oglasov in drugih kanalov. Pri tem smo razločevali med uspešnostjo posameznih oblik oglaševanja, kot so pasice na portalih, kontekstualno oglaševanje, Facebook oglaševanje in Google oglaševanje s ključnimi besedami, kjer je to bilo mogoče. Tabela 1 prikazuje umestitev proučevanih komunikacijskih aktivnosti v lastne, plačane in hibridne medije. Prisluzeni mediji so pri tem sklopu izvzeti, saj se osredotočamo na vsebino, ustvarjeno na strani podjetja.

Za odgovore na *drugo raziskovalno vprašanje* smo se opirali na predhodno predstavljene teoretske modele. Kot osnovo za analizo smo na podlagi dveh modelov participacije, (Li, 2011; Rotman Epps in drugi, 2009) zasnovali *prilagojen model*. Gre za piramidni model, ki hierarhično prikazuje stopnje participacije (glej Sliko 4). Predvideva, da je umestitev posameznega vedenja na določeno stopnjo odvisna od specifične vsebine/dražljaja tržne znamke.

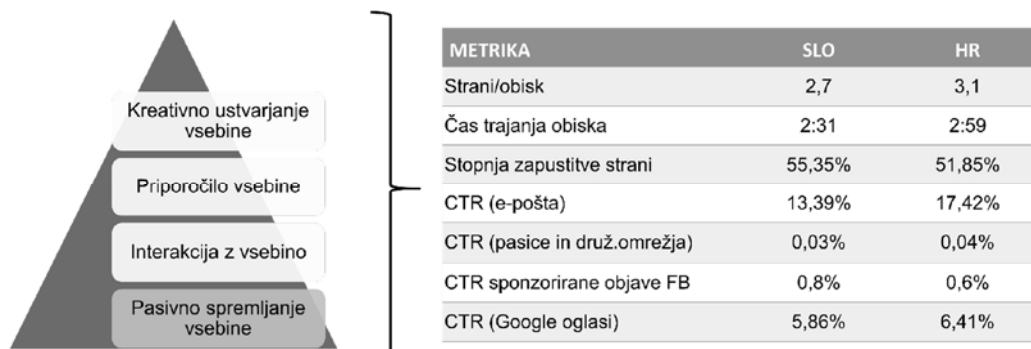
**Slika 4:** Štiristopenjski model participacije porabnikov tržne znamke.

Posamezna participativna vedenja porabnikov, ki so bili v interakciji z vsebino izbranih digitalnih kampanj tržne znamke, smo poskusili smiselno umestiti v zgornji model. Model predpostavlja, da vedenja na vrhu piramide, ki se običajno odražajo v soustvarjanju porabnikov, za podjetje prinašajo višjo vrednost, saj dopolnjujejo in potrjujejo komunicirane vsebine ter s tem vplivajo na pridobivanje novih in ohranjanje obstoječih porabnikov. Kriteriji za umestitev različnih participativnih vedenj porabnikov tržne znamke so predstavljeni v Tabeli 2.

**Tabela 2:** Kriteriji za ovrednotenje stopnje spremljanja participacije porabnikov.

Stopnja spremljanja	Kriterij
<i>Pasivno spremljanje vsebine</i>	Porabnik je izrazil določeno mero interesa do vsebine. Njegova motivacija za spremljanje je ali hedonistična (zabava) ali funkcionalna (informiranje).
<i>Interakcija z vsebino</i>	Porabnik je z določenim dejanjem izrazil svoj odnos do vsebine tržne znamke, podporo ali željo po nadaljnem odnosu. Motivacija je lahko zelo različna, vse od identifikacije s tržno znamko, zadovoljevanja utilitarnih potreb, hedonističnih potreb do finančnih prednosti.
<i>Priporočilo vsebine</i>	Porabnik je odnos do vsebine izrazil s priporočilom drugim uporabnikom. Motivacija je podobna kot pri prejšnji ravni, le da je tu še bolj izrazita družbena funkcija kot tudi skladnost vrednot tržne znamke z vrednotami porabnika.
<i>Kreativno ustvarjanje vsebine</i>	Porabnik se je odzval na poziv za soustvarjanje vrednosti tržne znamke, pri čemer je identifikacija s tržno znamko visoka in participacija zahteva določeno mero vloženega truda.

**Slika 5:** Uporabljene metrike – pasivno sprejemanje vsebin<sup>1</sup>.



Vir: Google Analytics; E-glasnik; interna gradiva tržne znamke (2013b)

Podatki v nadaljevanju bodo predstavljeni v obliki *stopnje konverzije*, ki smo jo izračunali kot razmerje med številom participativnih vedenj in dosegom v času poziva. Stopnje konverzije so bile zaradi primerljivosti podatkov vedno računane na podlagi časovnega obdobja, ko je bilo participacijo možno izvesti oziroma je bil poziv porabniku dostopen. Za spletni portal je to od datuma lansiranja do časa analize, pri posebnih kampanjah pa v času trajanja teh. Stopnje konverzije tako predstavljajo kriterij uspešnosti posameznih vsebin z vidika motivacije in percepcije prednosti participacije za porabnika. Višje stopnje konverzije pomenijo, da je bilo komuniciranje učinkovitejše in doseg ciljne skupine boljši.

### 5.3. REZULTATI ANALIZE KAMPANJE

V nadaljevanju so predstavljeni rezultati analize podatkov, s katerimi bomo poskušali odgovoriti na zastavljeni raziskovalni vprašanji. Rezultati so prikazani skozi stopnje, ki jih predpostavlja model za vrednotenje participacije porabnikov.

#### 5.3.1. PRVA STOPNJA: PASIVNO SPREMLJANJE VSEBIN

Eden izmed ciljev obravnavanega spletnega portala je izobraževanje ciljne skupine in posredno večja kredibilnost izdelkov tržne znamke, kar je brez kvalitativnih metod sicer težko izmeriti. Kljub temu pa lahko kakovost obiskov poskusimo oceniti z metrikami, prikazanimi na Sliki 5.

<sup>1</sup> Podatki o obisku spletne strani so iz časovnega obdobja 1. 4. 2012–30. 6. 2013. Povprečni CTR e-pošte je izračunan kot št. vseh klikov na objekte/št. vseh dostavljenih sporočil. CTR kontekstualnih oglasov in Facebook oglasov je združen, ker ni dostopnih ločenih podatkov. CTR sponzorirane objave je izračunan kot št. klikov na povezavo na spletno stran/doseg. CTR Google oglasov je izračunan kot št. klikov na oglase s povezavo na spletno stran/št. prikazov.

Na prvi stopnji, tj. na stopnji pasivnega spremljanja vsebin, ločimo med različnimi kazalniki, ki merijo uspešnost lastnih, plačanih in hibridnih medijev. Umestili smo jih v dva sklopa, pri čemer prvi odraža uspešnost vseh skupin medijev na ravni spletne strani in njene vsebine, drugi pa odraža uspešnost »zunanje« komunikacije (npr. oglasa ali e-pošte).

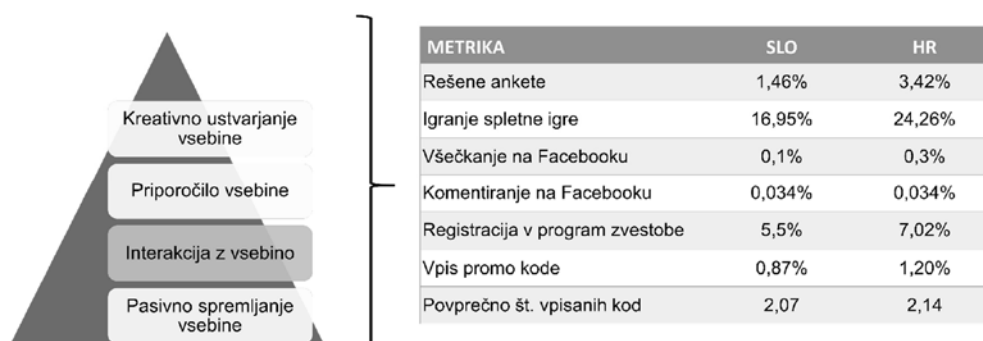
#### 5.3.1.1. KAZALNIKI SPLETNE STRANI

Na ravni spletne strani merimo uspešnost z naslednjimi kazalniki: št. strani/obisk, čas trajanja obiska in stopnja zapustitve strani. Ti kazalniki nam povedo, kakšen potencial ima vsebina strani, da pritegne uporabnike k nadaljnjemu pregledovanju, na kar vplivajo dejavniki, kot so: razmerje med pričakovano in dejansko vrednostjo vsebine spletne strani, privlačnost dizajna, dobra uporabniška izkušnja (preprosta in jasna navigacija po strani, jasno izpostavljeni pozivi) idr. Obenem pa so uporabljeni za vrednotenje uspešnosti virov obiska (Google Analytics) prek plačanih medijev (spletno oglaševanje) v primerjavi z lastnimi mediji (e-pošta, vsebina spletnega mesta, družbena omrežja). Kar zadeva oglase, so bili najuspešnejši pri generiranju obiska Google tekstovni oglasi (Slovenija: 19,9 % in Hrvaška 24,6 % vseh obiskov) in Facebook oglasi (Slovenija: 19,4 % in Hrvaška: 12,2 % vseh obiskov). Plačane oblike komuniciranja so skupaj generirale precejšen del vseh obiskov (43 % v Sloveniji in 37 % na Hrvaškem).

#### 5.3.1.2. ZUNANJI KOMUNIKACIJSKI KAZALNIKI

Drugi sklop metrik na prvi stopnji modela so stopnje klikov (CTR), ki vrednotijo uspešnost posameznih komunikacijskih kanalov pri vzbujaanju zanimanja (ko uporabnik želi izvedeti več in klikne na povezavo/oglas). Kot vidimo na Sliki 5, so najvišje stopnje klikov pri e-pošti, saj gre tu za skupino prejemnikov, ki so s tržno znamko že vzpostavili odnos in izkazali zanimanje za nadaljnjo interakcijo. Sledijo Google tekstovni oglasi,

**Slika 6:** Uporabljene metrike – interakcija z vsebino<sup>2</sup>.



Vir: Google Analytics; Facebook Insights, interna gradiva tržne znamke (2013b)

kjer gre prav tako za ciljno oglaševanje glede na ključne besede, ki jih uporabnik išče. Pričakovano so najnižje stopnje klikov pri spletnih pasicah in družbenih omrežjih, kjer je za doseganje želenega števila klikov treba oglase prikazovati množičnemu občinstvu. Nekoliko boljši so rezultati pri sponzoriranih zgodbah na Facebooku, kjer ne gre za klasičen oglas, temveč za hibrid med lastno in plačano vsebino (Lieb in Owyang, 2012). Kot že omenjeno, je pomemben predvsem preplet med lastnimi in plačanimi mediji – spletno oglaševanje je uspešno do te mere, da generira obisk spletne strani, ta pa mora izpolniti oglaševalsko obljubo z relevantno vsebino in vzdrževati nadaljnje odnose z obiskovalci spletne strani.<sup>2</sup>

### 5.3.2. DRUGA STOPNJA: INTERAKCIJA Z VSEBINO

Rezultate analize participacije na ravni interakcije z vsebino, kjer gre izključno za merjenje uspešnosti lastnih medijev, lahko hierarhično razvrstimo glede na stopnjo konverzije in ovrednotimo, katere vsebine so povezane z najvišjimi interakcijami.

Na Sliki 6 vidimo, da je bila najvišja stopnja konverzije pri igranju spletne igre, kjer so igralci z najvišjimi rezultati osvojili nagrado v obliki izdel-

<sup>2</sup> Konverzija izračunana kot št. rešenih anket/obisk strani (3. 7. 2012.–21. 5. 2013).  
 Konverzija izračunana kot št. igralcev/obisk strani (5. 11.–19. 11. 2012).  
 Konverzija izračunana kot št. všečkov objav/doseg objav s povezavo na spletno stran (1. 1. 2013–30. 6. 2013).  
 Konverzija izračunana kot št. komentarjev objav/doseg objav s povezavo na spletno stran (1. 1. 2013–30. 6. 2013).  
 Konverzija izračunana kot št. registracij/obisk strani (1. 4. 2012–30. 6. 2013).  
 Konverzija izračunana kot št. uporabnikov, ki so vpisali vsaj eno kodo/obisk strani (1. 4. 2012–30. 6. 2013).  
 Povprečno št. kod je izračunano kot št. vpisanih kod/št. ljudi, ki so vpisali vsaj eno kodo (1. 4. 2012–30. 6. 2013).

kov tržne znamke. Skoraj 17 odstotkov uporabnikov v Sloveniji in 24 odstotkov na Hrvaškem, ki so obiskali stran v času igre, je v igri tudi sodelovalo. Motivi za sodelovanje so bili hedonistični (zabava) in utilitaristični (finančna korist), igra pa je od porabnika zahtevala malo vloženega truda, tako da je bila z vidika porabnika zaznana vrednost participacije visoka. Z vidika podjetja pa je bil cilj pridobivanje kontaktov ter deljenje rezultatov igre prek družbenega omrežja Facebook, kar je povečalo vrednost v t. i. prisluženih medijih. Facebook je bil zato v povprečju vir za več kot 24 odstotkov vseh ogledov strani s spletno igro.

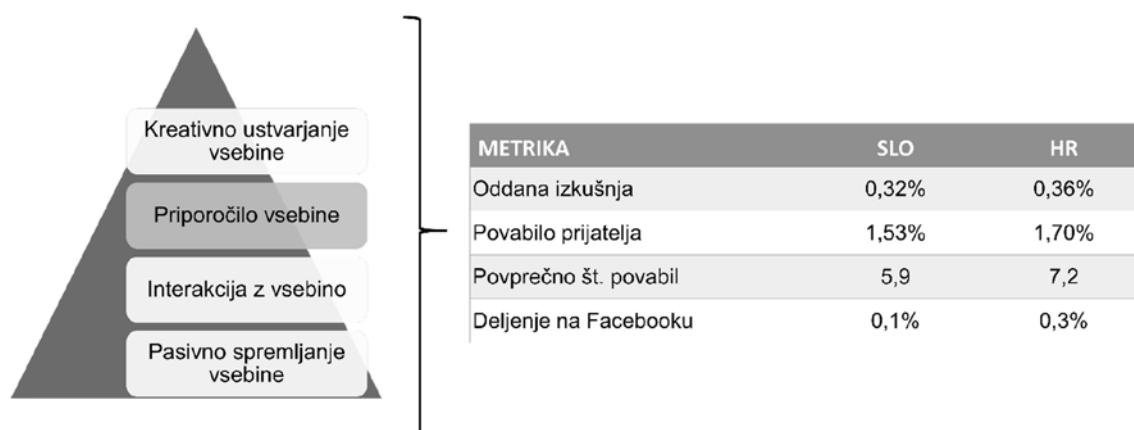
Naslednja interakcija z vsebino, kjer je bila stopnja konverzije relativno visoka, je registracija v program zvestobe (5,5 % stopnja v Sloveniji in 7,02 % na Hrvaškem). Ta vidik participacije je pomemben za vzpostavitev odnosa s porabnikom, ki se prek nadaljnjih korakov do nagrade samo še pogloblja. Največjo vrednost pa predstavljajo osebni podatki porabnika, kar podjetju omogoča nadaljnjo (vseživljenjsko) interakcijo z njim, vse do trenutka, ko ta ne prekine participacije v obliki objave oz. izbrisa iz baze. V Sloveniji je vse stopnje participacije opravilo 3,9 odstotka vseh registriranih uporabnikov, na Hrvaškem pa odstotek več. Koliko izmed vpisanih uporabnikov je zaključilo posamezno fazo participacije v programu zvestobe, je prikazano na Sliki 7.

### 5.3.3. TRETJA STOPNJA: PRIPOROČILO VSEBINE

Na tej stopnji smo merili stopnje konverzij oddanih izkušenj, povabil prijateljev v program zvestobe in število deljenih objav na Facebooku. Pri tovrstni participaciji je pomembna vrednost priporočil novim porabnikom in vrednost vplivanja na nakupne odločitve obstoječih/novih porabnikov (Kumar in drugi, 2010). Kot vidimo na Sliki 8, je največ uporabnikov sodelovalo s povabilom prijatelja v program zvestobe, pri čemer so prek e-pošte povabili v povprečju sedem prijateljev.

**Slika 7:** Participacija registriranih uporabnikov v programu zvestobe.

Vir: Interno gradivo tržne znamke (2013b)

**Slika 8:** Uporabljene metrike – priporočilo vsebine<sup>3</sup>.

Vir: Google Analytics; Facebook Insights; Baza uporabnikov tržne znamke (2013)

Pri analizi stopnje konverzije deljenja na družbenem omrežju Facebook so bili odstotki pričakovano nizki, saj deljenje že predpostavlja relativno močno identifikacijo s tržno znamko in z vsebino objave. Deljenje je pogosto v funkciji izražanja vrednot ali izkazovanja simbolne vrednosti, kar

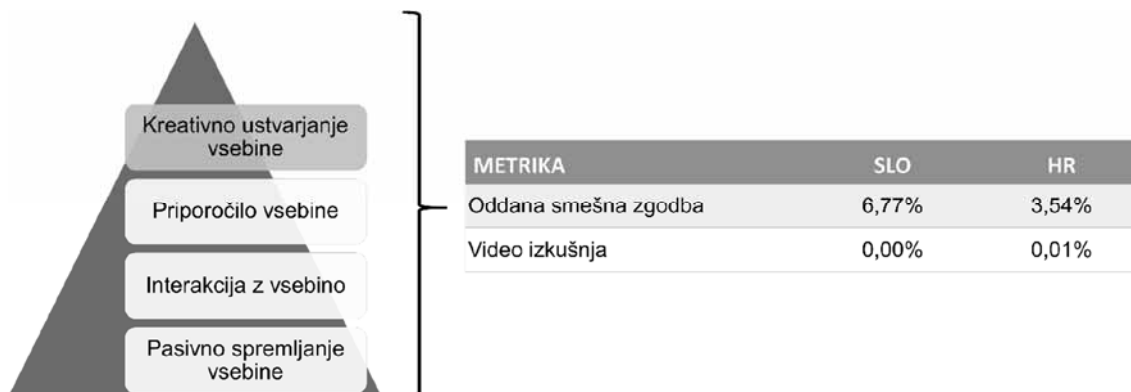
je v primeru naše tržne znamke še posebej težko doseči, saj se ciljna skupina, ki imajo večje težave s kožo, pogosto počuti stigmatizirana.

#### 5.3.4. ČETRТА STOPNJA: KREATIVNO USTVARJANJE VSEBINE

Na zadnji stopnji gre za soustvarjanje s porabnikom – tržna znamka komunicira prek različnih digitalnih kanalov z namenom ustvarjanja tesnejših odnosov s svojimi najbolj lojalnimi porabniki, hkrati pa jih želi izkoristiti kot prenašalce priporočil novim porabnikom. Analizirali smo dve participativni vedenji, prikazani v Sliki 9, pri čemer bi

<sup>3</sup> Konverzija izračunana kot št. oddanih izkušenj/obisk strani (1. 4. 2012–30. 6. 2013).  
Konverzija izračunana kot št. ljudi, ki je povabilo prijatelja/obisk strani (1. 4. 2012–30. 6. 2013).  
Povprečno št. povabil je izračunano kot št. povabil/št. ljudi, ki so povabili prijatelja (1. 4. 2012–30. 6. 2013).  
Konverzija izračunana kot št. deljenih objav/doseg objav s povezavo na spletni strani (1. 1. 2013–30. 6. 2013).

**Slika 9:** Uporabljene metrike – kreativno ustvarjanje vsebine<sup>1</sup>.



Vir: Google Analytics; interna gradiva tržne znamke (2013b).

lahko oddajo videoposnetka z izkušnjo uporabnika umestili tudi na prejšnjo stopnjo, vendar smo jo zaradi specifičnosti primera (družbena stigma) in potrebnega vložka za kakovostno opravljen izziv, umestili na najvišjo stopnjo.<sup>4</sup>

V času trajanja nagradnega izziva je svojo smešno/neprijetno prigodo povezano z nepravilnostmi na koži poslalo 6,77 odstotka vseh obiskovalcev strani v Sloveniji in 3,54 odstotka na Hrvaškem. Stopnje konverzije so bile za najvišjo stopnjo participacije, kjer porabniki delijo zgodbe iz svojega zasebnega življenja, precej visoke, vendar jih lahko delno pojasnimo tudi z močno spodbudo za osvojitve nagrade. Vrednost za podjetje pri tovrstni participaciji je ustvarjanje pozitivnih asociacij o tržni znamki.

Natečaj oddaje video posnetkov z osebnimi izkušnjami porabnikov je bil iniciran prek e-poštnega sporočila, poslanega (nesegmentirani) bazi uporabnikov. Elektronsko sporočilo jih je pozivalo, naj posnamejo video o svoji zgodbi s tržno znamko in o njenem vplivu na njihovo življenje. Stopnja konverzije je bila izjemno nizka, saj je v obeh državah nastal samo en posnetek, ki pa s kvalitativnega vidika za tržno znamko ni bil zanemarljiv. Šlo je namreč za vsebinski presežek pričakovanih natečajev v obliki prispevka porabnice, ki je ustvarila emocionalno videoreportažo, kako ji je tržna znamka v zadnjih petih letih izboljšala življenje in povrnila samozavest. Posnetek ambasadorke tržne znamke je bil po zaključku natečaja opremljen s podnapisi za deljenje na mednarodni ravni in je bil v regiji uporabljen kot osrednji element za promocijo izdelkov tržne znamke ter pridobivanje podobnih uporabniško-generiranih vsebin.

<sup>4</sup> Stopnja konverzije izračunana kot št. poslanih zgodb/obisk strani (15. 9. 2012–5. 11. 2013)

## 6. DISKUSIJA IN SKLEP

V diskusiji rezultatov povzemamo ključne ugotovitve študije primera, odgovarjamo na zastavljeni raziskovalni vprašanji in se dotaknemo omejitev raziskovanja. Prvo raziskovalno vprašanje, ki smo si ga zastavili, se je glasilo:

*RV1: Kako uspešni so lastni mediji pri generiranju obiska v primerjavi s plačanimi?*

Kateri tipi medijev (plačani, lastni, prisluženi) ustvarijo največ obiska na spletni strani, je pomemben podatek, saj je obisk posredno povezan s participacijo. Glede na opredeljene stopnje konverzije je namreč možno s povečanjem obiska sorazmerno povečati tudi število participativnih vedenj.

Na podlagi rezultatov lahko sklenemo, da prek *plačanih* medijev oglaševalci lahko na zanesljiv in nadzorovan način zagotovijo veliko število prikazov svojih oglasov, kar vpliva predvsem na komunikacijske cilje, povezane s splošnim znamenjem. Ko govorimo o cilju generiranja obiska, pa so različne oblike spletnega oglaševanja bolj ali manj učinkovite, pri čemer je ključni kriterij stopnja klikov. Rezultati študije primera so pokazali, da so bile pri oglaševanju s pasicami stopnje klikov v povprečju nižje od drugih virov, prav tako tudi kakovost obiska (krajši čas na strani, višja stopnja odhodov s strani). Oglaševanje prek družbenih omrežij in plačanih oglasov v Googlu sta v primerjavi z drugimi oblikami spletnega oglaševanja najmanj »invazivni« obliki in sta skladni z nevsiljivimi ter nemotečimi oblikami oglaševanja, kot je denimo vedenjsko oglaševanje (Čampa in Kropivnik, 2012; Golob, 2013). Izbira teh dveh oblik oglaševanja se je v preučevanem primeru izkazala kot dobra podpora kampanji v smislu aktiviranja participacije. Omejitev študije je v tem, da nimamo podatkov o tem, kateri viri



prometa so najbolj vplivali na konverzijo posameznega participativnega vedenja.

Konvergenca medijev predpostavlja optimalne rezultate le ob integraciji vseh treh osnovnih tipov medijev, kamor spadajo tudi *lastni* mediji. V našem primeru tu govorimo predvsem o razvoju spletne platforme, ki omogoča raznovrstna participativna vedenja in služi kot ciljna stran oglaševanja. Kar zadeva vložek v razvoj vsebin obravnavane tržne znamke, lahko na podlagi vpogleda, ki smo ga imeli v proračun rečemo, da je bila kampanja v splošnem učinkovita; še posebej, če upoštevamo podatke o organskih in neposrednih obiskih z vpisom URL povezave, ki so predstavljali precejšen del celotnega obiska strani. Na podlagi tega lahko sklepamo, da je bila dosežena optimizacija za iskalnike prek kakovostnih in relevantnih vsebin, ki so po zadnjih SEO smernicah ključni dejavnik, ki vpliva na pozicioniranje strani v iskalniku. Še največji vpliv pa so imeli na širjenje vsebine drugi lastni promocijski kanali (družbena omrežja in e-pošta), ki prav tako ustvarjajo velik delež obiska brez visokih denarnih vložkov.

Za popolno konvergenco pa moramo upoštevati tudi *prislužene medije*, ki so bili v našem primeru ovrednoteni s številom všečkov, komentarjev in deljenih vsebin ter v recenzijah na blogih ali forumih. V primeru obravnavane spletne strani je bil učinek prisluženih medijev zanemarljiv, saj so bile stopnje konverzije na Facebooku izredno nizke, za razliko od Hrvaške pa v Sloveniji ni bilo nobenih napotitev na spletno mesto iz blogov ali forumov. Za boljši izkoristek potenciala družbenih medijev je smiselna podpora prek sponzoriranja objav. Te so neke vrste *hibrid* med plačanimi in lastnimi mediji in so se pri analizirani kampanji izkazale za zelo učinkovite, saj za relativno nizek finančni

vložek omogočijo večji doseg (med obstoječimi sledilci in novimi uporabniki), ta pa posledično poveča število komentarjev, všečkov in deljenj.

Drugo vprašanje, ki smo si ga zastavili, se je glasilo:

*RV2: Kakšna je hierarhija konverzij participativnih vedenj in kako je povezana s tipom digitalne vsebine?*

Rezultati v Sliki 10 prikazujejo vpliv digitalnih vsebin na participacijo in predstavljajo povprečne vrednosti v obeh državah. Slika prikazuje, katera participativna vedenja je najlažje/najtežje doseči.

Vsebina, namenjena zabavi ciljne skupine, ki ima hkrati še družbeni/tekmovalni element, dosega najvišje stopnje konverzije. Ker hkrati ponuja tudi možnost osvojitve nagrade, je to ena najučinkovitejših oblik pridobivanja novih uporabnikov in animacije obstoječih. Vendar pa so spodbude s (finančnimi) nagradami lahko na dolgi rok neučinkovite. Porabniki v tem primeru lahko sodelujejo zgolj zaradi nagrade, pri čemer se odnos s tržno znamko pogosto na tej točki začne in konča. Zelo uspešen kanal promocije vsebine je tudi e-pošta, ki cilja uporabnike, ki že imajo vzpostavljen odnos s tržno znamko. Rezultati so pokazali, da uporabniki, ki kliknejo na povezavo v e-pošti in pridejo na stran, predstavljajo največji potencial za participacijo. Naslednji sklop konverzij, z vidika učinkovitosti, je povezan s programom zvestobe, ki je v našem primeru porabniku in podjetju omogočal neposredne finančne koristi (nagrada za porabnika in prodaja izdelkov s promocijskimi kodami za podjetje). Na koncu pa je, predvsem z vidika ugotovitev avtorjev o tem, kako se na spletu vede iGeneracija (Schneider, 2015), treba omeniti še pomen spodbujanja kreativnega ustvarjanja

**Slika 10:** Hierarhija participativnih vedenj.



porabnikov, ki ima velik potencial za utrjevanje vrednot in komunikacijskih sporočil tržne znamke, prek njih pa pomen vpliva na nakupne odločitve drugih porabnikov. Digitalne kampanje, ki spodbujajo tovrstno ustvarjanje, omogočajo identifikacijo najbolj lojalnih porabnikov, ki imajo največji potencial, da postanejo zagovorniki/ambasadorji tržne znamke. Vsebine, ustvarjene s strani porabnikov, lahko znamka izkoristi za utrjevanje in širjenje lastnih komunikacijskih sporočil, predvsem na družabnih omrežjih, kjer je potencial za doseganje prijateljev sledilcev znamke največji.

Če povzamemo našo razpravo, smo v teoretskem delu govorili o pomenu digitalnih vsebin tržnih znamk v tržnem komuniciranju, to pa podkrepili še z analizo podatkov digitalne kampanje v študiji primera. Tako ugotovitve avtorjev v literaturi kot ugotovitve naše študije podpirajo tezo, da se podjetja usmerjajo k bolj inovativnim načinom komuniciranja, da bi pridobila in ohranila porabnike, pri čemer spletno oglaševanje ni več primarno orodje komuniciranja. V skladu s smernicami spletnega marketinga, ki govorijo o optimizaciji za iskalnike, prisotnosti na družabnih omrežjih in spodbujanju participacije porabnikov, se tržne znamke selijo k produkciji digitalnih vsebin, ki so prilagojene za ciljno skupino.

Obravnavna študija je samo eden izmed številnih primerov tovrstnih praks in omogoča delni vpogled v to, katere vsebine so najuspešnejše pri doseganju participacije porabnikov in na katerih stopnjah. Študija primera s hierarhičnimi modeli za merjenje participacije je povezala participativna vedenja z njihovimi sprožilci – digitalnimi vsebinami.

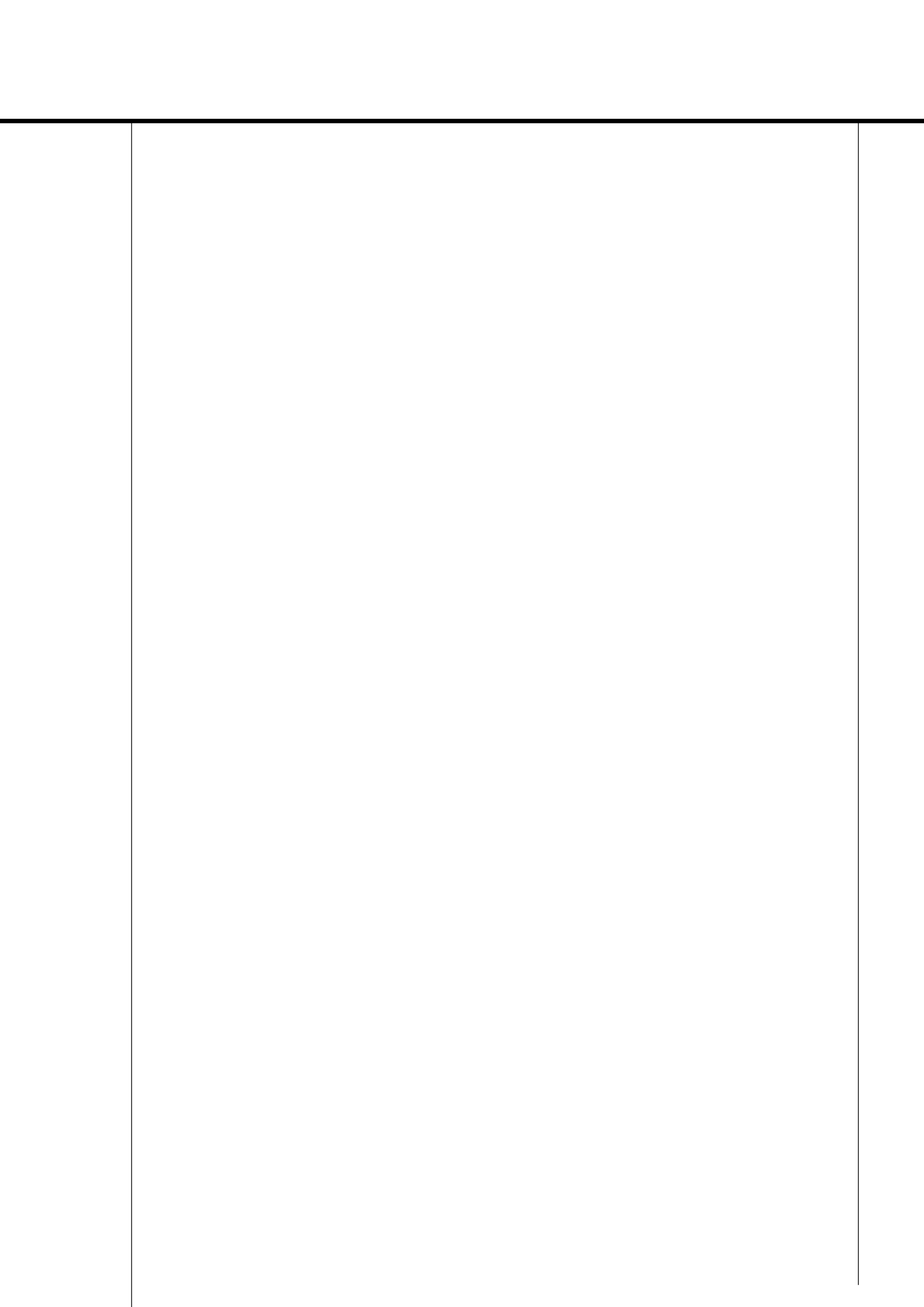
Čeprav ugotovitev študije primera zaradi specifičnih značilnosti tržne znamke in ciljne skupine ne moremo posploševati, so lahko ugotovitve izhodišče za nadaljnje raziskovanje te povezave, vsaj deloma pa tudi za oblikovanje strategij digitalnega komuniciranja drugih znamk. Analizirani primer namreč dovolj dobro empirično potrjuje usmeritve iz literature o tem, kako je treba navorjati iGeneracijo, da je digitalna kampanja tržne znamke uspešna in učinkovita (Schneider, 2015). Hkrati lahko izračunane konverzije služijo tudi kot opora pri izbiri digitalnih vsebin, ki so najprimernejše za zastavljeni komunikacijski cilj in želeno participacijo.

Študija primera je sicer pokazala, da digitalne vsebine v praksi dobivajo vedno večji pomen, vendar pa same po sebi niso zadostne. V skladu s teorijo o konvergenci medijev (Lieb in Owyang, 2012), smo tudi na primeru obravnavanega primera videli, da je za uspeh še zmeraj ključna kombinacija plačanih, lastnih in prisluženih medijev.

## REFERENCE

1. American Marketing Association – AMA (2013). *Content marketing Chicago*. Dostopno preko: <http://www.marketingpower.com/Calendar/Pages/2013-ts-content-marketing-chicago.aspx>, 9.8.2013.
2. Becker-Olsen, K. L. (2003). And Now a Word From Our Sponsor. *Journal of Advertising*, 32 (2): 17–32.
3. Blake, T., Nosko C., & Tadelis, S. (2013). *Consumer Heterogeneity and Paid Search Effectiveness: A Large Scale Field Experiment*. Dostopno preko: <http://conference.nber.org/confer/2013/EoDs13/Tadelis.pdf>, 28.8.2013.
4. Bowman, J. (2012). Branded content. *Campaign Asia-Pacific*, oktober. Dostopno preko: <http://www.ebscohost.com/public/masterfile-premier>, 12.8.2013.
5. Brodie, R. J., Hollebeek, L. D., Juric, B., & Ilic, A. (2011). Customer Engagement: Conceptual Domain, Fundamental Propositions, and Implications for Research. *Journal of Service Research*, 14 (3): 252–271.
6. Chang-Hoan, C., & Cheon, H. J. (2004). Why do people avoid advertising on the internet? *Journal of Advertising*, 33 (4): 89–97.
7. Constantinides, E. (2008). The empowered customer and the digital myopia. *Business Strategy Series*, 9 (5): 215–223.
8. Content Marketing Institute (2013). *What is Content Marketing?* Dostopno preko: <http://contentmarketinginstitute.com/what-is-content-marketing/>, 9.8.2013.
9. Čampa, A., & Kropivnik, S. (2012). Vpliv spletnega oglaševanja na povečanje obiskanosti novega spletnega mesta: študija primera portala Lakomlacen.si. *Akademija MM*, 11(20), 24–36.
10. Dreze, X., & Hussherr, F. X. (2003). Internet Advertising: Is Anybody Watching? *Journal of Interactive Marketing*, 17 (4): 8–23.
11. Edelman, D. C. (2010). Branding in the digital age. *Harvard Business Review*, 88(12), 62–69.
12. *E-glasnik*. Dostopno preko: <http://www.eglasnik.si/>, 8.9.2013.
13. *Facebook Insights*. 2013. <https://www.facebook.com/>, 8.9.2013.
14. Golob, U. (2013). Oglaševanje in digitalni mediji. V Jančič, Z., & Žabkar, V. *Oglaševanje* (str. 299–324). Ljubljana: Fakulteta za družbene vede.
15. *Google Analytics*. Dostopno preko: <http://www.google.com/analytics/>, 8.9.2013.
16. Hennig-Thurau, T., Malthouse, E. C., Friege, C., Gensler, S., Lobschat, L., Rangaswamy, A., & Skiera B. (2010). The Impact of New Media on Customer Relationships. *Journal of Service Research*, 13 (3): 311–330.
17. Herve, G., Guérard, K., Tremblay S. & Chtourou., M.S. (2011). Is banner blindness genuine? Eye tracking internet text advertising. *Applied cognitive psychology*, 25 (5): 708–716.
18. Kim, L. (2013). *Content Marketing vs. PR: What's the Difference?* Dostopno preko: <http://www.wordstream.com/blog/ws/2013/03/18/content-marketing-versus-public-relations>, 16.8.2013.
19. Kumar, V., Aksoy, L., Donkers, B., Venkatesan, R., Wiesel, T., & Tillmanns., S. (2010). Undervalued or Overvalued Customers: Capturing Total Customer Engagement Value. *Journal of Service Research*, 13 (3): 297–310.
20. Li, C. (2011). *Creating A Coherent Media Strategy*.

- Dostopno preko: <http://www.slideshare.net/charleneli/hsm-globalmadrid-featuring-charlene-li-12-april-2011>, 9.8.2013.
21. Lieb, R. & Owyang, J. (2012). *The converged media imperative*. Dostopno preko: <http://www.slideshare.net/Altimeter/the-converged-media-imperative>, 12.8.2013.
  22. Narang, N. (2012). *Digital media convergence. Are the stakeholders listening?* Dostopno preko: <http://www.infosys.com/infosys-labs/publications/Documents/winning-it/digital-media-convergence.pdf>, 10.8.2013.
  23. Nielsen (2013). *Global Ad Spend: Display Ads See Double-Digit Growth*. Dostopno preko: <http://www.nielsen.com/us/en/newswire/2013/global-ad-spend--display-ads-see-double-digit-growth-in-q1.html>, 29.8.2012.
  24. Pulizzi, J., & Barrett, N. (2009). *Get content, get customers: Turn prospects into buyers with content marketing*. New York: McGraw-Hill.
  25. Rotman Epps, S., Mulligan, M. & Wilkos., D. (2009). *What Enagegement Means for Media Companies*. Dostopno preko: [http://www.slideshare.net/ad\\_crystal/forrester-what-engagement-means-for-media-companies](http://www.slideshare.net/ad_crystal/forrester-what-engagement-means-for-media-companies), 1.9.2013.
  26. Sacks, D. (2013). The Art of Dialogue - Can You Hear Me Now? *Fast Company*, (172): 36–43.
  27. Schneider, J. (2015). How to Market to the iGeneration. *Harvard Business Review*, 6. maj. Dostopno preko: <http://hbr.org/2015/05/how-to-market-to-the-igeneration>, 8.5.2015.
  28. Stampler, L. (2012). *Here's ComScore's Massive Report On Facebook Ad Effectiveness*. Dostopno preko: <http://www.businessinsider.com/heres-comscores-massive-report-on-facebook-ad-effectiveness-2012-6>, 28.8.2013.
  29. Turnbull, D., & Bright, L.F. (2008). Advertising academia with sponsored search: an exploratory study examining the effectiveness of Google AdWords at the local and global level. *International Journal of Electronic Business*, 6 (2): 149–171.
  30. Van Doorn, J., Lemon, K. N., Mittal, V., Nass, S., Pick, D., Pirner, P., & Verhoef, P.C. (2010). Customer Engagement Behavior: Theoretical Foundations and Research Directions. *Journal of Service Research*, 13 (3): 253–266.
  31. Vincenzini, A. (2011). *What Is digital content? 50 examples to start...* Dostopno preko: <http://adamvincenzini.com/2011/01/what-is-digital-content-50-examples-to-start.html>, 1. 9.2013.
  32. Walpert Levy, T. (2013). *The Engagement Project: Connecting with Your Consumer in the Participation Age*. Dostopno preko: <http://www.google.com/think/articles/engagement-project-new-normal.html>, 1.9.2013.
  33. Wirtz, J., Den Ambtman, A., Bloemer, J., Horváth, C., Ramaseshan, B., Van de Klundert, J., Gurhan-Canli, Z., & Kandampully, J. (2013). Managing brands and customer engagement in online brand communities. *Journal of Service Management*, 24 (3): 223–244.
  34. Yadav, M. S., & Pavlou, P. A. (2014). Marketing in Computer-Mediated Environments: Research Synthesis and New Directions. *Journal of Marketing*, 78(1), 20-40.
  35. Yin, R. K. (2003). *Case Study Research: Design and Methods*. Sage Publications Inc. Dostopno preko: eBooks (Sage Publications).



## VPLIV BARVE EMBALAŽE ČOKOLADE NA ZAZNAVANJE OKUSA IN TEKSTURE ČOKOLADE

**Miran Grah**, mag. ekon. in posl. ved  
doktorski študent  
Ekonomsko-poslovna fakulteta  
Univerza v Mariboru  
miran.grah@student.um.si

**Maja Rožman**, mag. ekon. in posl. ved  
doktorska študentka  
Ekonomsko-poslovna fakulteta  
Univerza v Mariboru  
maja.rozman@student.um.si

dr. **Damijan Mumel**  
redni profesor  
Ekonomsko-poslovna fakulteta  
Univerza v Mariboru  
damijan.mumel@um.si

Izvirni znanstveni članek  
Original Scientific Paper

**Povzetek:** V prispevku obravnavamo vpliv barve (rdeča, modra in vijoličasta) embalaže na zaznavanje okusa (sladko, grenko) in teksture (trda, mehka, topljiva, netopljiva) čokolade. Prikazani so rezultati ugotavljanja asociacij na ključni dražljaj *čokolada*, rezultati analize vsebine razgovora s fokusno skupino in rezultati eksperimenta, izvedenega na vzorcu 188 oseb. Ugotavljamo, da barva embalaže vpliva na zaznavanje okusa in teksture čokolade.

Obstaja statistično značilna razlika v zaznavanju okusa čokolade na dimenziji *sladka-grenka* med rdečo in vijoličasto embalažo, medtem ko se zaznavanje okusa čokolade v rdeči in modri embalaži ter vijoličasti in modri embalaži statistično značilno ne razlikuje.

Prav tako se je pokazala razlika v zaznavanju *topljivosti* čokolade. Statistično značilne razlike v zaznavanju topljivosti čokolade obstaja med čokolado v rdeči in vijoličasti embalaži ter čokolado v rdeči in modri embalaži, medtem ko se zaznavanje topljivosti čokolade v vijoličasti in modri embalaži ne razlikuje.

Vpliv barve embalaže čokolade na zaznavanje čokolade se je najbolj izrazito pokazal na dimenziji *trda-mehka*, kjer so bile ugotovljene statistično pomembne razlike v zaznavanju trdosti/mehkosti čokolade pri vseh treh barvah embalaže čokolade.

**Ključne besede:** čokolada, barva embalaže, zaznavanje okusa, zaznavanje teksture

### THE IMPACT OF COLOUR OF CHOCOLATE PACKING ON THE PERCEPTION OF TASTE AND TEXTURE OF CHOCOLATE

**Abstract:** This article examines the impact of packaging colour (red, blue, violet) on the perception of taste (sweet-bitter) and textures (hard-soft, soluble-insoluble) of chocolate. Presented

are the results of the associations of key stimulus *chocolate*, the results of the content analysis of interviews with a focus group and results of the experiment carried out on a sample of 188 persons. We have concluded that colours of the packaging affect the perception of taste and texture of chocolate.

Statistically significant differences exist in the perception of taste of chocolate on the dimension sweet-bitter between red and violet colour of packaging. Between perception of taste of chocolate in red and blue packaging and violet and blue packaging there are no statistically significant differences.

There is also a difference in the perception of solubility of chocolate. Statistically significant differences in perception of solubility of chocolate exist between red and violet colours of packaging of chocolate and red and blue colours of packaging of chocolate. There is no statistically significant difference in perception of solubility of chocolate in violet and blue packaging.

The most intensive influence appeared in the third dimension of chocolate perception labeled as hard-soft. In this case statistically significant differences were found in the perception of chocolate between all three colours of chocolate packaging.

**Keywords:** chocolate, colour of package, taste perception, texture perception

## 1. UVOD

Zaznavanje je proces sprejemanja podatkov iz okolja in iz notranosti človekovega organizma. Pomeni vez med tem, kar se dogaja zunaj in znotraj posameznika, in omogoča pravočasno odzivanje na spremembe v zunanosti in notranosti organizma.

V marketingu, posebej na področju raziskovanja vedenja porabnikov, pomeni razumevanje procesa zaznavanja, enega od ključnih elementov za razumevanje odzivanja posameznika na dražljaje iz okolja. Posebej pomembni so tisti, ki jih z marketinškimi aktivnostmi lahko nadzorujemo. Osnovni element, ki sodi v to področje je izdelek in embalaža izdelka, ki v strogem pomenu besede ni sestavina izdelka, je pa z njim v najtesnejši povezavi, saj si težko predstavljamo izdelek brez embalaže v kakršnikoli obliki.

Embalažo izdelkov zaznavamo z več čutili. Lahko jo vidimo, tipamo, vonjamo, okušamo in slišimo. Vidimo iz katerega materiala je embalaža, kakšne barve, velikosti in oblike je. Tipanje embalaže nam omogoča zaznavanje oblike, velikosti, teže, teksture in temperature embalaže (in izdelka). Čeprav embalaže ne vonjamo pogosto in je praviloma brez vonja in okusa, pa je lahko prav vonj ali okus embalaže tisti dejavnik, ki nas odvrne od uporabe izdelka (na primer umazan kozarec). Avditivni (slušni) elementi embalaže so pogosto prezrti, čeprav ima marsikatera embalaža specifičen zvok. Lesen sod, na primer, ima povsem drug zvok kakor kovinski ali kot ga ima plastenka v primerjavi s steklenico.

Prav zaradi pomembnosti embalaže v procesu izbire in odločanja o nakupu izdelka, je embalaža pogosto predmet raziskovanja.

Embalaža je sestavni del marketinških aktivnosti, ima pa na drugi strani tudi pomembno funkcijo v distribuciji izdelkov. Embalaža ima ključno vlogo pri odločanju o nakupu izdelkov, saj pritegne pozornost, je nosilec informacij o izdelku in element blagovne znamke (Abrams, 2010; Baker, 2007; Hill, 2005; McDaniel in Baker, 1977). S tem, kako vpliva embalaža na vedenje porabnikov, so se ukvarjali številni avtorji (Ampuero in Vila, 2006; Ares in Deliza, 2010; Becker in soavtorji, 2011; Benedetto in Gianluca, 2006; McNeal in Ji, 2003; Rundh, 2005, 2009). Ugotavljajo, da opravlja embalaža pomembno vlogo v marketingu, saj spodbuja k nakupu ali odvrta od nakupa izdelka, zlasti v razmerah, ko se kupec odloča med različnimi znamkami istega tipa izdelka. Na porabnikovo odločitev o nakupu izdelka pomembno vplivata vizualna podoba in struktura embalaže.

Zaznavanje in doživljanje barv je pomembno, saj barve vplivajo na vzdušje, ter posledično na počutje ljudi. Barva, kot grafični element embalaže, ima pomembno vlogo v procesu snovanja in oblikovanja izdelka, saj embalaža prispeva k izboljšanju prepoznavnosti izdelka in vpliva na zaznavanje okusa (Crozier, 1999). Barva izdelka in embalaže je zato močno komunikacijsko orodje, saj lahko sporoča lastnosti izdelka.

Literature, ki bi podrobneje obravnavala barvo embalaže in zaznavanje okusa čokolade, ni veliko. Literatura s tega področja se nanaša predvsem na ugotavljanje vpliva barve na zaznavanje okusa (Shimp, 2007) ali predsodke glede okusa na podlagi barve izdelka (Koch in Koch, 2003. Gollety in Guichard (2011) sta raziskovali priljubljenost barv pri izbiri embalaže čokolade pri otrocih. Ugotovili sta, da so najbolj priljubljene barve embalaže modra, rdeča in vijoličasta, najmanj priljubljene pa črna, rjava in zelena. Proučevali sta tudi vpliv barve embalaže na zaznavanje štirih različnih vrst čokolade (temna, mlečna, lešnikova in bela) pri otrocih, starih od šest do osem let. Za temno čokolado je več kot polovica otrok izbrala kot najprimernejšo črno barvo, za belo čokolado je skoraj polovica otrok izbrala kot najprimernejšo belo barvo embalaže, za mlečno čokolado je bila kot najustreznejša barva izbrana morda barva embalaže in za lešnikovo čokolado rjava barva embalaže.

Čeprav se število raziskav s področja zaznavanja okusa veča, je raziskav s področja zaznavanja okusa in teksture čokolade še vedno malo. Glede na pomanjkanje raziskanosti omenjenega področja, je namen raziskave, ki jo predstavljamo v prispevku, proučiti vpliv barve embalaže na zaznavanje okusa in teksture čokolade. Skladno s tem smo oblikovali tri specifične cilje: ugotoviti strukturo asociacij na ključni dražljaj *čokolada*, s tehniko fokusne skupine pridobiti poglobljen vpogled v razumevanje odnosa do čokolade in eksperimentalno preveriti, ali barva papirja, v katerega je zavita (identična) čokolada, vpliva na zaznavanje okusa in teksture čokolade.

V prispevku najprej predstavimo izhodišče raziskave, v nadaljevanju ključne pojme, način izvedbe raziskave in rezultate. V sklepu umestimo rezultate raziskave v kontekst že izvedenih raziskav ter podajamo priporočila za uporabo v praksi.

## 2. TEORETIČNI OKVIR

### 2.1. ZAZNAVANJE

Zaznavanje je najpogosteje opredeljeno kot proces, s katerim posameznik izbira, organizira in interpretira dražljaje v razumljivo in koherentno

sliko sveta (Schiffman in Kanuk v Mumel, 1999). Podobno razmišlja tudi Solomon (2004), ki pravi, da je zaznavanje proces, v katerem se občutki selekcionirajo, organizirajo in interpretirajo.

Sullivan in Adock (2002/2006) v zvezi z zaznavanjem dražljajev trdita, da praviloma vsak dražljaj ustvari prek čutil takšno zaznavo, ki si jo posameznik želi oziroma potrebuje, da zadovolji svoje potrebe. Vsakdanje zaznavanje realnosti izhaja iz tako imenovanega konceptualnega znanja. To pomeni, da je odvisno od predhodnih znanj, torej informacij, ki jih nosimo v možganih.

Povedano drugače, naše zaznave niso objektivni odraz okolja, temveč subjektivna projekcija okolja. Nedvomno je torej zaznavanje psihološka funkcija, ki s čutili, ki odražajo stanje in spremembe v okolju, omogoča našemu organizmu sprejemanje in subjektivno predelavo informacij.

### 2.2. ZAZNAVANJE OKUSA

V literaturi zasledimo malo opredelitev zaznavanja okusa. Različni avtorji obravnavajo zaznavanje okusa z različnih vidikov, posledično pa splošno sprejete opredelitve zaznavanja okusa še ni.

Glavni organ za zaznavanje okusa je jezik, vendar k zaznavanju okusa prispevata tudi vonj in vid. Na jeziku so številne brbončice, v katerih so okuševalne čutnice. Z osuševalnimi čutnicami zaznavamo: sladko, grenko, kislo, slano in umami (Sijtsema in soavtorji, 2012).

Pomembno vlogo pri splošnem zaznavanju in sprejemanju živil in prehranskih izdelkov imajo senzorične lastnosti izdelkov (Imram, 1999a; Imram, 1999b). Razen omenjenih dejavnikov je pomemben (objektivni) videz izdelka in (subjektivna) vizualna zaznava. Imram (1999a) omenja, da je okus skoraj vedno povezan z vizualno zaznavo, saj je prvi stik z živilskimi izdelki praviloma vizualni in vpliva na poznejšo pripravljenost, da posameznik izdelek sprejme ali zavrne.

Ndom in soavtorji (2001, 168) menijo, da se večina ljudi že v zgodnjem otroštvu nauči in navadi specifičnih kombinacij barv in okusov. Tako naučene asociacije določajo naša pričakovanja tega, kakšen okus naj bi imelo določeno živilo. Barve živil tako prispevajo k senzorični sprejemljivosti živil in posledično k nakupu (Poštuvan, 2004: 30).

Wright in soavtorji (2000) navajajo, da se preference okusa največkrat ugotavljajo prek podatkov o prodaji, z anketami na terenu in raziskavami motivacije. Okus je pomemben, saj se veže na izkušnje in spomine iz našega otroštva, na naše

želje in na kulturo, iz katere izhajamo. Zato posamezniki iz različnih okolij interpretirajo in vrednotijo zaznave identičnih okusov različno.

### 2.3. ZAZNAVANJE TEKSTURE

Teksturo tekočih in poltrdih živil zaznavamo skozi dve neodvisni dimenziji, to sta občutek v ustih in gostost (de Wijk in soavtorji v Pivk in soavtorji, 2006). Pri občutku v ustih gre za zaznavo živila na ustnih površinah, pri gostosti pa za celosten občutek živila v ustih. Občutek v ustih opisujemo kot raskavost ali gladkost in ga zaznavamo predvsem ob rahlem dotikanju ustne površine. Gostost živila v ustih zaznavamo kot viskoznost celostne strukture živila.

Pivk in soavtorji (2006) navajajo, da teksturo ovrednotimo v času manipulacije grizljaja v ustih, in sicer od prvega ugriza, med grizenjem, požiranjem in še po požiranju. Med uživanjem živila je to izpostavljeno številnim procesom. Prežvečeno je na manjše kose, izpostavljeno močnemu pretoku sline, segreto ali ohlajeno na telesno temperaturo. Skladno s tem Rundh (2009) ugotavlja, da je tekstura dejavnik, ki se skozi čas spreminja.

## 3. EMBALAŽA

Embalaža je prvi element, ki ga kupec vidi, ko se odloča za nakup, in zadnji element pred uporabo izdelka (Ampuero in Vila, 2006).

McNeal in Ji (2003) poudarjata vlogo vizualne (informiranje in prepričevanje odjemalcev, tako na prodajnem mestu kot na mestu porabe) in taktilne (zaznavanje oblike, teže, teksture, temperature) komunikacijske funkcije embalaže. Opozarjata, da gre pri oblikovanju embalaže za iskanje uravnoteženosti praktičnosti, vsečnosti, cenovne in okoljske učinkovitosti embalaže. Barva embalaže poudari edinstvenost, zanimiva in privlačna embalaža izstopa in pritegne pozornost kupca.

Embalaža mora biti vizualno privlačna in oblikovana tako, da pritegne pozornost kupca. Ta je namreč tisti, ki bo odločil, ali bo izdelek romal v nakupovalno košaro ali bo ostal na polici. Pogled na embalažo mora vzbuditi prijetne, pozitivne zaznave in kupca hkrati spodbuditi k nakupu (Snoj, 1981: 20). Embalaža ne vpliva samo na nenačrtovan nakup izdelka, temveč mora prispevati tudi k njegovemu ponovnemu nakupu, torej mora na kupca vplivati tako, da ostane znamki zvest (Snoj, 1981: 67).

Embalaža lahko oblikuje širok spekter psiholoških dražljajev, ki delujejo na kupca prek njegovih čutov, zlasti vida in dotika (Rodin, 1977: 131). Zato ima embalaža močan komunikacijski poten-

cial. Brassington in Pettitt (1997: 280) navajata, da je embalaža pomemben medij komuniciranja. Komunikacijska funkcija je pomembna, saj mora embalaža pritegniti in zadržati pozornost kupca in ga hkrati s tem povezati z izdelkom.

### 3.1. BARVA EMBALAŽE

Barve nas spremljajo na vsakem koraku, do njih pa imamo razvit osebni odnos. Vsakdo ima svojo najljubšo barvo, na njih se čustveno odzivamo in jim pripisujemo različne pomene (Goldstein, 1999: 142). Favre (1969: 27–36) in Singh (2006) navajata, da je barva najpomembnejši element embalaže. Naši čuti so najbolj dovzetni za njene učinke in v nas sproščajo različne odzive. Barva embalaže omogoča lažje prepoznavanje embalaže.

Grossman in Wisenblit (1999) navajata, da imajo številni posamezniki svoje najljubše barve, kar je v veliki meri posledica asociativnih zvez s specifičnimi dražljaji iz okolja. Vendar najljubša barva v večini primerov ne razloži izbire izdelkov različnih barv. Spoznanje, da so barvne preference oblikovane prek asociativnega učenja, je pomembno predvsem za tiste, ki določajo barve izdelkov in uporabljajo barve v različnih oblikah marketinškega komuniciranja. Zato je pomembno, da ne upoštevajo zgolj barvnih preferenc posameznika, ampak pozornost namenijo porabnikovim asociacijam na barve, saj je to osnova za razumevanje posameznikovega odnosa do specifične barve v povezavi z določenim izdelkom. Porabniki imajo oblikovane različne najljubše barve za različne izdelke. V nekaterih primerih pozitivna izkušnja z določeno barvo vodi do naklonjenosti tej barvi.

Barve so ena najbolj očitnih značilnosti človekovega okolja. Pri človeku pogosto ustvarjajo globoke estetske in čustvene odzive. Barva je za mnoge posameznike prevladujoč element vizualnega sveta. Barve privlačijo pozornost in pogosto spodbudijo naše zaznavanje, poudarijo okolje, apelirajo na naš čut za estetiko, in kar je najbolj pomembno, so vir informacij (Schiffman, 1996: 112; Goldstein, 1999: 142).

Barve so navzoče povsod in so vir informacij. Ljudje oblikujejo mnenje o drugih osebah oziroma se odločijo za določen izdelek v prvih 90 sekundah interakcije z njimi. Pri izdelkih 62 do 90 odstotkov te odločitve temelji na barvah. Zato smotrna uporaba barve lahko pripomore ne le k razlikovanju izdelka od konkurenčnih izdelkov, ampak vpliva tudi na počutje in občutke, pozitivno in negativno, ter posredno vpliva na odnos porabnikov do določenega izdelka (Singh, 2006).

V procesu marketinga pogosto uporabljamo vizualne elemente embalaže v komunikacijske name-



ne, za informiranje in prepričevanje kupcev, tako na mestu prodaje kot tudi na mestu (u)porabe (McNeal in Ji, 2003). Barva embalaže daje odjemalcu negativno ali pozitivno sporočilo o izdelku.

Brommer in soavtorji (2011) v empirični raziskavi ugotavljajo, da odnos do vizualnih elementov embalaže neposredno vpliva na zaznavanje kakovosti prehranskih izdelkov, zato morajo biti tako proizvajalci kot tudi predelovalna industrija pozorni pri izbiri barve embalaže in oblikovanju embalaže.

Assael (1998) in Mubeen (2006) barvo embalaže izdelkov opredelujeta kot marketinške dražljaje, ki pomenijo komunikacijo ali fizični dražljaj, ustvarjen z namenom vplivanja na uporabnika.

Po Snoju (1981: 216–220) barve embalaže opravljajo naslednje funkcije: pritegnejo pozornost; olajšajo prepoznavanje izdelkov na mestu nakupa; vplivajo na memoriranje izdelka in vzbujajo asociacije v zvezi z njim; povečujejo berljivost napisov na embalaži; ustvarjajo optične iluzije; nakazujejo vsebino embalaže in označujejo individualne izdelke v skupinah izdelkov.

Boone in Kurtz (1995: 418) navajata, kako doseči, da bi naš izdelek pritegnil pozornost. Ker je vse več nakupov naglih, so nam pri tem v veliko pomoč barva, oblika, velikost in grafika embalaže, s katerimi lahko dosežemo, da se bo naš izdelek razlikoval od konkurenčnih. Smiselno je izbrati take barve, ki pritegnejo pozornost kupca in spodbudijo k nakupu izdelka.

Barve največkrat povezujemo z določenimi občutki, barve pa vzbujajo tudi druge asociacije. Vendar moramo biti pri uporabi barv previdni in pozorni na kulturnospecifični pomen barv, saj se ta močno razlikuje med posameznimi kulturami (Czinkota in Ronkainen, 1996: 398).

Čustveni odziv, ki ga povzročijo barve embalaže, vpliva na posameznikovo zaznavo izdelka. Cheskin (v Grossman in Wisenblit, 1999) je testiral tri barve embalaže za identičen pralni prašek. Kot najbolj primerna je bila izbrana modra barva, ker spominja na čistočo; rumene barve niso dojemali kot čiste; za rdečo pa so respondenti navajali, da lahko celo poškoduje oblačila. Preference za določene barve so naučene ali pridobljene na podlagi preteklih izkušenj s to kategorijo izdelkov ali izdelki podobnih kategorij (Grossman in Wisenblit, 1999: 83).

Barva embalaže je bistven del korporacijskih in marketinških komunikacij. Vzbuja razpoloženje in čustva ter vpliva na zaznavanje porabnikov in njihovo odzivanje. Podjetjem pomaga pri ustvar-

janju in vzdrževanju njihovih korporativnih identitet ter diferenciaciji izdelkov in blagovnih znamk od konkurence (Mubeen, 2006: 15–22).

### 3.2. MATERIAL EMBALAŽE

Nove tehnologije in novi materiali za embaliranje izdelkov omogočajo nove možnosti uporabe embalaže v marketinškem komuniciranju.

Silayoi in Speece (2007) opozarjata na to, da mora embalaža kljub tehnološkim omejitvam popolnoma zadovoljiti porabnikove kriterije glede primernosti njene uporabe. V prehranski industriji porabljajo veliko časa, napora in sredstev za razvoj tehnološko čim bolj kakovostne embalaže. Vendar pa so vsi njihovi napor brezkoristni, če embalaža z vidika kupca ni primerna za izdelek.

Glede na to, da smo v izvedenem eksperimentu uporabljali kot embalažo čokolade papir, v prispevku namenjamo tudi v teoretičnem delu papirni embalaži večjo pozornost kot drugim materialom embalaže.

Papirna embalaža je najstarejša oblika t. i. fleksibilne embalaže. Osnovni embalažni papir se razlikuje glede na sestavo, gramaturo in specifične fizikalne, kemijske in mikrobiološke lastnosti. Največja prednost papirne embalaže je v tem, da je poceni, omogoča strojno pakiranje in je ekološka oziroma biološko razgradljiva (Raheem, 2012). Vendar je papirna embalaža občutljiva na vlago, ne ščiti pred atmosferskimi vplivi in glodavci. Zato je pomembno izbrati za embalažo živil papir takšne kakovosti, da ne prenaša svojih sestavin na živila in ne prepušča drugih snovi iz okolja v takih količinah, ki bi lahko ogrozile zdravje uporabnikov.

Izhajajoč iz problema, zapisanega v uvodu in pregleda literature, smo oblikovali naslednje raziskovalno vprašanje, ki združuje elemente zaznavanja, embalaže in specifičnega izdelka: »Ali barva embalaže vpliva na zaznavanje okusa in teksture čokolade?«

## 4. EMPIRIČNA RAZISKAVA

Znanstvene literature na področju analize vpliva barve embalaže na zaznavanje izdelkov je relativno malo, še manj je je na ožjem področju analize vpliva barve embalaže na zaznavanje okusa prehranskih izdelkov nasploh, posebej pa za čokolado. Zaradi pomanjkanja predhodnih raziskav smo izbrali kombinacijo kvalitativnega in kvantitativnega raziskovalnega pristopa, pri čemer so bili rezultati kvalitativnega dela raziskave eden od pomembnih virov podatkov za

načrtovanje eksperimenta v kvalitativnem delu raziskave. V okviru kvalitativnega dela raziskave smo izvedli ugotavljanje asociacij na ključno besedo *čokolada* in pogovor s fokusno skupino na temo čokolade, v kvantitativnem delu raziskave pa smo kot metodo uporabili eksperiment, v katerem smo ugotavljali vpliv barve embalaže na percepcijo okusa in teksture čokolade.

#### 4.1. UGOTAVLJANJE ASOCIACIJ NA KLJUČNI DRAŽLJAJ ČOKOLADA

V prvem delu raziskave smo ugotavljali asociacije na ključni dražljaj *čokolada*. Uporabili smo priložnostni vzorec 48 študentov Ekonomsko-poslovne fakultete v Mariboru. Vsak respondent je na ključni dražljaj *čokolada* povedal prvo asociacijo. V Tabeli 1 prikazujemo pogostost asociacij na ključni dražljaj *čokolada*.

**Tabela 1:** Pogostost asociacij na ključni dražljaj čokolada.

		Asociacije	Število asociacij (odgovorov)
Kategorije asociacij (odgovorov)	Znamka	Gorenjka	8
		Milka	3
	Vrsta čokolade	Lešnikova	3
		Mlečna	2
		Riževa	1
		Temna	1
		Sadna	1
	Lastnost čokolade (okus, tekstura)	Sladka	11
		Grenka	3
		Topljiva	6
		Trda	5
		Mehka	4
			SKUPAJ

Uporaba tehnike asociiranja je pokazala, da se na ključni dražljaj *čokolada* pojavijo predvsem asociacije na okus (sladka, grenka), teksturo (topljiva, trda, mehka) in na blagovno znamko (Gorenjka, Milka).

#### 4.2. FOKUSNA SKUPINA

V naslednjem koraku smo izvedli sestanek fokusne skupine. Namen je bil pridobiti podroben vpogled v odnos članov fokusne skupine do čokolade. Specifični cilj izvedbe fokusne skupine pa je bil pridobiti osnovo za izbor barve embalaže čokolade v okviru izvedbe eksperimenta.

V fokusni skupini je sodelovalo šest oseb obeh spolov, in sicer ena študentka in en študent Ekonomsko poslovne fakultete (stara 24 in 26 let), dve zaposleni osebi ženskega spola (stari 43 in 47 let) ter ena upokojenka in en upokojenec (stara 62 in 65 let). Vsi udeleženci fokusne skupine so ljubitelji čokolade.

Na podlagi raziskave asociacij na ključno besedo *čokolada* smo oblikovali štiri vsebinske sklope za diskusijo v fokusni skupini, ki so tudi osnova predstavitve rezultatov:

- vrsta čokolade,
- blagovna znamka čokolade,
- okusi čokolade in
- tekstura čokolade.

Glede vrste čokolade, ki jo radi jedo, so člani fokusne skupine omenjali predvsem lešnikovo čokolado. Na vprašanje, po kateri blagovni znamki čokolade najraje posegajo, so vsi povedali, da po čokoladi Gorenjka, ker ima v Sloveniji bogato in dolgo tradicijo. Člani fokusne skupine so menili, da je najbolj prepoznaven in zaželen izdelek, ki ga ponuja blagovna znamka Gorenjka, čokolada s celimi lešniki. Prav tako so menili, da lešnikova čokolada blagovne znamke Gorenjka vsebuje več lešnikov kot katerakoli druga čokolada konkurence. V pogovoru o značilnostih čokolade so omenjali, da je čokolada sladka, topljiva in mehka. Pokazala pa se je razlika glede okusa. Ženske, sodelujoče v fokusni skupini, so menile, da je najboljšega okusa mlečna čokolada, ki so ji dodani drobljeni lešniki v kombinaciji z lešnikovo kremo. Moška pa sta menila, da je boljša mlečna čokolada, ki so ji dodani celi lešniki.

Zanimalo nas je tudi, ali je barva embalaže pomembna, ko kupujejo čokolado. Diskusija med udeleženci je pokazala, da je barva embalaže pomemben element, ni pa edino merilo privlačnosti embalaže, saj so poudarjali tudi pomembnost oblike embalaže, pisave na embalaži in raznih ilustracij. V pogovoru o barvi embalaže smo jih vprašali tudi, katere barve embalaže so primerne za čokolado. Omenjali so rdečo, vijoličasto in modro barvo embalaže, ker je rdeča barva embalaže prepoznavna po blagovni znamki Gorenjka, vijoličasta barva embalaže po blagovni znamki Milka, modra pa izstopa in je hkrati primerna za embalažo čokolade.

#### 4.3. INSTRUMENT ZA OCENJEVANJE OKUSA IN TEKSTURE ČOKOLADE

Da bi lahko v eksperimentu izmerili percepcijo okusa in teksture čokolade, smo oblikovali kratek vprašalnik. Podlaga za izbor dimenzij za ocenjevanje okusa in teksture čokolade je bila izvedena

raziskava asociacij na ključno besedo *čokolada* in analiza vsebine pogovora članov fokusne skupine. Na tej osnovi smo oblikovali eno dimenzijo zaznavanja okusa čokolade: *sladka-grenka* in dve dimenziji zaznavanja teksture čokolade: *mehka-trda* in *topljiva-netopljiva*. Za ocenjevanje okusa in teksture čokolade smo oblikovali semantični diferencial, sestavljen iz treh 7-stopenjskih bipolarnih ocenjevalnih lestvic.

Z metodo fokusne skupine smo pridobili uporabne informacije za izbor barve embalaže. Izbrali smo tri barve embalaže: rdečo, vijoličasto in modro. Material, iz katerega je bila izdelana papirna embalaža čokolade, je 90-gramski obojestransko obarvan papir.

Kot dodatno potrditev izbora barve embalaže v opravljeni raziskavi smo upoštevali raziskavo Gollety in Guichard (2011), v kateri avtorici kot najljubšo barvo pri izbiri embalaže čokolade navajata modro, rdečo in vijoličasto barvo.

#### 4.4. OBLIKOVANJE HIPOTEZ

Iskanje raziskav in znanstvenih člankov, ki bi obravnavali vpliv embalaže na zaznavanje okusa prehranskih izdelkov, pokaže skromen nabor. Literatura s tega področja obravnava ugotavljanje vpliva oblike embalaže na zaznavanje okusa sladice (Ares in Deliz, 2010) in jogurta (Becker in soavtorji, 2011) ter ugotavljanje vpliva velikosti embalaže na zaznavanje okusa vina (Benedetto in Gianluca, 2006). Rezultati teh raziskav kažejo, da ima oblika embalaže pomemben vpliv na zaznavanje okusa sladice in jogurta. Benedetto in Gianluca (2006) ugotavljata, da velikost embalaže pomembno vpliva na zaznavanje okusa vina. Prav tako Brommer in soavtorji (2011) ugotavljajo, da odnos do vizualnih elementov embalaže neposredno vpliva na zaznavanje kakovosti prehranskih izdelkov. Vendar v pregledu literature ne zasledimo raziskav, ki bi analizirale vpliv barve embalaže čokolade na percepcijo okusa in teksture čokolade pri odraslih osebah.

Glede na to, da obstajajo jasni dokazi, da embalaža vpliva na percepcijo okusa prehranskih

izdelkov, in glede na to, da je barva eden od bistvenih elementov embalaže, lahko sklepamo, da barva embalaže vpliva na zaznavanje prehranskih izdelkov. Če apliciramo sklepanje na konkretno raven, lahko špekuliramo, da barva embalaže čokolade vpliva na zaznavanje okusa in teksture čokolade.

Na podlagi pregleda literature, ugotovljenih asociacij na ključni dražljaj *čokolada* in ugotovitev analize razprave fokusne skupine smo oblikovali tri hipoteze, ki smo jih eksperimentalno preverili:

H<sub>1</sub>: Zaznavanje okusa čokolade za dimenzijo *sladka-grenka* se med čokolado v treh barvah embalaže razlikuje.

H<sub>2</sub>: Zaznavanje teksture čokolade za dimenzijo *trda-mehka* se med čokolado v treh barvah embalaže razlikuje.

H<sub>3</sub>: Zaznavanje teksture čokolade za dimenzijo *topljiva-netopljiva* se med čokolado v treh barvah embalaže razlikuje.

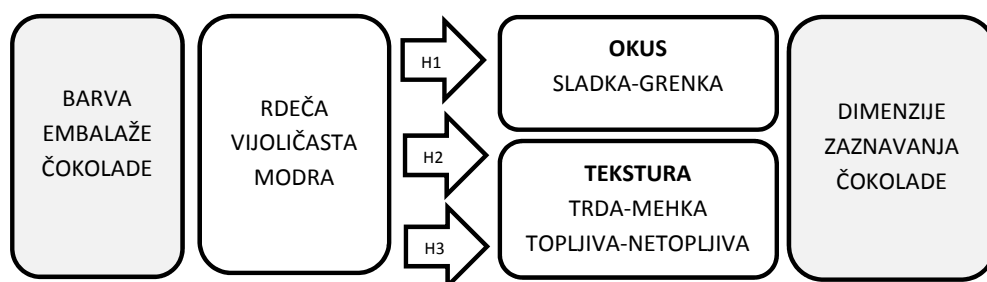
Konceptualni model raziskave prikazujemo v Sliki 1.

#### 4.5. EKSPERIMENT

Za preverjanje hipotez smo izvedli eksperiment v polju. Preverjali smo, ali obstajajo razlike v zaznavanju okusa in teksture identične čokolade, zavite v papir treh različnih barv. Neodvisna spremenljivka je bila barva embalaže – papirja, v katerega so bili zaviti koščki čokolade, odvisna spremenljivka pa je bila zaznavanje okusa in teksture čokolade.

Vsaki poskusni osebi smo ponudili tri ploščice identične čokolade. Vsaka ploščica je bila zavita v papir različne barve (rdeč, vijoličast, moder), kar prikazuje slika 2. Poskusne osebe smo prosili, da vsak košček čokolade (zavit v tri različne barve papirne embalaže) ocenijo na treh dimenzijah. Po vsakem pokušanju čokolade so poskusne osebe usta splaknile z vodo. Preizkušanci niso vedeli, katero vrsto čokolade okušajo, niti niso vedeli, da vsakič pokušajo identično čokolado.

Slika 1: Konceptualni model raziskave.



**Slika 2:** Čokolada, zavita v embalažo treh različnih barv.



Da bi izničili sistematičen vpliv vrstnega reda barv embalaže čokolade, smo poskusnim osebam čokolado razvrstili po sistemu latinskega kvadrata. Latinski kvadrati so sestavljeni iz  $n^2$  celic matrice  $n \times n$  in števili 1, 2, ... n, tako da vsaka številka nastopi natanko enkrat v vsaki vrstici in v vsakem stolpcu. V tabeli 2 prikazujemo uporabo latinskega kvadrata za izveden eksperiment.

#### 4.5.1. VZOREC

Podatke smo zbirali junija 2015. Uporabili smo priložnostni vzorec 188 oseb. Podatke smo zbirali v štirih prodajnih centrih: v Murski Soboti, Mariboru, na Ptuju in v Ljubljani. V vsakem prodajnem centru je v eksperimentu sodelovalo 47 oseb.

#### 4.5.2. REZULTATI

Podatke smo obdelali s programom SPSS. Opisna statistika je prikazana v tabeli 3. Za preverjanje hipotez (vpliv barve embalaže na zaznavanje okusa in teksture iste čokolade) smo uporabili enosmerno analizo variance (ANOVA) s post-hoc analizo.

Za merjenje zaznavanja okusa in teksture čokolade smo uporabili 7-stopenjski semantični diferencial (1-sladka do 7-grenka, 1-trda do 7-mehka, 1-topljiva do 7-netopljiva).

Na dimenziji okusa čokolade *sladka-grenka* je kot najbolj sladka bila zaznana čokolada v vijoličasti embalaži, sledi ji čokolada v modri embalaži in kot najmanj sladka čokolada v rdeči embalaži. Vse tri so bile zaznane kot sladke (manj kot srednja vrednost 4).

Na dimenziji teksture *trda-mehka* je kot najbolj mehka bila zaznana čokolada v rdeči embalaži, kot manj mehka čokolada v vijoličasti embalaži. Čokolada v modri embalaži je bila zaznana kot rahlo trda (manj kakor srednja vrednost 4).

Na dimenziji okusa *topljiva-netopljiva* sta bili čokoladi v vijoličasti in modri embalaži zaznani kot enako topljivi, čokolada v rdeči embalaži pa je bila zaznana kot manj topljiva kot prejšnji, vse tri pa so bile zaznane kot dobro topljive (povprečja pod vrednostjo 2).

Najvišja stopnja strinjanja med ocenjevalci je bila na dimenziji *topljiva-netopljiva*, največja variabilnost rezultatov na dimenziji *trda-mehka*.

V nadaljevanju prikazujemo rezultate preverjanja hipotez. V Tabeli 4 so prikazani rezultati enosmerne analize variance za tri dimenzije zaznavanja okusa čokolade, glede na tri barve embalaže, v katere je bila zavita čokolada. Preverjamo, ali obstajajo razlike med zaznavanjem okusa in teksture čokolade glede na barvo embalaže, v katero je bila zavita čokolada.

Preverjanje prve hipoteze -  $H_1$ : Zaznavanje okusa čokolade za dimenzijo *sladka-grenka* se med čokolado v treh barvah embalaže razlikuje.

Iz tabele 4 razberemo, da je izračunana stopnja značilnosti  $0,001 < 0,05$ , kar pomeni, da lahko z 99,9-odstotno zanesljivostjo sklepamo, da so razlike med povprečnimi vrednostmi ocen okusa čokolade statistično značilne. Zato sprejmemo prvo hipotezo, da se zaznavanje okusa čokolade na dimenziji okusa *sladka-grenka* med tremi barvami embalaže razlikuje.

Preverjanje druge hipoteze-  $H_2$ : Zaznavanje teksture čokolade za dimenzijo *trda-mehka* se med čokolado v treh barvah embalaže razlikuje.

Iz tabele 4 razberemo, da je izračunana stopnja značilnosti  $0,000 < 0,05$ , kar pomeni, da lahko

**Tabela 2:** Uporaba metode latinskih kvadratov v izvedenem eksperimentu .

	VRSTNI RED PREIZKUŠANJA BARV			
PREIZKUŠANCI	1	RDEČA	VIJOLIČASTA	MODRA
	2	VIJOLIČASTA	MODRA	RDEČA
	3	MODRA	RDEČA	VIJOLIČASTA

**Tabela 3:** Opisna statistika treh dimenzij zaznavanja čokolade glede na tri barve embalaže čokolade.

Dimenzije okusa in teksture čokolade	Barve embalaže	Opisna statistika		
		N	Povprečje	Std. odklon
Sladka-grenka	Rdeča	188	2,1	1,12
	Vijoličasta	188	2,6	1,24
	Modra	188	2,3	1,18
Trda-mehka	Rdeča	188	4,5	1,64
	Vijoličasta	188	3,7	1,43
	Modra	188	2,8	1,48
Topljiva-netopljiva	Rdeča	188	1,9	1,09
	Vijoličasta	188	1,6	0,73
	Modra	188	1,6	0,79

**Tabela 4:** Enosmerna analiza variance (ANOVA) za ugotavljanje pomembnosti razlik med ocenami zaznavanja okusa in teksture čokolade, zavite v tri različne barve embalaže.

		Vsota kvadratov	Stopnje prostosti	F	Stat. znač.
Sladka-grenka	Med skupinami	21,11	2	7,59	,001
	Znotraj skupin	779,85	561		
	Skupaj	800,96	563		
Trda-mehka	Med skupinami	277,47	2	60,36	,000
	Znotraj skupin	1289,53	561		
	Skupaj	1567,00	563		
Topljiva-netopljiva	Med skupinami	11,25	2	7,23	,001
	Znotraj skupin	436,69	561		
	Skupaj	447,93	563		

z 99,9-odstotno zanesljivostjo sklepamo, da so razlike med povprečnimi vrednostmi ocen teksture čokolade na dimenziji *trda-mehka* statistično značilne. Zato sprejmemo drugo hipotezo, da se zaznavanje teksture čokolade na dimenziji *trda-mehka* med tremi barvami embalaže razlikuje.

Preverjanje tretje hipoteze -  $H_3$ : Zaznavanje teksture čokolade za dimenzijo *topljiva-netopljiva* se med čokolado v treh barvah embalaže razlikuje.

Prav tako iz tabele 4 razberemo, da je izračunana stopnja značilnosti  $0,001 < 0,05$ , kar pomeni, da lahko z 99,9-odstotno zanesljivostjo sklepamo, da so razlike med povprečnimi vrednostmi ocen teksture čokolade na dimenziji *topljiva-netopljiva* statistično značilne. Zato sprejmemo tretjo hipotezo, da se zaznavanje teksture čokolade na dimenziji *topljiva-netopljiva* med tremi barvami embalaže razlikuje.

Da bi preverili, katere povprečne vrednosti ocen posameznih dimenzij zaznavanja čokolade se med seboj statistično pomembno razlikujejo, smo naredili post hoc analizo, s katero smo primerjali povprečne vrednosti posameznih dimenzij v parih. Rezultati post hoc analize so prikazani v tabeli 5.

Rezultati post hoc analize kažejo, da obstaja na dimenziji okusa *sladka-grenka* statistično značilna razlika med rdečo in vijoličasto embalažo ( $p = 0,000$ ), medtem ko se zaznavanje okusa čokolade v rdeči in modri embalaži ( $p = 0,173$ ) ter vijoličasti in modri embalaži ( $p = 0,091$ ) značilno ne razlikuje.

Statistično značilne razlike obstajajo med vsemi tremi povprečnimi vrednostmi zaznavanja teksture čokolade na dimenziji *trda-mehka*. Na drugi dimenziji teksture čokolade *topljiva-netopljiva* ugotovimo, da statistično značilne razlike v zazna-

**Tabela 5:** Post hoc analiza (Tukeyev test) za ugotavljanje pomembnosti razlik med ocenami zaznavanja okusa in teksture čokolade v treh različnih barvah embalaže.

Dimenzija okusa in teksture čokolade	(I) barva embalaže	(J) barva embalaže	Razlika povprečij (I-J)	Std. napaka	Statistična značilnost
Sladka-grenka	Rdeča	Vijoličasta	-,473	,122	<b>,000</b>
	Rdeča	Modra	-,218	,122	,173
	Vijoličasta	Modra	,255	,122	,091
Trda/ mehka	Rdeča	Vijoličasta	,856	,156	<b>,000</b>
	Rdeča	Modra	1,718	,156	<b>,000</b>
	Vijoličasta	Modra	,862	,156	<b>,000</b>
Topljiva/ ne topljiva	Rdeča	Vijoličasta	,255	,091	<b>,014</b>
	Rdeča	Modra	,330	,091	<b>,001</b>
	Vijoličasta	Modra	,074	,091	,692

vanju teksture čokolade obstaja med čokolado v rdeči in vijoličasti embalaži ( $p = 0,014$ ) ter čokolado v rdeči in modri embalaži ( $p = 0,001$ ), medtem ko se percepcija teksture čokolade v vijoličasti in modri embalaži ne razlikuje ( $p = 0,692$ ).

## 5. SKLEP

V prispevku podajamo poročilo o izvedeni empirični raziskavi zaznavanja okusa in teksture čokolade, v kateri smo proučevali vpliv barve embalaže na zaznavanje okusa in teksture čokolade na vzorcu 188 oseb v štirih krajih v Sloveniji. Raziskavo smo izvedli v treh korakih. V prvem in drugem koraku smo uporabili kvalitativni pristop, v tretjem koraku pa kvantitativni pristop z metodo eksperimenta.

Problematika, ki jo obravnavamo v prispevku, je pomembna s teoretičnega in aplikativnega vidika. Skozi pregled literature je opaziti, da je raziskav, ki bi empirično preverjale vpliv barve embalaže na zaznavanje okusa prehranskih izdelkov relativno malo. V skladu s tem je razumljivo, da je malo tudi tovrstnih raziskav, specifično izvedenih za čokolado. Zato ima ta raziskava teoretično in aplikativno vrednost.

V prvem koraku empiričnega raziskovanja smo ugotavljali strukturo asociacij na ključni dražljaj *čokolada*. Dobljene odgovore je bilo smiselno razdeliti v tri vsebinsko koherentne skupine. Prva je vsebovala asociacije na blagovno znamko čokolade, druga skupina asociacij je zajemala vrsto čokolade, tretja skupina asociacij pa je zajemala lastnosti čokolade. Dobljene rezultate smo uporabili v nadaljevanju raziskave, pri oblikovanju osnov za diskusijo v fokusni skupini. Ne glede na osnovni namen izvedbe prvega dela raziskave, pa je smiselno omeniti vsaj dvoje. Najprej so to kategorije asociacij, ki dajejo vpogled v to, kaj imajo predstavniki skupine, ki so dajali

asociacije, shranjeno v dolgotrajnem osebem spominu. Drug vidik, ki ga je potrebno poudariti, pa je število asociacij v vsaki kategoriji. Največ je bilo asociacij v kategoriji lastnosti čokolade, manj v kategoriji blagovne znamke in vrste čokolade. Asociacija z najvišjo frekvenco je bila *sladka*, kar kaže na pomembnost te značilnosti čokolade. Zanimivo je, da so respondenti razen sladkosti navajali sorazmerno veliko drugih asociacij glede lastnosti čokolade. To lahko kaže na pomembnost tudi drugih lastnosti čokolade, na primer topljivosti in čvrstosti (trda-mehka).

V drugem koraku raziskave smo izvedli razgovor s člani fokusne skupine. Analiza vsebine je pokazala rezultate, podobne tistim pri ugotavljanju asociacij. Skozi pogovor smo pridobili poglobljen vpogled v razumevanje odnosa do čokolade. Vsekakor zanimiva je ugotovitev, da je bila ženskam v fokusni skupini bolj všeč mlečna čokolada z dodanimi drobljenimi lešniki, moškemu delu pa mlečna čokolada s celimi lešniki. To bi lahko kazalo na drugačen način uživanja čokolade pri ženskah in moških. Izhajajoč iz tega, predvidevamo, da moški čokolado raje grizejo (celi lešniki), ženskam pa element grizenja čokolade ni tako pomemben. Vsekakor je to zgolj špekulacija, ki bi jo bilo treba empirično preveriti.

V tretjem koraku raziskave smo eksperimentalno ugotavljali, kaj se zgodi, če poskusnim osebam damo v presojo identično (mlečno) čokolado, ki pa je zavita v papirno embalažo različnih barv, in jih prosimo, da ocenijo okus in teksturo čokolade. Predpostavka, iz katere smo izhajali, je bila, če se pojavijo statistično pomembne razlike med povprečnimi ocenami, lahko sklepamo, da je razlika v oceni nastala kot posledica različne embalaže, saj so bile druge komponente identične. V primeru ugotovljenih razlik bi to pomenilo, da barva embalaže pomembno vpliva na zaznavanje okusa in teksture čokolade.

V eksperimentu smo na vzorcu 188 oseb ugotovili, da obstaja pomembna razlika v percepciji čokolade na dimenziji *sladka-grenka* med rdečo in vijoličasto embalažo. Čokolada v rdeči embalaži je bila zaznana kot bolj sladka od čokolade v vijoličasti embalaži. Prav tako se je pokazala pomembna razlika v zaznavanju *topljivosti* čokolade. Čokolada v vijoličasti barvi je bila zaznana kot bolj topljiva kakor čokolada v rdeči embalaži. Največje razlike so se pokazale pri dimenziji *trda-mehka*. Čokolada v rdeči barvi se je pokazala kot pomembno bolj mehka kakor čokolada v vijoličasti barvi, ta pa pomembno bolj mehka kakor čokolada v modri barvi.

Postavljanje rezultatov izvedene raziskave v kontekst drugih raziskav je seveda omejeno z dejstvom, da je empiričnih raziskav na obravnavanem področju malo. Lahko pa izvedeno raziskavo umestimo v skupino raziskav, ki empirično potrjujejo vpliv embalaže na zaznavanje izdelkov, posebej v kategoriji prehrabnih izdelkov.

Podobno kot ugotavljata Ares in Deliz (2010), da embalaža vpliva na zaznavanje okusa sladice, kot ugotavljajo Becker in soavtorji (2011), da embalaža vpliva na percepcijo jogurta, kot ugotavljata Benedetto in Gianluca (2006), da vpliva velikost embalaže na zaznavanje okusa vina, tudi v naši raziskavi potrjujemo vpliv embalaže na zaznavanje prehrabnega izdelka, v našem primeru čokolade. Ugotavljamo, da je barva embalaže pomemben element embalaže in da pomembno vpliva na zaznavanje okusa in teksture čokolade.

Glede na skromno število raziskav, ki bi empirično preverjale vpliv barve embalaže na zaznavanje prehrabnih izdelkov, še posebej čokolade kot specifičnega izdelka, pomenijo dobljeni rezultati prispevek k razumevanju odnosa med štirimi koncepti: barvo, embalažo, izdelkom in zaznavanjem.

Za managerje je pomembno predvsem zavedanje tega, kako velik vpliv imajo barve v zaznavanju izdelkov in embalaže izdelkov. Tako kot morajo biti pozorni na to, katere barve izdelkov in embalaže izdelkov so kupcem všeč, morajo biti pozorni tudi na to, katere barve kupcem niso všeč.

Naslednji vidik, ki ima potencialno uporabno vrednost je profil posamezne barve embalaže glede na povprečne ocene posameznih dimenzij percepcije čokolade. Največ razlik se je pojavilo med percepcijo čokolade v rdeči in vijoličasti embalaži. Rdeča barva ima veliko simboličnih pomenov. V kontekstu embalaže čokolade je verjetno smiselno uporabiti simboliko, vezano na prehrano. V naravi sta zrelo sadje (jagode, češnje) in zelenjava (paradižnik, redkvice) pogosto rdeče barve in sladki, kar bi lahko pojasnilo del razlik v omenjenih profilih.

Vsekakor lahko iz rezultatov oblikujemo nekaj priporočil za uporabo v praksi. Najprej opozarjamo na zavedanje pomembnosti embalaže čokolade, saj percepcija čokolade ni samo posledica čokolade, temveč gre za interakcijo med barvo embalaže in lastnostmi čokolade.

Če pogledamo na ugotovite z vidika uporabnosti v praksi, potem lahko sklepamo, da je možno z uporabo različnih barv embalaže čokolade vplivati na zaznavanje okusa in teksture čokolade. Če želimo doseči ustrezen odziv pri kupcih in porabnikih čokolade, je treba v procesu razvoja novega izdelka najti pravo kombinacijo značilnosti čokolade in barvne kombinacije embalaže. Ugotovitve naše raziskave kažejo na to, da je možno z uporabo rdeče barve embalaže vplivati na zvišanje občutka sladkosti čokolade in z uporabo vijolične barve vplivati na občutek topljivosti čokolade. Kot najbolj izrazita možnost uporabe se je pokazala uporaba barve embalaže pri dimenziji trdosti-mehkosti čokolade. Čokolada v modri embalaži je bila namreč zaznana kot izrazito bolj trda kakor čokolada v rdeči embalaži. V eksperimentu smo uporabili samo en odtenek treh izbranih barv. Predvidevamo lahko, da različni odtenki različno močno vplivajo na zaznavanje okusa. Preverili bi na primer lahko, kakšna je razlika percepcije čokolade v temnordeči in svetlordeči embalaži.

Torej je izbira barve embalaže čokolade še kako pomembna. Smiselno je empirično preverjanje osnutkov embalaže čokolade, saj je tako možno oblikovati ustrezno kombinacijo obeh ključnih elementov.

Omejitev eksperimentalnega dela raziskave je v tipu in velikosti vzorca, ki ne omogoča posploševanja na celotno populacijo. V osnovi to tudi ni bil namen izvedene raziskave, zato je bil izbran kot ustrezen priložnostni vzorec, ki pojasnjuje odnose med neodvisno spremenljivko (barva embalaže čokolade) in odvisnimi spremenljivkami (dimenzije zaznavanje okusa in teksture čokolade).

Vsekakor je omejitev te raziskave v zbiranju zgolj prve asociacije. Da bi pridobili globlji vpogled v semantično strukturo asociacij na ključni dražljaj čokolada, bi bilo smiselno beležiti vsaj prve tri asociacije. Ker pa je bil osnovni namen uporabe ugotavljanja asociacij v našem primeru drug, smo ugotavljali zgolj prvo asociacijo.

Obravnavana problematika nudi obilo možnosti raziskovanja tudi v prihodnje. Zato avtorji upamo, da bo izvedena raziskava izzvala poglobljeno raziskovanje tudi v slovenskem akademskem in širšem okolju.

## REFERENCE

1. Abrams, E. (2010). Where Brand Identity meets Economies of Scale. *Packaging, Design/ Logistics*, 54-56.
2. Ampuero, O., & Vila, N. (2006). Consumer perceptions of product packaging. *Journal of Consumer Marketing*, 23(2), 102-112.
3. Ares, G., & Deliza, R. (2010). Studying the influence of package shape and colour on consumer expectations of milk desserts using word association and conjoint analysis. *Food Quality and Preference*, 21(8), 930-937.
4. Assael, H. (1998). *Consumer behavior and marketing action*. Cincinnati (OH): South-Western College Publishing, International Thompson Publishing.
5. Baker, J. (2007). An experimental approach to making retail store environmental decisions. *Journal of Retailing*, 68 (4), 445-460.
6. Becker, L., Van Rompay, T. J. L., Schifferstein, H. N. J., & Galetzka, M. (2011). Tough package, strong taste: The influence of packaging design on taste impressions and product evaluations. *Food Quality and Preference*, 22(1), 17-23.
7. Benedetto, R. & Gianluca, S. (2006). Consumers perception of wine packaging: a case study. *International Journal of Wine Marketing*, 18(1), 33-44.
8. Boone, E. L., & Kurtz, L. D. (1995). *Contemporary Marketing*. Harcourt Brace College Publishers.
9. Brassington, F., & Pettitt, S. (1997). *Principles of Marketing*. Pitman Publishing.
10. Brommer, E., Stratmann, B., & Quack, D. (2011). Environmental impacts of different methods of coffee preparation. *International Journal of Consumer Studies*, 23(2), 212-220.
11. Crozier, R. W. (1999). The meanings of colour: Preferences among hues. *Pigment & Resin Technology*, 28(1), 6-14.
12. Czinkota, R. M., & Ronkainen, I. K. (1996). *Global Marketing*. Harcourt Brace College Publishers.
13. Favre, J. P. (1969). *Color sells your package*. Zurich: ABC Verlag.
14. Gollety, M., & Guichard, N. (2011). The dilemma of flavor and color in the choice of packaging by children. *Young Consumers: Insight and Ideas for Responsible Marketers*, 12(1), 82-90.
15. Goldstein, E. B. (1999). *Sensation and Perception*. Pacific Grove: Brooks/Cole.
16. Grossman, P. R., & Wisenblit, Z.J. (1999). What we know about consumers' color choices. *Journal of Marketing Practice*, 5(3), 78-87.
17. Hill, T. (2005). Packaging of children's breakfast cereal: manufacturers versus children. *British Food Journal*, 104, 766-777.
18. Imram, N. (1999a). The role of visual cues in consumer perception and acceptance of a food product. *Nutrition & Food Science*, 99(5), 224-230.
19. Imram, N. (1999b). Visual texture perception in formulated chilled dairy desserts. *British Food Journal*, 101(1), 22-31.
20. Koch, C., & Koch, E. C. (2003). Preconceptions of taste based on color. *Journal of Psychology*. 137(3), 233-242.
21. McDaniel, C., & Baker, R. C. (1977). Convenience food packaging and the perception of product quality. *Journal of Marketing*, October, 57-68.
22. McNeal, J.U., & Ji, M. F. (2003). Children's visual memory of packaging. *Journal of Consumer Marketing*, 20(5), 400-427.
23. Mubeen, M. A. (2006). Are You Selling the Right Colour? A Cross-cultural Review of Colour as a Marketing Cue. *Journal of Marketing Communications*, 12(1), 15-30.
24. Mumel, D. (1999). *Vedenje porabnikov*. Maribor: Ekonomsko-poslovna fakulteta.
25. Ndom, R. J. E., Elegbeleye A. O., & Ademoroti, A. O. (2011). The effect of colour on the perception of taste, quality and preference of fruit flavoured drinks. *Ife Psycholgia: An International Journal*, 19(2), 167-189.
26. Pivk, U., Godinot, N., Keller, C., Antile, N., & Ulrih, N. P. (2008). Vpliv strukture lipidov v ustih na zaznavo teksture hrane. *Proteomika*. (pp. 139-144).
27. Poštuvan, V. (2004). *Živilstvo in prehrana danes in jutri* (3). Maribor: Živilska šola.
28. Rahaem, D. (2012). Application of plastics and paper as food packaging materials – An overview. *Emirates Journal of Food and Agriculture*, 25(3), 177-188.
29. Rodin, A. (1977). *Ambalaža kao element marketinga*. Ludbreg: Organizacija udruženog rada "grafičar", štamparsko izdavaško podjetje.
30. Rundh, B. (2005). The multi-faceted dimension of packaging. marketing logistics or marketing tool? *British Food Journal*, 108(9), 670-684.
31. Rundh, B. (2009). Packaging design: creating competitive advantage with product packaging. *British Food Journal*, 111(9), 988-1002.
32. Schiffman, H. R. (1996). *Sensation and Perception*. New York: John Wiley.
33. Shimp, T. A. (2007). *Advertising, promotion, and other aspects of integrated marketing communications (seventh edition)*. Mason (OH): Thomson Higher Education.
34. Singh, S. (2006). Impact of color on marketing. *Management Decision*. 44(6), 783-789.
35. Sijtsema, J. S., Reinders, M. J., Hiller, S. R.C.H., & Guàrdia, D. M. (2012). Fruit and snack consumption related to sweet, sour and salty taste preferences. *British Food Journal*, 114(7), 1032-1046.
36. Silayoi, P., & Speece, M. (2007). The importance of packaging attributes: a conjoint analysis approach. *European Journal of Marketing*, 41(11/12), 1495-1517.
37. Snoj, B. (1981). *Embalaza – sestavina politik izdelkov in komuniciranja v marketingu*. Ljubljana: Delo: Gospodarski Vestnik.
38. Solomon, R. M. (2004). *Consumer behavior: buying, having and being*. Upper Saddle River (New Jersey): Prentice Hall: Pearson Education International.
39. Sullivan, M., & Adock, D. (2002). *Retail marketing*. London: Thomson Learning 138-139.
40. Wright, T. L., Nancarrow, C., & Brace, L. (2000). Researching taste: layers of analysis. *British Food Journal*, 102(5/6), 429-440.



## THE IMPACT OF FAIR INSURANCE SERVICES ON THE QUALITY AND STRENGTH OF THE RELATIONSHIP BETWEEN CUSTOMERS AND INSURANCE COMPANIES

Assist. **Urban Šebjan**, Ph.D. student  
Faculty of Economics and Business  
University of Maribor  
urban.sebjan@um.si

**Domen Merc**, M.Sc. student  
Faculty of Economics and Business  
University of Maribor  
domen.merc@student.um.si

**Denis Rogan**, M.Sc. student  
Faculty of Economics and Business  
University of Maribor  
denis.rogan@student.um.si

**Abstract:** Due to increasing competition in the insurance market and the complexity of insurance services, the perceived fairness of insurance services and the implications of the relationship between users and insurance companies are coming more and more under scrutiny. This study finds that perceived fairness of insurance services positively and significantly impacts on the strength and quality of the relationship between the users of insurance services and the insurance company. At the same time, we find that the strength of this relationship has a positive and significant impact on its quality. The findings are important for insurance companies, which must, despite the complexity of insurance services, provide insurance services to users that are understandable and unambiguous while at the same time ensuring social and financial security.

**Keywords:** insurance services, relationship, fair services, structural equation modelling (SEM), conceptual model

## VPLIV POŠTENIH ZAVAROVALNIH STORITEV NA KAKOVOST IN MOČ ODNOSA MED UPORABNIKI IN ZAVAROVALNICAMI

**Povzetek:** Zaradi vse večje konkurence na zavarovalniškem trgu in kompleksnosti zavarovalnih storitev je v ospredju vprašanje o zaznani poštenosti zavarovalnih storitev in posledicah v odnosu med uporabnikom in zavarovalnico. Ker živimo v času, ko se družba ukvarja z vprašanji »krize« etičnosti, družbene odgovornosti in moralnih vrednot v gospodarstvu, smo se v študiji osredotočili na proučevanje poštene zavarovalne storitve, katere področje postaja vedno bolj aktualno. Glavni namen prispevka je identificirati pošteno zavarovalno storitev v povezavi z odnosom med zavarovalnico in uporabnikov. Osredotočili smo se na vprašanje, kako zaznana poštena zavarovalna storitev vpliva na moč in kakovost

odnosa med zavarovalnico in uporabniki njenih storitev. V zavarovalništvu je malo raziskanega o poštenih zavarovalnih storitvah, zato je bil cilj študije proučiti, kako uporabniki zaznavajo poštenost zavarovalnih storitev, kako lahko zaznana poštena storitev prispeva k moči odnosa in kakovosti odnosa med zavarovalnico in uporabnikom ter proučiti vpliv moči odnosa na kakovost odnosa med zavarovalnico in uporabnikom. V prispevku predstavimo konceptualni model, s katerim smo ob pomoči modeliranja s strukturnimi enačbami ugotovili, da zaznana poštena zavarovalna storitev pozitivno in značilno vpliva na moč odnosa in kakovost odnosa med uporabnikom zavarovalnih storitev in zavarovalnico. Ugotovili smo, da moč odnosa pozitivno in značilno vpliva na kakovost odnosa med uporabnikom zavarovalnih storitev in zavarovalnico. Rezultati raziskave nakazujejo, da ima zaznana poštena zavarovalna storitev močan vpliv na kakovost odnosa v primerjavi z zaznano močjo odnosa med uporabnikom in zavarovalnico. To pomeni, da se kakovost odnosa bolj odraža v trenutni situaciji in v storitvah, ki jih uporabniki uporabljajo stalno. Moč odnosa pa se odraža skozi daljše časovno obdobje, kar pomeni, da stranka nima vedno dovolj jasno izoblikovanega mnenja o moči odnosa z zavarovalnico, zaznana moč odnosa pa lahko dodatno ovira pogosta zamenjava zavarovalnic ali kratkoročni odnosi med uporabnikom in zavarovalnico. Če primerjamo zavarovalne storitve z bančnimi, lahko prav tako ugotovimo, da uporabniki nimajo tako pogostih stikov z zavarovalnico kot na primer z bančnimi ustanovami, saj se zavarovanja običajno sklepajo za daljši čas, običajno za eno leto (ali tudi več let), ko je treba vnovič obnoviti zavarovanje po preteku jamčenja za zavarovalno tveganje. Naj poudarimo, da se pri proučevanju poštenih storitev pojavlja različno izrazoslovje (npr. poštenost, pravičnost itd.), kar nakazuje tudi znanstveni pregled raziskovalcev, ki proučujejo odnos med uporabnikom in organizacijo in vedenje uporabnika storitev (npr. zadovoljstva, nakupne namere, zaupanja itd.). Zato so v prihodnje potrebne dodatne razprave o jasni opredelitvi poštene storitve in o izboljšanju merjenja moči odnosa med zavarovalnico in stranko. Ugotovitve so pomembne za zavarovalnice, ki morajo kljub kompleksnosti zavarovalnih storitev uporabnikom nuditi zavarovalne storitve, ki bodo za uporabnike razumljive ter jim bodo nudile pošteno socialno in finančno varnost. Le na ta način bodo zavarovalnice lahko vplivale na kakovost odnosa in moč odnos ter zadržale svoje obstoječe stranke.

**Ključne besede:** zavarovalne storitve, odnos, poštena storitev, modeliranje s strukturnimi enačbami, konceptualni model

## 1. INTRODUCTION

The insurance sector has a special influence on economic development all over the world. Despite the important role of insurance in society, it is possible to detect saturation in the Slovenian insurance market, reflected in increasing competition among companies: "Increasing illiquidity, numerous corporate bankruptcies and rising unemployment have led to lower demand for several years. Insurance is a service that consumers forgo relatively quickly. Initially, this was only seen in the life insurance sector. Last year, however, that trend was more evident in the non-life insurance sector. Total premiums collected by insurance companies were down 3.7% in the year 2014 on the previous year" (SIA, 2014: 9).

Although the Slovenian insurance market has shrunk due to the financial crisis, we can still perceive a power sales orientation of insurance companies. However, power sales-driver orientation of insurance can also create negative behavioural effects, which may be reflected in the asymmetry of information, fraud and exploitation conditions of insurance.

Since we live in a time when companies have to deal with ethical dilemmas, social responsibility and moral values within the economy, our study focuses on the fairness of insurance services. Despite the many different insurance services, what all of them have in common is that they are intangible (Edvardsson et al., 2005; Armstrong & Kotler, 2011). Seiders and Berry (1998) found that fairness is especially important for service firms because their products are intangible and difficult to evaluate, forcing consumers to rely on trust. Users find many financial services complex and difficult to understand, including insurance services (e.g., insurance conditions, insurance coverage, additional conditions). This raises doubts about the fairness of insurance services, thus demanding an examination of the relationship between users and insurance companies.

In this study the central research question is about how the perceived fairness of insurance services affects the quality and strength of the relationship between customers and insurance companies. In the area of financial services, most work has been done on the honesty of banking services (Chen et al., 2012; Worthington & Devlin, 2013); less research has been carried out on the fairness of services in the insurance sector. Although some researchers have associated fairness of insurance with the behaviour of customers (satisfaction, trust, behavioural intention, emotions) and the dimensions of a service (value) through various sales channels (Zhu & Chen, 2012; Chen et al.,

2012; Chen & Chou, 2012; Namkung & Jang, 2010; Virvilaite et al., 2015), few results have been published on the links between a fair insurance service and the relationship between the service users and the insurance company.

Our study focused on two key research objectives: to determine how perceived fairness of service affects the quality and strength of the user-company relationship, and to investigate the connection between the quality and the power of this relationship. In the remainder of the present paper, we will set out some theoretical foundations for service fairness and the strength and quality of the user-company relationship. We will then continue with the empirical examination of the conceptual model and present the results of empirical research in which we explore the relationships between the constructs of a conceptual model. At the end of the article we present the findings and provide suggestions for future research.

## 2. LITERATURE REVIEW AND RESEARCH HYPOTHESES

Fairness is defined in opposition to unfairness, a lived phenomenon in all situations (Hegge, 2012). For customers, fairness is the absence of unfairness. Because customers generally expect fair treatment, their reactions to unfairness can be pronounced (Seiders & Berry, 1998). Carr writes: "Service fairness or justice is a multidimensional construct based on equity theory" (2007); it is also a multidimensional concept depending on different dimensions (e.g., distributive, procedural, interpersonal and informational fairness, price fairness) (Namkung et al., 2009; Kyootai et al., 2011; Ting, 2013; Devlin et al., 2014). The concept of fairness is rooted in the theory of justice, which is in turn adapted from equity theory, suggesting that over-rewarded and under-rewarded relationship outcomes cause distress, which people strive to reduce (Adams, 1965). Individuals seek a fair input/output balance and become satisfied whenever they feel their inputs are fairly rewarded. Perception of unfairness can lead to distress and dissatisfaction. In contrast, perception of fairness results in positive emotions and satisfaction (Patterson et al., 1997; Szymanski & Henard, 2001). It might seem at first sight that the concepts of justice and fairness are the same, and that there is no reason to distinguish them or to say that one is more essential than the other. According to Rawls (1958) this impression is false: he considers justice only as an institutional virtue. Justice is not to be confused with an all-inclusive vision of a good society; it is only one part of any such conception.

Service consumers want services performed correctly at the first time of asking and in a timely manner (Vargo & Lusch, 2004; Carr, 2007). Perceived service fairness is an important influence on service quality assessment from the customer perspective. As a major aspect of any service facility, customers expect fair treatment. If customers are involved in service operations, fairness significantly influences the perceived service quality and becomes crucial for customer satisfaction. Consequently, quantifying fairness in order to evaluate the degree of perceived fairness should be an integral part of service quality assessment (Sandmann, 2013).

Fairness perceptions play an important role in customer behaviour. Many researchers have studied service fairness from different perspectives (price fairness, fair processes and procedures, outcome fairness, interactional fairness and fair treatment by staff). The most common conclusion has been that only price fairness and interactional fairness are significantly associated with behavioural intention, while two dimensions – distributive justice (fair outcomes) and interactional justice (fair treatment by staff) – have the largest effects on customer loyalty and relationship quality (Clark & Yancey, 2009; Namkung & Cheong, 2010; Kwornik & Han, 2011). Some studies have found that consumer perceptions of interactional fairness, price fairness and information fairness affect behavioural/loyalty intentions through engendering satisfaction (Namkung & Jang, 2009; Wang & Mattila, 2011; Matute-Vallejo et al., 2011; Zhu & Chen, 2012): "Fair service not only has a significant impact on customer satisfaction, but also plays a role equivalent to service quality in determining customers' trust and perceived value, which in turn lead to customer satisfaction" (Chen et al., 2012: 399). Service fairness is an antecedent of consumption emotions (positive and negative) that in turn influence customers' satisfaction and behavioural intentions (Su & Hsu, 2013). Xia et al. (2010) also investigated promotion fairness and price fairness. They found that perceived price-promotion fairness had a significant effect on perceived price fairness. Perceived price fairness in service industries can be viewed as a threshold factor in order to maintain satisfied and loyal customers (Martín-Consuegra et al., 2007). Lee et al. (2011) suggested that overall fairness is critical for the enhancement of positive customer attitudes.

Interactional fairness is of the greatest importance for customers. Service companies should therefore manage interactions with customers effectively at every point of contact. All customers should be equally treated because preferential

treatment of certain customers can destroy the relationship. If service providers are successful in providing a fair service, they are also more likely to be considered high-quality service providers. Although there is a direct effect of service fairness on customer loyalty, customer loyalty is mainly affected by relationship quality. As customers stay with the same provider for longer periods, trust and commitment increase, and these customers are therefore more likely to stay with the same provider and to refer the provider to others (Giovanis et al., 2013).

Peppers and Rogers (2004) indicate that fairness of services (especially procedural fairness) has a strong effect on development of trust and commitment, and contributes to the development of an effective long-term relationship. Because customer relationships are characterized by social distance, customers must depend on organizations employed to act on their behalf (Culnan & Armstrong, 1999). Nguyen and Mutum (2012) argue that it is important to develop processes and procedures which the other party in the relationship judges to be fair, in order to sustain the relationship. Furthermore, such processes and procedures can partially or fully mediate the respective relationships of service fairness and service quality to customer loyalty. Service fairness is a means of retaining customers, which organizations can achieve by keeping promises in the provision of services, reflecting the quality of the relationship between the insurance company and the users. Thus, service fairness influences loyalty indirectly by strengthening the supplier-customer relationship quality, which has been proven to be a better predictor of customer attitude and behaviour (Vrontis et al., 2013). Research shows that the perception of relationship fairness also enhances relationship quality (Kumar et al., 1995). Clark and Yancey (2009) found that distributive, procedural, and interactional justice all positively impact customers' transaction-specific post-recovery satisfaction with the service organization, and ultimately the quality of the customer-firm relationship.

Relationship quality is broadly regarded as a concept that is related to customers' satisfaction with the service provider (Dorsch et al., 1998; Yi-Shun et al., 2011), their trust in the service provider and their commitment to continue the customer-firm relationship (Dorsch et al., 1998; Hewett et al., 2002; Kumar et al., 1995; Yi-Shun, 2011). Generally, relationship quality describes the overall depth and climate of a relationship (Bove & Johnson, 1999; Amy & Amrik, 2006). Wong and Sohal (2006) found out in their research that relationship strength is positively

correlated with relationship quality in the retail sector. Banyte et al. (2014) also found that patients' satisfaction as well as trust had a strong influence on the relationship strength with and loyalty to a clinic's doctors. Appendix A provides an overview of research in the field of service fairness in relation to user behaviour.

Figure 1 depicts a relationship-strength model based on the results in the literature. The major constructs in the model are insurance-service fairness, relationship strength and relationship quality; the three hypothesized paths depict the interrelationships between these constructs:

*Hypothesis 1.* Perceived service fairness is positively related to relationship strength.

*Hypothesis 2.* Perceived service fairness is positively related to relationship quality.

*Hypothesis 3.* Relationship strength is positively related to relationship quality.

### 3. RESEARCH METHODOLOGY AND SAMPLE

The data were collected through an online questionnaire from 9 December 2014 to 23 February 2015. The target population comprised random users who were legally able to buy insurance services in Slovenia, aged 18 years and older. Statistical units included in the sample were selected at random, so that all units had the same opportunity to be selected in the sample. In the online questionnaire anyone who had insurance coverage and was in a business relationship with an insurance company could participate. All returned online questionnaires were *correctly* completed. For testing of the hypotheses, data were collected based on a random sample of 200 customers of insurance services in Slovenia. In terms of demographics: 45.0% were male (n = 90) and 55.0% female (n = 110).

To ensure content validity, the measures for our constructs were adapted from the extant literature to suit the context of service fairness and the relationship between customer and organization. Insurance-service fairness was measured using items adapted from Devlin et al. (2014), Namkung and Cheong (2010) and Chen et al. (2012). Items for relationship strength were adapted from Ozkan-Tektas (2014). Relationship quality was measured by adapting items from Ndubisi (2007).

Finally, the preliminary questionnaires were pre-tested on six insurance-service customers to check their understanding of statements. The suggestions made were considered in the

questionnaire's final version, which consisted of 21 items. The respondents were requested to indicate the extent to which they agreed or disagreed by checking the appropriate response to each questionnaire item. All items were measured on a seven-point Likert scale as follows: 1 = not agree at all, 4 = neutral, and 7 = absolutely agree. The questionnaire also included four questions gathering demographics of the sample population: age, gender, education and income.

Table 1 summarizes the demographic information on the sample. The largest group of respondents were between 18 and 25 years old (38.0%), followed by those between 26 and 35 years old (26.0%) and 46 and 55 years old (14.0%), and those who were 56 years and over (13.0%). The smallest group of respondents was between 36 and 45 years old (9.0%). The largest group had a college-level education or above (58.0%), followed by those who were educated up to secondary school (33.0%) and vocational school (7.0%).

The smallest group of respondents were educated up to grade school (2.0%). The largest group of respondents had a monthly income of between 701 and 1100 EUR (33.0%), followed by those who had a monthly income of between 301 and 700 EUR (22.0%) and below 300 EUR (20.0%).

#### 4. RESULTS

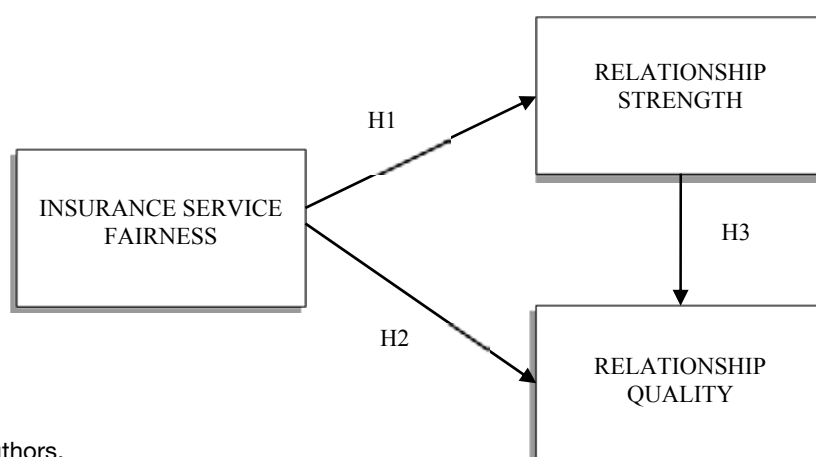
Statistical Package for the Social Sciences (SPSS) and WarpPLS softwares were used to analyse the reliability and validity of the data and to conduct PLS path modelling (PLS-SEM) (Hair et al., 2014).

Factor analysis was conducted in two phases. In the first phase, we performed principal component analysis (PCA). PCA was also used to

establish a scale dimensionality by checking the factorial structure of items (indicators). The Kaiser-Meyer-Olkin statistics (KMO) were calculated and the Bartlett's Test of Sphericity (BTS) carried out. The KMO represents the ratio of the squared correlation between variables to the squared partial correlation between variables, varying between 0 and 1. The KMO value has to be greater than 0.5 to be acceptable (Field, 2011: 647). BTS is a test of the assumption of sphericity. This test examines whether a variance-covariance matrix is proportional to an identity matrix. Therefore, it effectively tests whether the diagonal elements of the variance-covariance matrix are equal, and that the off-diagonal elements are approximately zero (Field, 2011: 781-782). The independence of the factors and simpler factor structure were obtained with principal component analysis and the varimax method. PCA showed that the service fairness (KMO=0.881, BTS=1193.99,  $p < 0.001$ ) is composed of two factors. The construct 'Service fairness' is composed of the factor 'honesty of employee' (SF1) and the factor 'honesty components of insurance services' (SF2). The first factor explains 39.0% of the variance, the second factor 34.1%. In total 73.1% of the variance is explained. Relationship quality (KMO=0.856, BTS=385.879,  $p < 0.001$ ) and relationship strength (KMO=0.500, BTS=33.511,  $p < 0.001$ ) are composed of a single factor. The construct 'Relationship quality' explains 86.8% of the variance, while the construct 'Relationship strength' explains 77.2% of the variance. To improve the reliability of measurement of the construct 'Relationship strength' we had to discard three variables.

In the second phase we conducted the confirmatory factory analysis (CFA), which was used to ascertain the efficiency of the measurement mo-

**Figure 1:** Conceptual model with hypotheses



Source: Authors.

**Table 1:** Sample characteristics

Variables		$f_i$	$f_i$ (%)
Gender	Male	90	45.0
	Female	110	55.0
Monthly income	Below 300 EUR	40	20.0
	301 to 700 EUR	44	22.0
	701 to 1,100 EUR	66	33.0
	1,101 to 1,400 EUR	32	16.0
	1,401 EUR and over	18	9.0
Education level	Grade school	4	2.0
	Vocational school	14	7.0
	Secondary school	66	33.0
	College and over	116	58.0
Age (year old)	18 to 25	76	38.0
	26 to 35	52	26.0
	36 to 45	18	9.0
	46 to 55	28	14.0
	56 and over	26	13.0

Source: Authors.

dels, and SEM was used to test the conceptual framework and assumptions. The properties of the measurement model are detailed in Table 2.

The reading of Cronbach's alpha (Cronbach, 1951) and the composite reliability for all the variables are greater than 0.50, in relation to the expected factors, showing higher reliability among the indicators. The  $\rho_c^{AVE}$  values for this model exceeded 0.5 for the reflective constructs (Hair et al., 2010; Fornell & Larcker, 1981; Bagozzi & Yi, 1988), thus indicating convergent validity for all constructs. Composite reliabilities  $\rho_c^{CR}$  for the three reflectively measured constructs ranged from 0.871 to 0.962, exceeding the minimum requirement of 0.7 (Hair et al., 2010; Fornell & Larcker, 1981; Bagozzi & Yi, 1988). Since all the  $\rho_c^{CR}$  values were higher than the  $\rho_c^{AVE}$  values, there was convergent validity for all studied constructs. The internal consistency of the items in relation to the single trait within the instrumental was tested using Cronbach's  $\alpha$ , ranging from 0.705 to 0.948. Cohen (1988) explains variation  $R^2$  for the endogenous latent variables, where 0.26, 0.13 and 0.02 represent strong, medium or low impact, respectively.

The examination of the endogenous constructs' predictive power shows that 'Relationship quality', which is the primary outcome measure of the model, has a substantial  $R^2$  value of 0.615. Based on the variance explained by the model for a particular endogenous variable ( $R^2$ ), we examined the predictability value of the structural model (Cohen, 1988; Stone, 1974). The prediction of 'Relation-

ship strength' was comparably weak ( $R^2 = 0.272$ ). Since collinearity was possible between latent variables, variance inflation factors (VIFs) were used to detect it, with the rule that this value should be less than 3.3 in every dimension or latent variable (Cenfetelli & Bassellier, 2009; Petter et al., 2007). All VIFs were less than 3.3.  $Q^2$  coefficients are also known as Stone-Geisser  $Q$ -squared coefficients, named after their principal original proponents (Geisser, 1974; Stone, 1974). Acceptable predictive validity in connection with an endogenous latent variable is suggested by a  $Q$ -squared coefficient greater than zero (Kock, 2013). From Table 3 it is evident that all values of the latent-variable  $Q^2$  coefficient are greater than zero.

The results of the discriminant validity are shown in Table 4. Discriminant validity was checked by comparing the shared variances between factors with the square root of  $\rho_c^{AVE}$  for each construct. The inter-construct correlations are all positive and significant. The findings shown in Table 4 suggest discriminant validity, since all diagonal elements are greater than the non-diagonal elements in the corresponding rows and columns.

We also examined the fit of the data to the research model by analysing the coefficient of goodness-of-fit (GoF) (Tenenhaus et al., 2005). Tenenhaus et al. (2005) defined the GoF as the square root of the product between what they refer to as the average communality index and the average  $R$ -squared (ARS). GoF is defined as small (0.35), medium (0.50) and large (0.61) (Wetzels et al.,

**Table 2:** Confirmatory factor analysis results

Model path	Factor loading <sup>a</sup>	Variance explained	Mean <sup>b</sup>	SD
Service fairness (SF)*				
SF1 ← Service fairness	0.938	73.0%	5.22	1.127
SF2 ← Service fairness	0.948		5.28	1.030
Relationship strength (RS)				
RS1 ← Relationship strength	0.879	77.2%	4.72	1.449
RS2 ← Relationship strength	0.879		5.09	1.236
Relationship quality (RQ)				
RQ1 ← Relationship quality	0.949	86.8%	5.55	1.193
RQ2 ← Relationship quality	0.940		5.23	1.320
RQ3 ← Relationship quality	0.967		5.15	1.293
RQ4 ← Relationship quality	0.866		5.32	1.312

Notes: <sup>a</sup> All factor loadings are significant at 0.001. <sup>b</sup> Measured on a seven-point scale, ranging from 1 = strongly disagree to 7 = strongly agree, Standard deviation (SD). \*two-level factor.

Source: Authors.

2009). The model in this study had a GoF value of 0.611; this indicates that the model fit was good. WarpPLS provided us with additional criteria for verifying data consistency within the research model. Thus assessing the model's fit with the data, it is recommended that the *p*-values for all the average path coefficients (APC = 0.472), average adjusted R-squared (AARS=0.436) and the average R-squared (ARS = 0.444) all be lower than 0.001. Average values of the variance inflation factor (AVIF = 1.290) and average full collinearity VIF (AFVIF = 2.050) were lower than 5.0. Values of Sympton's paradox ratio (SPR = 1.000) and R-squared contribution ratio (RSCR = 1.000) achieve the ideal value, which was proposed as 1.000. The data contribute statistical suppression ratio (SSR = 1.000) and nonlinear causality bivariate direction ratio (NLBCDR = 1.000), both indicators exceeding the suggested value of 0.7 (Schepers et al., 2005; Kock, 2013).

In Figure 2 we present the relationships between individual constructs. The results fully supported the hypotheses on the effect of service fairness

on relationship quality ( $H_1, \gamma_1 = 0.603, p < 0.001$ ). In relation to the first hypothesis it was confirmed that the higher the perceived fairness of insurance services, the higher the perceived quality of the relationship that users are experiencing with the insurance company. As expected, insurance-service fairness had a positive effect on relationship strength, supporting  $H_2 (\gamma_2 = 0.522, p < 0.001)$ . The positive and statistically significant relationship between service fairness and relationship strength indicated that the higher the perceived fairness of insurance services, the more users will perceive a strong relationship with the insurer. Finally, relationship strength also had a positive and significant effect on the relationship quality ( $H_3; \theta_3 = 0.291, p < 0.01$ ); thus, hypothesis  $H_3$  is supported. This means that the more users perceive strength in the relationship, the more perceive quality. We found that all the relationships between the constructs in the proposed model are positive and statistically significant.

Impact assessment  $f^2$  (effect size) was used to assess the impact of latent variables in a struc-

**Table 3:** Indicators of Quality of Research Model

Constructs	Cronbach $\alpha$	$\rho_{CR}$	$\rho_{AVE}$	$R^2$	$Q^2$	VIF
1. SF	0.875	0.941	0.889	(-)	(-)	2.233
2. RS	0.705	0.871	0.772	0.272	0.282	1.452
3. RQ	0.948	0.962	0.865	0.615	0.619	2.465

Notes: Service fairness (SF), relationship strength (RS), relationship quality (RQ).

Source: Authors.

**Table 4:** Descriptive Statistics and Correlation Matrix of all Variables

Constructs	Mean	SD	1	2	3
1. SF	5.25	1.008	0.943*		
2. RS	4.91	1.180	0.476	0.879*	
3. RQ	5.31	1.193	0.738	0.548	0.930*

Notes: All correlations are significant at 0.01. \*Square roots of average variances extracted (AVEs) shown on diagonal.

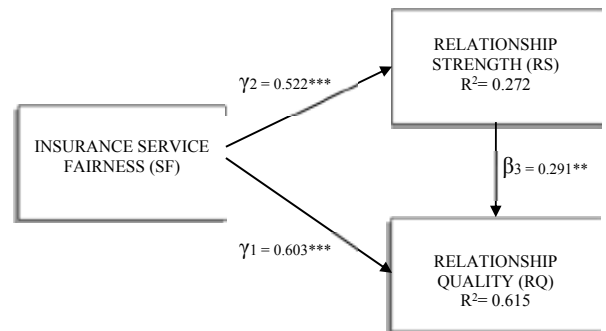
Source: Authors.

tural model (Cohen, 1988). The strongest effect was that of the independent variable ‘Service fairness’ on the dependent variable ‘Relationship quality’ ( $f^2 = 0.447$ ). The impact of the independent variable ‘Relationship strength’ on the dependent variable ‘Relationship quality’ was low ( $f^2 = 0.168$ ). The relationship between constructs for the proposed model is reported in Table 5.

**5. DISCUSSION OF IMPLICATIONS AND FURTHER RESEARCH**

In this study we investigated the fairness of insurance services and its impact on relationship quality and relationship strength. We emphasize that there is not currently a lot of relevant literature available on fairness or fair relations in the insurance industry, and so this study makes an important contribution to the field. Examining the fairness of insurance services is essential in this day and age, because insurance companies are trying to attract new and maintain existing customers with new offers, which are therefore becoming increasingly complex and difficult to understand. Lack of transparency can result, which can cast doubt on customers’ perception of the credibility of an insurance company and the fairness of its services, as it may lose transparency in its complexity. Insurance companies create a relationship with their customers through the process of implementation of services. In this study we established that insurance services characterized by fairness have a positive impact on relationship quality and relationship strength,

**Figure 2:** Conceptual model with results



Notes: GoF=0.611, APC=0.472 ( $p < 0.001$ ), ARS=0.444 ( $p < 0.001$ ), AARS=0.436 ( $p < 0.001$ ), AVIF=1.290, AF-VIF=2.050, SPR=1.000, RSCR=1.000, SSR=1.000, NLBCDR=1.000, \*\*\* $p < 0.001$ , \*\* $p < 0.01$ .

Source: Authors.

which confirms the findings of other researchers (Kumar et al., 1995; Clark & Yancey, 2009) who have focused on relationship quality, but not on relationship strength. Establishing the existence of links between fairness of insurance services and relationship strength is an important scientific contribution. The more customers and consumers perceive fairness in an insurance service, the more positively they perceive the quality of the relationship. At the same time, the greater the perception of fairness in insurance services, the more strongly customers perceive the link with the insurance company, and so insurance companies reduce the likelihood that customers will choose to change insurance company and insur-

**Table 5:** Standardized Path Coefficients for Proposed Model

Hypothesized path	Hypothesis	Expected sign	Path coefficient	$f^2$	S.E.	Results
$\gamma_1$ (SF → RQ)	H <sub>1</sub>	+	0.603***	0.447	0.086	Supported
$\gamma_2$ (SF → RS)	H <sub>2</sub>	+	0.522***	0.272	0.088	Supported
$\beta_3$ (RS → RQ)	H <sub>3</sub>	+	0.291**	0.168	0.093	Supported

Notes: \*\*\* $p < 0.001$ , \*\* $p < 0.01$ ;  $f^2$  effect size; S.E. standard error; Service fairness (SF), Relationship strength (RS), Relationship quality (RQ).

Source: Authors.



ance service. Therefore, we agree with Maicas Lopez et al. (2006) that those customers who maintain a long-lasting relationship with the organization (length), use the service more (depth), and invest in complementary services (breadth) will be less predisposed to switch. The strength of a customer-contact employee relationship will affect the volume to which the customer says positive things about the organization and recommends it to other people (Wong & Sohal, 2006).

It is up to insurance companies to present comprehensive services to customers, including through offer simulations. The biggest problem in the insurance industry is still represented by three factors: insurance premium, insurance coverage and evaluation of the damage event. This is because the damage assessment is based on the insurance coverage for which the customer paid the insurance premium. In the event of damage/accidents and consequent damage assessment/casualty, insurance companies can rely on additional clauses included in the insurance contract, but users often do not know about these because they are often not informed, or are informed inadequately. Taking into account the additional clauses in the contract when assessing claims in cases/incidents, customers often do not receive the level of damage compensation they expect. In these cases users perceive a value of insurance claim that is higher than the actual value that the insurance company pays; customers therefore become dissatisfied and suspicious, and start to question the fairness of the insurance company's services. Additional to these factors, discounts are also important, but they are not the same for all insured persons; discounts may be added to policies at insurance-company employees' discretion (up to a certain mandate), and they alone decide the level for particular customers. In this way the insurance company may lose its reputation and consequently suffer loss of confidence among existing customers or even loss of users, who must then be replaced. In today's highly competitive environment, loss of customers is very costly, so the managers and employees of insurance companies have to continually focus on trust and the fulfilment of given commitments (Shemwell & Cronin, 1995), since these not only affect the quality, but also the strength of the relationship with users.

In the context of the conceptual model, we found that the quality of the relationship significantly influenced the strength of the relationship between customers and the insurance company, which is consistent with previous findings in the literature (Wong & Sohal, 2006). The conceptual model plays a central role in the correlation of fairness

and relationship quality, noticeably less so in the correlation between relationship strength and relationship quality. This is because customers are mainly focused on the perception of the benefits/costs of the insurance service, which are subsequently reflected in the relationship between the customer and the insurance company.

In the theoretical review of the field, we also found some inconsistencies in the interpretation of relationship quality and relationship strength. Although many researchers define the relationship strength as the dimension governed by the level of trust and (effective) commitment towards the individual service provider (Morgan & Hunt, 1994; Shemwell & Cronin, 1995; Bove & Johnson, 1999; Buttle, 2009), Vázquez-Casielles et al. (2010) represent the relationship quality in the same terms. If we consider our findings and the conclusions of Wong and Sohal (2006), we can perceive that a continuous quality of the relationship with the insurance company deepens this relationship, whereby this relationship is also strengthened. Therefore, it is necessary to distinguish between the quality and strength (depth) of the relationship.

In evaluating our research we must point out its limitations. The results of the survey relate only to the users of insurance services, and therefore cannot be generalized for the entire population. The sample included only a limited number of insurance-service customers, so the sample will need to be increased in the future. Since the sample included only Slovenian customers of insurance services, the conceptual model could also be tested on a sample of foreign users, especially in those countries where insurance services are highly developed. We could also include in the conceptual model some of the demographic variables of insurance-service customers, such as age, education, personal income, and location of residence (e.g., city, suburbia, rural). This study was based on existing research on the fairness of insurance services; further research could check the fairness of services in other fields, such as education, health care and telecommunications. The conceptual model was based on only three constructs; it would be reasonable to extend it to include relationship economic value, relationship value outcomes, customer switching behaviour, and relationship satisfaction.

The field investigated here is complex and demanding, as it concerns a comprehensive social problem, which is not unique to the insurance sector in Slovenia but relates to the entire global social system. Insurance and other financial institutions must devote themselves to the deve-

lopment of honest services, which will be reflected and perceived in fair premiums, discounts, offers, advertising, etc. Insurance companies should strictly and continuously measure customers' perception of the fairness of the service in different areas and different sales channels, especially in contact with customers. At the same time, it is necessary to define the key dimensions of a fair insurance service, which must relate to so-called external processes, where the customer is in contact with staff, as well as so-called internal processes. The dimensions of a perceived 'fair insurance service' can be usefully included and integrated by insurance companies in the processes of customer relationship management (CRM).

## REFERENCES

- Adams, J. S. (1965). *Inequity in social exchange*. Advances in experimental social psychology, New York: Academic Press.
- Armstrong, G., & Kotler, P. (2011). *Marketing*. New Jersey: Pearson.
- Amy, W., & Amrik, S. S. (2006). Understanding the quality of relationship in consumer services: A study in retail environment. *International Journal of Quality & Reliability Management*, 23(3), 244–264.
- Banyte, J., Tarute, A., & Taujanskyte, I. (2014). Customer Engagement into Value Creation: Determining Factors and Relations with Loyalty. *Inzinerine Ekonomika-Engineering Economics*, 25(5), 568–577.
- Bagozzi, R. P., & Yi, Y. (1988). On the evaluation of structural equation model. *Journal of the Academy of Marketing Science*, 16, 74–94.
- Bove, L. L., & Johnson, L. W. (1999). Customer relationships with service personnel: do we measure closeness, quality or strength? International Services Marketing Conference '99, Brisbane, 5 April.
- Buttle, F. (2009). *Customer relationship management*. Oxford: Elsevier.
- Carr, C. (2007). The FAIRSERV Model: Consumer Reactions to Services Based on a Multidimensional Evaluation of Service Fairness. *Decision Sciences*, 38(1), 107–130.
- Cenfetelli, R., & Bassellier, G. (2009) Interpretation of formative measurement in information systems research. *MIS Q*, 33(4), 689–708.
- Chen, H.-G., Liu, J. Y.-C., Sheu, T.S., & Yang, M.-H. (2012). The impact of financial services quality and fairness on customer satisfaction. *Managing Service Quality: An International Journal*, (22)4, 399–421.
- Chen, Y.-T., & Chou, T.-Y. (2012). Exploring the continuance intentions of consumers for B2C online shopping: Perspectives of fairness and trust. *Online Information Review*, 36(1), 104–125.
- Clark, M. N., & Yancey, D. N. (2009). The Impact of Service Fairness Perceptions on Relationship Quality. *Services Marketing Quarterly*, 30(3), 287–302
- Cohen, J. (1988). *Statistical Power Analysis for the Behavioral Sciences*, 2nd ed. Hillside, New Jersey: Lawrence Erlbaum,
- Cronbach, L. J. (1951). Coefficient Alpha and the Internal Structure of Tests. *Psychometrika*, 16(3), 297–334.
- Culnan, M. J., & Armstrong, P. K. (1999). Information Privacy Concerns, Procedural Fairness, and Impersonal Trust: An Empirical Investigation. *Organization Science*, 10(1), 104–115.
- Devlin, J. F., Roy, S. K., & Sekhon, H. (2014). Perceptions of fair treatment in financial services: Development, validation and application of a fairness measurement scale. *European Journal of Marketing*, 48(7/8), 1315–1332.
- Dorsch, M. J., Swanson, S. R., & Kelley S. W. (1998). The role of relationship quality in the stratification of vendors as perceived by customers. *Journal of the Academy of Marketing Science*, 26(Spring), 128–142.
- Edvardsson, B., Gustafsson, A., & Roos, I. (2005). Service portraits in service research: a critical review. *International Journal of Service Industry Management*, 16(1), 107–121.
- Field, A. (2011). *Discovering Statistics Using SPSS*. Sage: Los Angeles.
- Fornell, C., & Lacker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, 18, 39–50.
- Geisser, S. (1974). A predictive approach to the random effects model. *Biometrika*, 61(1), 101–107.
- Giovanis, A., Athanasopoulou, P., & Tsoukatos, E. (2013). Service fairness, service quality and relationship quality evaluation effects on customer loyalty. 6th Annual Conference of the EuroMed Academy of Business: Confronting Contemporary Business Challenges through Management Innovation, Estoril, Cascais, Portugal 1028–1046. Retrieved from [http://www.academia.edu/6188608/SERVICE\\_FAIRNESS\\_SERVICE\\_QUALITY\\_AND\\_RELATIONSHIP\\_QUALITY\\_EVALUATION\\_EFFECTS\\_ON\\_CUSTOMER\\_LOYALTY](http://www.academia.edu/6188608/SERVICE_FAIRNESS_SERVICE_QUALITY_AND_RELATIONSHIP_QUALITY_EVALUATION_EFFECTS_ON_CUSTOMER_LOYALTY)
- Hair, J. F., Black, W. C., Babin, B. J. & Anderson, R. E. (2010). *Multivariate data analysis*. New Jersey: Prentice Hall.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2014). *A primer on partial least squares structural equation modeling (PLS-SEM)*. London: Sage.
- Hegge, M. J. (2012). Human becoming and Practice: Fairness-Unfairness. *Nursing Science Quarterly*, 25(2), 141–143.
- Hewett, K., Money, R. B., & Sharma, S. (2002). An exploration of the moderating role of buyer corporate culture in industrial buyer-seller relationships. *Journal of the Academy of Marketing Scienc*, 30(3), 229–239.
- Namkung, Y., & Jang, S. C. (2010). Effects of perceived service fairness on emotions, and behavioral intentions in restaurants. *European Journal of Marketing*, 44(9/10), 1233–1259.
- Ndubisi, N. O. (2007). Relationship quality antecedents: the Malaysian retail banking perspective. *International Journal of Quality & Reliability Management*, 24(8), 829–845.
- Kock, N. (2013). *WarpPLS 4.0 User Manual*. Laredo, Texas: ScriptWarp Systems.
- Kostanjevec, L. (2014). Vpliv finančne krize na institucionalno ureditev zavarovalnic. *Zavarovalniški horizonti*, 10(2), 5–19.
- Kyootai, L., Kailash, J., & Young K. K. (2011). Identification of the four-factor structure of customers' perceived

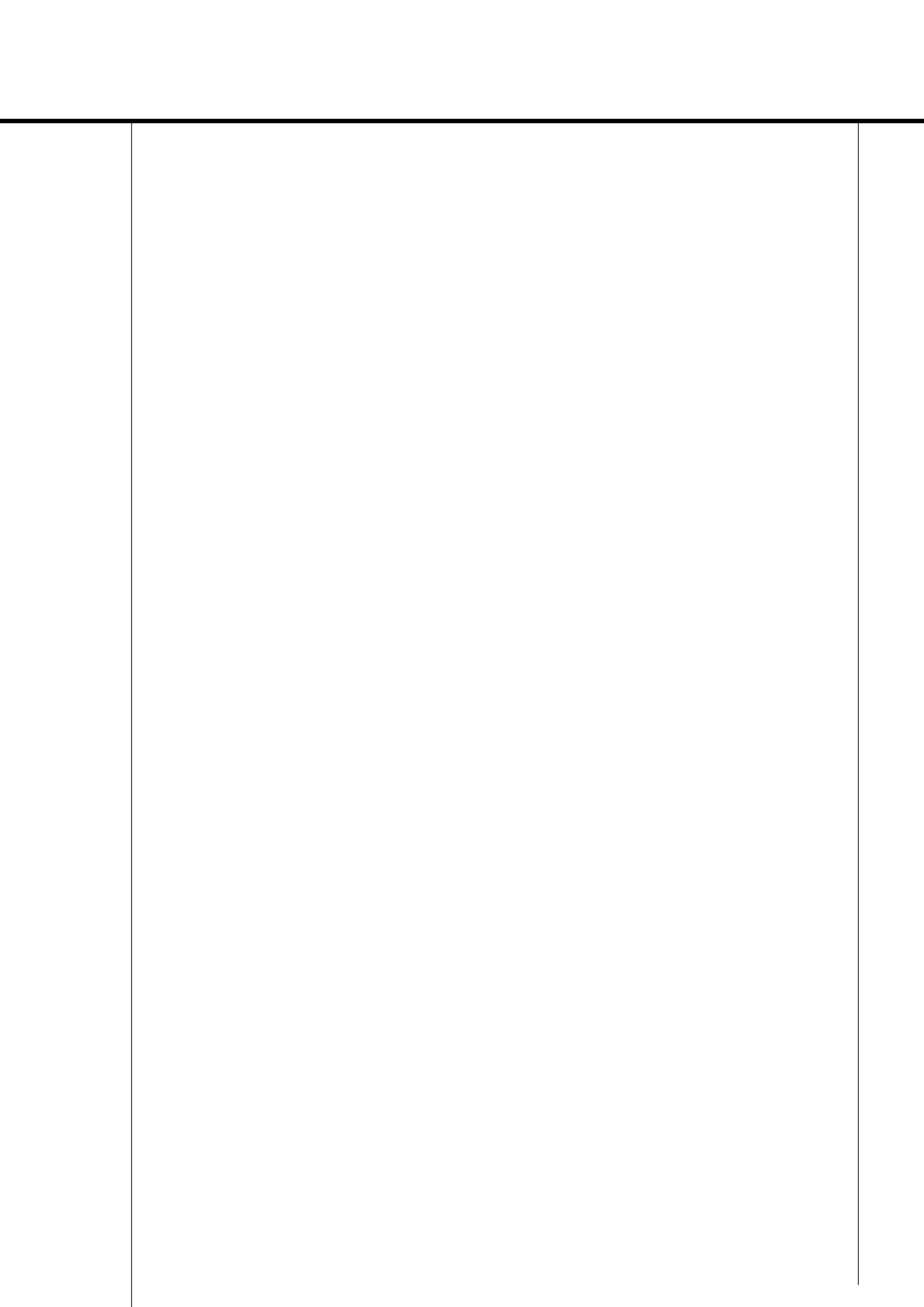
- fairness. *Journal of Targeting, Measurement and Analysis for Marketing*, 19, 113–126.
32. Kworntnik, R. J., & Han, X. (2011). The Influence of Guest Perceptions of Service Fairness on Lodging Loyalty in China. *Cornell Hospitality Quarterly*, 52(3), 321–332.
  33. Kumar, N., Scheer, L. K., & Steenkamp, J. B. E. M. (1995). The effects of supplier fairness on vulnerable resellers. *Journal of Marketing Research*, 32, 54–65.
  34. Lee, K., Joshi, K., & Kim, Y. K. (2011). Identification of the four-factor structure of customers' perceived fairness. *Journal of Targeting, Measurement and Analysis for Marketing*, 19, 113–126.
  35. Maicas Lopez, J. P., Redondo, Y. P. & Olivan, F. J. S. (2006). The impact of customer relationship characteristics on customer switching behavior: Differences between switchers and stayers. *Managing Service Quality: An International Journal*, 16(6), 556–574.
  36. Matute-Vallejo, J., Bravo, R., & Pina, J. M. (2011). The influence of corporate social responsibility and price fairness on customer behaviour: Evidence from the financial sector. *Corporate Social Responsibility and Environmental Management*, 18(6), 317–331.
  37. Martín-Consuegra, D., Molina, A., & Esteban, Á. (2007). An integrated model of price, satisfaction and loyalty: An empirical analysis in the service sector. *Journal of Product and Brand Management*, 16(7), 459–468.
  38. Morgan, R. M., & Hunt, D. S. (1994). The Commitment–Trust Theory of Relationship Marketing. *Journal of Marketing*, 58, 20–38.
  39. Nguyen, B., & Mutum, D. S. (2012). A review of customer relationship management: successes, advances, pitfalls and futures. *Business Process Management Journal*, 18(3), 400–419.
  40. Namkung, Y., & Jang, S. (2009). The effects of interactional fairness on satisfaction and behavioral intentions: Mature versus non-mature customers. *International Journal of Hospitality Management*, 28(3), 397–405.
  41. Namkung, Y., & Jang, S. (2010). Effects of perceived service fairness on emotions, and behavioral intentions in restaurants. *European Journal of Marketing*, 44(9/10), 1233–1259.
  42. Namkung, Y., Jang, S., Almanza, B., & Ismail, J. (2009). Identifying the underlying structure of perceived service fairness in restaurants. *International Journal of Contemporary Hospitality Management*, 21(4), 375–392.
  43. Namkung, Y., & Cheong J. S. (2010). Effects of perceived service fairness on emotions, and behavioral intentions in restaurants. *European Journal of Marketing*, 44(9/10), 1233–1259.
  44. Petter, S., Straub, D., & Rai, A. (2007). Specifying formative constructs in information systems research. *MIS Quarterly*, 31(4), 623–656.
  45. Ozkan-Tektas, O. (2014). The Effects of Opportunism and Trust on Buyer-Supplier Relationship: Do Commitment Types Matter? *International Journal of Business and Social Research*, 4(9), 14–26.
  46. Peppers, D., & Rogers, M. (2004). *Managing customer relationships*. New Jersey: John Wiley.
  47. Rawls, J. (1958). Justice as Fairness. *The Philosophical Review*, 67(2), 164–194.
  48. Sandmann, W. (2013). Quantitative fairness for assessing perceived service. *International Journal of Operational Research*, 13, 153–186.
  49. Schepers, J., Wetzels, M., & de Ruyter, R. (2005). Leadership styles in technology acceptance: do followers practice what leaders preach? *Managing Service Quality*, 15(6), 496–508.
  50. Seiders, K., & Berry, L. L. (1998). Service fairness: What it is and why it matters. *Academy of Management Perspectives*, 12(2), 8–20.
  51. Shemwell, D. J., & Cronin, J. J. (1995). Trust and commitment in customer/service provider relationships: an analysis of differences across service types and between sexes. *Journal of Customer Service in Marketing and Management*, 1(2), 65–75.
  52. SIA – Slovenian Insurance Association. Statistical Insurance Bulletin 2014. (2014). Retrieved January 19, 2015 from <http://www.zav-zdruzenje.si/wp-content/uploads/2014/07/Statistichni-zavarovalniski-bilten-2014.pdf>.
  53. Sindhav, B. Holland, J. Rodie, A. R., Adidam, P. T., & Pol, L. G. (2006). The impact of perceived fairness on satisfaction: are airport security measures fair? Does it matter? *Journal of Marketing Theory and Practice*, 14(4), 323–335.
  54. Stone, M. (1974). Cross-validated choice and assessment of statistical predictions. *Journal of the Royal Statistical Society, Series B*, 36(2), 111–133.
  55. Su, L., & Hsu, M. K. (2013). Service Fairness, Consumption Emotions, Satisfaction, and Behavioral Intentions: The Experience of Chinese Heritage Tourists. *Journal of Travel & Tourism Marketing*, 30(8), 786–805.
  56. Szymanski, D. M., & Henard, D. H. (2001). Customer satisfaction: A meta-analysis of the empirical evidence. *Journal of the Academy of Marketing Science*, 29(1), 16–35.
  57. Tenenhaus, M., Vinzi, V.E., Chatelin, Y.-M. & Lauro, C. (2005). PLS path modeling. *Computational Statistics & Data Analysis* 48(1), 159–205.
  58. Ting, C.-Y., & Yu, T.-K. (2010). Modeling patient perceptions of service recovery: the effects of perceived fairness on Health center repatronage. *Social Behavior & Personality: an international journal*, 38(3), 395–403.
  59. Ting, S.-C. (2013). Service Fairness Scale: Development, Validation, and Structure. *International Journal of Marketing Studies*, 5(6), 25–36.
  60. Vargo, S. L., & Lusch, R. F. (2004). Evolving to a new dominant logic for marketing. *Journal of Marketing*, 68(1), 1–17.
  61. Vázquez-Casielles, R., Suárez Álvarez, L., & Díaz Martín, A. M. (2010). Perceived justice of service recovery strategies: Impact on customer satisfaction and quality relationship. *Psychology & Marketing*, 27(5), 487–509.
  62. Vegholm, F., & Silver, L. (2008). The impact of corporate fairness on the bank-SME relationship. *Journal of Financial Regulation and Compliance*, 16(4), 352–364.
  63. Virvilaite, R., Piligrimiene, Z., & Kliukaite, A. (2015). The Relations between Consumer Perceived Value and Loyalty. *Transformations in Business & Economics*, 14(1), 76–92.
  64. Vrontis, D., Weber, Y., & Tsoukatos, E. (2013). *Confronting Contemporary Business Challenges through Management Innovation; 6th Annual Conference of the EuroMed Academy of Business*. Estoril: EuroMed Press.
  65. Wang, C., & Mattila, A. S. (2011). A cross-cultural comparison of perceived informational fairness with service failure explanations. *Journal of Services Marketing*, 25(6), 429–439.
  66. Wetzels, M., Odekerken-Schroder, G., & van Oppen, C. (2009). Using PLS path modeling for assessing hierarchical construct models: Guidelines and empirical illustration. *MIS Quarterly*, 33(1), 177–196.

67. Wong, A., & Sohal, S. A. (2006). Understanding the quality of relationships in consumer services. *International Journal of Quality & Reliability Management*, 23(3), 244–264.
68. Worthington, S., & Devlin, J. (2013). Fairness and financial services in Australia and the United Kingdom. *International Journal of Bank Marketing*, 31(4), 289–304.
69. Xia, L., Kukar-Kinney, M., & Monroe, K. B. (2010). Effects of consumers' efforts on price and promotion fairness perceptions. *Journal of Retailing*, 86(1), 1–10.
70. Yi-Shun, W., Shun-Cheng W., Hsin-Hui, L., & Yu-Yin, W. (2011). The relationship of service failure severity, service recovery justice and perceived switching costs with customer loyalty in the context of e-tailing. *International Journal of Information Management*, 31(4), 350–359.
71. Zhu, Y.-Q., & Chen, H.-G. (2012). Service fairness and customer satisfaction in internet banking: Exploring the mediating effects of trust and customer value. *Internet Research*, 22(4), 482–498.

**Appendix A:** Review of literature on components of service fairness

Authors/ Findings	Chen <i>et al.</i> (2012)	Zhu & Chen (2012)	Wang&Mattila (2011)	Hwang & Wen (2009)	Chen & Chou (2012)	Carr (2007)	Birut <i>et al.</i> (2006)	Vegholm & Silver (2008)	Kwortnik & Han (2011)	Ting & Yu (2010)	Namkung & Jang (2010)	Sindhav <i>et al.</i> (2006)
SF → SQ	**					*						
SF → S	**		*			*						
SF → PV	**											
SF → T	**											
SF → BI						*						
SF → LI			**									
IF → LI		**										
IF → S		*										
OF → S		***										
OF → T		***										
OF → PV		n.s.										
PF → OF		***										
IF → OF		**										
DF → OF		***										
DF → LI				**								
DF → T					***			**/*				
PF → T					*			**/n.s.				
INF → T					***			**/n.s.				
DF → S					***		***					***
PF → S					n.s.		***					***
INF → S					n.s.							
INF → SQ								**				
PF → SQ								*				
DF → SQ								**				
IN → S							***					***
IF → S							***					***
CF → RI								***				
CF → TI								***				
DF → BI									*			
PF → BI									**		n.s.	
INF → BI										n.s.	***	
PF → PE											n.s.	
PF → NE											*	
OCF → PE											*	
OCF → NE											n.s.	
INF → PE											***	
INF → NE											n.s.	
OCF → BI											n.s.	

Notes: n.s. – not significant at 0.05, \*p ≤ 0.05; \*\*p ≤ 0.01; \*\*\*p ≤ 0.001, service fairness (SF), service quality (SQ), perceived value (PV), trust (T), satisfaction (S), loyalty intention (LI), overall fairness (OF), distributive fairness (DF), procedural fairness (PF), informational fairness (IF), interactional fairness (INF), interpersonal fairness (IN), corporate fairness (CF), relational interaction (RI), transactional interaction, behavioural intention (BI), positive emotion (PE), negative emotion (NE), outcome fairness (OCF).



## DETECTING CONSUMERS WITH LOW FAMILIARITY IN COUNTRY-OF-ORIGIN RESEARCH

**Vesna Kuralt**  
University of Ljubljana  
kuralt.vesna@gmail.com

**Dr. Anja Mohorko**  
Oxford University Press  
anja.mohorko@oup.com

**Dr. Mihael Kline**  
University of Ljubljana  
mihael.kline@fdv.uni-lj.si

**Abstract:** This research aims to detect the attitudes of consumers who are not familiar with the country of origin by studying the image of an unfamiliar country of origin. To the best of our knowledge, there are no studies of country-of-origin effect in the context of low familiarity. In order to detect such consumers, we have added the 'I don't know' option to the Likert scale. This has enabled us to divide the respondents into two groups according to their familiarity with the target country, which is an unfamiliar country of origin. Since this pre-assumes a considerable lack of consumer knowledge, we based our model on their emotions. For this reason, we referred to consumer affinity research when building the model of unfamiliar country of origin effect. An indirect impact of consumer affinity on their willingness to buy was fully mediated by perceived risk in both groups of consumers with high and low familiarity. Hence, we encourage researchers to include perceived risk in their study design.

**Keywords:** familiarity, unfamiliar country of origin, perceived risk, consumer affinity, consumer knowledge, I don't know

## ZAZNAVANJE POTROŠNIKOV S ŠIBKIM POZNAVANJEM DRŽAVE IZVORA

**Povzetek:** Ogromno študij na področju marketinga za kvantitativno metodo merjenja stališč uporablja Likertovo lestvico, vendar takšna metoda iz vzorca anketirancev izloči tiste, ki imajo omejeno znanje o objektu. Ti na postavljena vprašanja niso sposobni odgovarjati ali pa se ne čutijo dovolj kompetentne za takšne sodbe. Z namenom vključitve teh anketirancev smo Likertovi lestvici dodali možnost odgovora *ne vem*. Tako jim omogočamo sodelovanje v anketi kljub šibkemu poznavanju nekaterih izmed preučevanih latentnih spremenljivk. Navedeno metodo merjenja smo uporabili na primeru študije države

Izvirni znanstveni članek  
Original Scientific Paper

izvora in tako poskušali zaznati stališča anketirancev z omejenim znanjem o državi izvora.

Poznavanje je eden od glavnih moderatorjev učinka držav izvora, zato je izbira takšnega konteksta študije smiselna. Praviloma so študije izvedene na primerih zelo prepoznavnih držav izvora, a bi to onemogočalo doseganje osnovnega cilja te študije. Prav zato smo na podlagi postopka prepoznavanja utemeljili tako imenovano neuveljavljeno državo izvora. Ta se od dobro prepoznavne oziroma uveljavljene države izvora razlikuje v količini predznanja anketirancev in njihovih izkušenj z njo. Pri tem je treba poudariti, da neuveljavljena država ni nujno slabo prepoznavna med vsemi skupinami deležnikov. Nekateri izmed njih imajo morda številne izkušnje z njihovimi produkti, medtem ko drugi njenih tržnih znamk sicer ne poznajo, toda so dobro seznanjeni z drugimi vidiki države in zato nimajo težav pri tvorjenju eksplicitnih stališč do neuveljavljene podobe države.

Neuveljavljeno državo izvora torej nekateri deležniki dobro poznajo, drugi pa slabše. Tako tudi neuveljavljeno državo izvora ločimo od neznanne države, ki je izbranim skupinam deležnikom popolnoma nepoznana in zato do nje ne morejo oblikovati stališča. Če za razlago teh skupin uporabimo postopek prepoznavanja, izbrane skupine deležnikov v primeru visoke stopnje poznavanja v postopku oblikovanja stališča enostavno prikličejo informacije iz spomina, medtem ko je ta v primeru nizke stopnje poznavanja omejen ali celo nemogoč, čeprav je objekt preučevanja anketirancem razmeroma poznan. V kontekstu naše študije tako ti niso zelo dobro seznanjeni s podobo države izvora oziroma lastnostmi njenih produktov, toda imajo nekaj asociacij na njeno splošno podobo. Ti deležniki se zaradi omejenega znanja pri oblikovanju stališča pogosto zanašajo tudi na čustva kot informacije. Zaradi omejenih informacij nekaterih deležnikov raziskovalni model neuveljavljene države izvora tako osnujemo s čustvenimi vezmi do države.

Naklonjenost do države je eden od novejših konstruktov na področju preučevanja držav izvora. Pred kratkim so nekateri avtorji definirali različne razsežnosti kognitivne naklonjenosti do države, ki pogojujejo čustveno oziroma afektivno oblikovano stališče naklonjenosti do države. Raziskave kognitivne naklonjenosti v nasprotju z afektivno zasnovano študijo naklonjenosti do države ugotavljajo njen posreden vpliv na pripravljenost k nakupu. Vzrok različnih rezultatov posameznih študij je verjetno metoda raziskovanja, saj so anketiranci v primeru ugotovljenega neposrednega vpliva naklonjenosti do države na intenco nakupa

posamično izbrali državo, do katere čutijo največjo naklonjenost. Rezultati omenjene študije kažejo, da v primeru velike naklonjenosti do države ta na pripravljenost k nakupu vpliva neposredno ali pa jo medijira njihova zaznava tveganja.

Zaradi konteksta raziskave neuveljavljene države izvora je vključitev konstrukta zaznave tveganja zelo smiselna. Anketiranci s šibkejšim eksplicitnim znanjem bi se namreč lahko na podlagi svoje zaznave tveganja odločali o nakupu produkta iz neuveljavljene države izvora. Prav zato v model naše študije poleg hipotez v skladu z literaturo o naklonjenosti do države vključimo tudi to hipotezo. V okviru naše študije smo torej preverili neposredni in posredni vpliv naklonjenosti do države na težnjo po nakupu v kontekstu neuveljavljene države izvora.

Ob pomoči odgovorov *ne vem* smo anketirance razvrstili v skupini visoke in nizke stopnje poznavanja podobe države izvora. Za obe skupini smo testirali vse hipoteze z regresijo in modeliranjem strukturnih enačb. Rezultati pokažejo različna modela učinka (neuveljavljene) države izvora za deležnike z visoko in nizko stopnjo poznavanja, saj je zaradi pomanjkljivega znanja o podobi države izvora ta celoten konstrukt izpuščen iz modela anketirancev z nizko stopnjo poznavanja. V naši študiji tako prikažemo možnosti raziskovanja izbranih skupin deležnikov z omejenim predznanjem in izkušnjami, in sicer na podlagi omogočanja odgovora *ne vem*. Seveda moramo pri vključevanju takšnih anketirancev preveriti, ali se njihov proces oblikovanja stališč razlikuje od drugih. Ne nazadnje pa rezultati naše študije ponujajo svež pogled na raziskovanje držav izvora in vnovič potrjuje izjemen pomen čustev pri ocenjevanju podobe države izvora.

**Ključne besede:** prepoznavnost, neuveljavljena država izvora, zaznava tveganja, naklonjenost potrošnikov, znanje potrošnikov, *ne vem*



## 1. INTRODUCTION

The country-of-origin or product-country image effect is one of the most researched fields in international marketing. This is probably due to the value of understanding consumer reactions to products for managers of international brands. However, some doubts have recently been raised about the relevance of these studies because of the unrealistic conditions under which they are conducted (Usunier, 2006; Samiee, 2011). This criticism is based on conscious or explicit use of the country-of-origin cue, while implicit attitudes are still largely neglected in country-of-origin research, even though some studies already demonstrated the automatic influence of product-country images in consumer evaluations (Liu & Johnson, 2005; Herz & Diamantopoulos, 2013). This can also occur unintentionally. Hence, even consumers with low familiarity are influenced by the country-of-origin cue, whether they are aware of it or not.

The second major criticism of country-of-origin research is also closely related to consumer knowledge. In a highly globalized world, it is increasingly difficult to pinpoint the exact origin of a brand and even harder to assess the origin of a product, which leads to low awareness of brand origin recognition accuracy among consumers (Samiee et al., 2005). This should not be surprising, even though it is supposed to be vital for the country-of-origin effect. It is true that brand recognition—or rather consumer knowledge—seems to be key in this discussion, since knowing the brand origin has a diagnostic role in purchase situations (Samiee, 2011). At any rate, due to excessive information in the modern age, consumer learning is thus more often incidental than intentional and misinformation is highly possible, if not intended. In any case, correct or false, consumers' knowledge affects their evaluations, as long as they are confident in it (Magnusson et al., 2011).

Nevertheless, the focus of country-of-origin research is changing. In the last decade, the interest in studying effects is growing. Research is slowly moving away from traditional country-of-origin studies, while the number of studies on consumer ideologies is increasing. Instead of dealing with cognitive information processing, the focus is on socio-psychological processes stemming from individual mindset and consumer social context (Dmitrovic & Vida, 2010). In this case, the issue of taking the country-of-origin cue into consideration is irrelevant, since the study is interested in how this information is incorporated into their evaluation when perceived as diagnostic.

Everyone agrees that knowledge and, consequently, recognition does play an important role in the evaluation of the country of origin, but its source can be either cognitive or affective information. As mentioned above, the latter are only recently the focus of research, although the primacy of affect over cognition has long been recognized (Zajonc, 1984). Due to the probable lack of cognitions in the case of low familiarity, our research model is based on affects as the source of information for country-of-origin evaluation. Since it would be hard to find a target country that is unfamiliar and induces negative emotions, we have decided to test another poorly researched construct from country-of-origin research in our model. That is consumer affinity, where some mixed results have recently been found in the literature (Oberecker & Diamantopoulos, 2011; Nes et al., 2014). Hence, our study will address two gaps in the literature. Most of all, we aim to demonstrate the country-of-origin effect when consumer knowledge is limited. Secondly, we will retest the established hypotheses of consumer affinity research.

## 2. LITERATURE REVIEW

Stereotypes and categorization cognitions were viewed as the main source of country-of-origin effect for a long time, even though some differences in product-country image evaluation between novices and experts were brought to attention (Maheswaran, 1994). This also shows different levels of explicit knowledge and familiarity among consumers. Interestingly, almost as a rule, only familiar brands and countries of origin are used as examples in studies. This certainly enables researchers to investigate specific effects in consumer perception, such as consumer animosity, since each highly familiar product-country image is quite distinct. Of course, this is rather unavoidable and many studies of this type are quite specific in their results. All the same, new avenues of country-of-origin research promise fresh insight into the same subject with a closer look into implicit and affective attitude.

### 2.1. UNFAMILIAR COUNTRY OF ORIGIN

This study aims to detect consumers with low familiarity in country-of-origin research. Therefore, we are introducing a new concept called 'unfamiliar country of origin', which has lower familiarity among consumers, but it is not unfamiliar to all of them. A totally unfamiliar country is unknown to the consumers, i.e. they are not aware of it. It would thus be impossible to measure their attitude to an unknown country of origin, be-

cause they have none. Awareness enables them to form perceptions of quality, country-of-origin associations, and even loyalty toward a country (Pappu & Quester, 2010). According to the theory of country equity, awareness is the precondition of country-of-origin effect, on which other facets are built. Although the authors define awareness in a strictly explicit manner as a “consumer’s ability to recognize or recall that the country is a producer of a certain product category”, we understand awareness in its original implicit way, where retrieval of information from memory is not necessary. Hence, an unfamiliar country of origin is a country that consumers are aware of, even though their explicit knowledge of the product-country image is low or nonexistent.

Compared to unknown countries, it is not impossible to measure the attitude to an unfamiliar country of origin, since each consumer has their own experience and prior knowledge, which adds to their general perceptions of particular countries. If we continue to explain this in terms of the country equity theory, these are associations of the unfamiliar country of origin. The bare minimum would be some general macro image associations related only to country image, which can be attributed to product-country image or micro image, as Pappu and Quester (2010) call it. Instead of a halo effect of a simple or even vague country image (Kleppe et al., 2002), some might have product knowledge. This enables them to use the summary construct to form their product-country image (Han, 1989). These long established effects from the literature are the same in the case of unfamiliar countries. Its images only vary in form from conscious explicit attitude to unconscious implicit attitude, and we would like to uncover the possibility of researching the latter.

The difference between explicit and implicit attitude is in the process of recognition, since recollection or retrieval is a consciously controlled process and mere familiarity is an unconscious process produced by perceptual fluency (Jacoby et al., 1993). Therefore, in the case of high familiarity with the object, consumers are expected to be able to retrieve some relevant information from memory; whereas objects with low familiarity will feel familiar, while any recollection will be difficult. However, these distinctions are not always clear-cut, as we cannot simply link explicit memory to cognitive attitude and implicit memory to affective attitude, because some cognitions are automatic (e.g. stereotypes) and affects can be stored in memory as information. Note that our study focuses on measuring explicit attitudes and familiarity, although we acknowledge that

fluency of implicit memory is its underlying process (Wagner & Gabrieli, 1998).

We have already mentioned country-of-origin studies presenting the automatic stereotype effect, which is evident in the cognitive and affective dimensions of attitude (Herz & Diamantopoulos, 2013). In order to detect such an unconscious process, one can look at its results with implicit measures, such as an implicit association test (Martin et al., 2011), or explicit measures, such as the Likert scale. Knowledgeable consumers will have no problem forming explicit attitudes and will use the most accessible associations from their memory in their judgment, whereas consumers with limited knowledge have fewer association nodes in their memory, which is why these have a higher chance of being activated (Czellar & Luna, 2010). For this reason, each personal experience or contact with an unfamiliar country of origin can have a great impact, and frequency makes associations more accessible and easier to recollect from memory.

Considering some consumers might have no explicit knowledge of a product-country image, our study focuses on consumer affinity as the basis of an unfamiliar country of origin. This is due to the possible lack of cognitions in consumers who can resort to affect as information in their evaluations (Clore et al. 2001). While both cognitions and emotions can occur without awareness, affective responses in particular can occur without cognitive encoding and in total absence of recognition memory (Zajonc, 1984). Hence, affects in particular can be formed automatically and unconsciously, which makes assessing an emotional connection to any country possible regardless of the level of familiarity.

Academics agree that there is a severe lack of studies on affective attitude in the field of country-of-origin research (Roth & Diamantopoulos, 2009; Maheswaran et al., 2013), even though an affective image has a stronger impact on the intention to buy (Wang et al., 2012; Li et al., 2014). So far, negative affects toward foreign countries have received considerable attention in the literature (e.g. ethnocentrism, animosity), unlike favorable attitudes, which have largely been neglected. This further encourages us to study favorable facets of an unfamiliar country of origin. Therefore, we refer to the only scale using positive emotions toward a country available in the literature. That is the consumer affinity scale, which is based on feelings of sympathy and attachment to a country (Oberecker & Diamantopoulos, 2011).

## 2.2. CONSUMER AFFINITY

Oberecker, Riefler, and Diamantopoulos (2008) were the first to conceptualize consumer affinity as being expressed by “a spontaneous or natural liking or sympathy” and by stronger emotions, such as feelings of “cohesiveness and identification” or “attraction”. However, the first definition of consumer affinity in the area of country-of-origin research was provided by Jaffe and Nebenzahl (2006). They define it as a favorable and primarily affectively based attitude toward a focal foreign country, which might affect consumer behavior toward products and brands from the affinity country.

When Oberecker et al. (2008) conceptualize consumer affinity, they distinguish idiosyncratic from normative affinities. Idiosyncratic affinities occur at individual level only, while normative affinities depend on cultural influences and occur at the national level. Idiosyncratic consumer affinity is the source of affinity toward an unfamiliar country of origin, whereas normative consumer affinity is more typical of a familiar country of origin, since it is based on knowledge shared with others via mass media or social networks. Moreover, they base their micro and macro drivers of consumer affinity accordingly.

As Nes et al. (2014) explain, their macro drivers seem to express what respondents like about the affinity target and the micro drivers seem to express how they developed this affinity. The latter are based on direct personal experience with the affinity country and/or its citizens, such as personal contacts, travel, and stays abroad. In contrast, macro driver factors are information on country characteristics, which may also be gained indirectly through media, books, or school education, such as lifestyle, scenery, culture, politics, and economics (Oberecker et al. 2008). These factors overlap to a greater or lesser extent with recently developed cognitive consumer affinity dimensions: Wongtada et al. (2012) propose education affinity, business affinity, and people affinity as latent dimensions of consumer affinity; Nes et al. (2014) suggest general affinity, culture/landscape, music/entertainment, people, and politics dimensions; Bernard and Zarrouk-Karoui (2014) identify personal experience, beauty of nature, and culture as drivers of consumer affinity.

On the other hand, Oberecker and Diamantopoulos (2011) develop a higher-order construct with affectively based sympathy and attachment. Their scale measures affective consumer affinity, while other authors focus on cognitive consumer affinity (Wongtada et al., 2012; Nes et al., 2014; Bernard & Zarrouk-Karoui, 2014). At any rate,

the results consistently show that the cognitive factors of consumer affinity are the drivers of the more general items proposed for affective consumer affinity (Oberecker et al., 2008; Nes et al., 2014; Bernard & Zarrouk-Karoui, 2014). This enables us to simultaneously retest results of both cognitive indirect impact and affective direct impact of consumer affinity on the willingness to buy.

Note that respondents were free to choose their affinity country in the study developing the affective scale of consumer affinity, while other studies had assigned a target country in their survey (Wongtada et al., 2012; Nes et al., 2014). This has probably resulted in strong emotions by respondents (Oberecker & Diamantopoulos, 2011) and might directly impact their intention to buy. Where strong emotions are present, consumers do not particularly care about the product-country image, since their decision is swayed by the strength of their emotions. This is probably why no effect on product-country image was hypothesized in their study. This is where the discrepancy in the literature comes from. Very strong consumer affinity suggests its direct impact on the willingness to buy, whereas weaker levels of affinity take an indirect path in decision-making, mediated by either perceived risk (Oberecker & Diamantopoulos, 2011) or product-country image (Wongtada et al., 2012; Nes et al., 2014; Bernard & Zarrouk-Karoui, 2014).

This distinction can partly arise from the level of product knowledge at the heart of the issue of the unfamiliar country of origin. Some consumers have sufficient product knowledge and thus have no problems forming a product-country image. Those who lack such knowledge can rely on country image associations, also known as the halo effect. Note here that cognitive country image is fully mediated by the product-country image (Li et al., 2014), while the affective country image can directly affect behavior, most commonly measured by the willingness to buy (Wang et al., 2012). Naturally, consumers with limited product knowledge cannot use their nonexistent product-country image in their evaluations. This is why their strong affinity either impacts their willingness to buy directly or they consider the perceived risk in such purchase decisions (Oberecker & Diamantopoulos, 2011).

## 3. RESEARCH MODEL

Most of the decisions for selecting a particular affinity country were based on respondents' personal attachment to the chosen country due to their vacation experience, family lineage etc.

This indicates the possibilities of analyzing consumer affinity in the case of an unfamiliar country of origin, since some consumers have a strong emotional bond to unfamiliar countries of origin and, consequently, even product knowledge, despite their generally perceived unfamiliarity in the international market. Since our study will include consumers with both high and low familiarity, we will test both the direct and indirect impact of consumer affinity on the willingness to buy in accordance with results from previous research. Hence, hypotheses 1–3 are formed according to the assumption of direct impact of consumer affinity on the intention to buy (Oberecker & Diamantopoulos, 2011), and hypotheses 4 and 5 are formed according to results from the literature on cognitive consumer affinity (Wongtada et al., 2012; Nes et al., 2014). In addition, we have posed another hypothesis in accordance with the context of low familiarity. The more unfamiliar the country of origin is, the more uncertain the results of the purchase are. Therefore, H6 suggests the mediation of consumers' perceived risk, because the willingness to buy is determined by the level of uncertainty that consumers feel due to low familiarity.

The contribution of Oberecker and Diamantopoulos (2011) is the most valuable for our study, not only because we base our model on their affective scale of consumer affinity, but also due to the implementation of perceived risk in the model. Perceived risk, according to them, fully mediates the impact of consumer affinity on the willingness to buy. The authors incorporate this construct into their study on the assumption that this is how consumers reduce their uncertainty about the purchase of a product, by preferring familiar options to unfamiliar ones in risky consumption situations (Oberecker & Diamantopoulos, 2011). It is true that consumers with no or poor explicit knowledge will use heuristics, since other information is not available to them, and prior research has shown that extrinsic cues,

such as the price or country of origin, can act as risk-relieving information (Aqueveque, 2006).

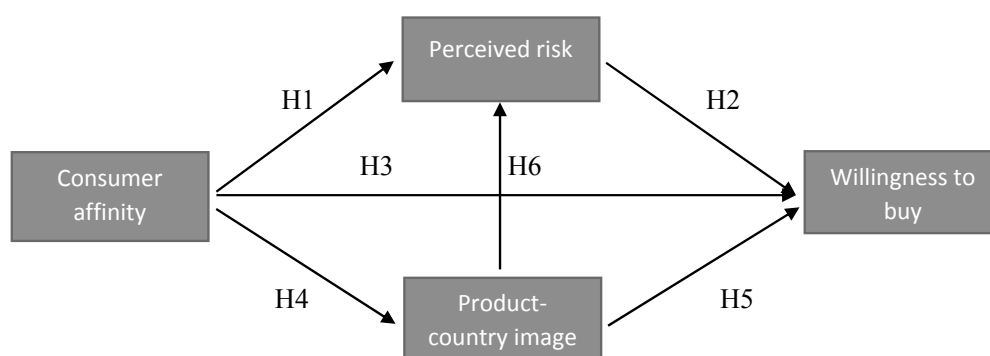
Hence, in the case of low familiarity, consumers might even simply assess the perceived risk instead of evaluating the product-country image, when information on the latter is unavailable to them. For this reason, we predict an alternative path to indirect impact of consumer affinity, when consumers have scarce data on the product-country image or lack confidence in it. Consumers with low familiarity are unable to evaluate the product-country image and do not have strong affinity toward an unfamiliar country of origin. This is why they rely on their evaluation of the level of risk in their decision on buying products from an unfamiliar country of origin. Thus, we predict that consumer affinity will affect the perceived risk and the latter will impact the willingness to buy.

*Hypothesis 1: The higher the affinity consumers have, the lower the risk they perceive.*

*Hypothesis 2: The higher the risk consumers perceive, the less willing they are to buy.*

As noted above, the mixed results in the literature are probably caused by research design, where respondents either chose their own affinity country or are assigned a target country in the survey. The direct impact in the case of an unfamiliar country of origin is not impossible, but is highly unlikely due to the lack of experience and prior knowledge of most consumers. Regardless, we will retest it, even if it seems unlikely that the respondents would have such strong feelings toward an unfamiliar country of origin that is assigned to them in the survey. At any rate, this would certainly be possible if we looked for a sample with strong positive feelings toward a target country or let them choose their own affinity country (Oberecker & Diamantopoulos, 2011). It is also possible that a memorable experience would generate strong feelings of sympathy and/

**Figure 1:** Proposed research model



or attachment, which would be recollected at the time of the evaluation using affect as information (Clore et al., 2001) in the absence of product knowledge.

*Hypothesis 3: The higher the affinity consumers have, the more willing they are to buy.*

More recent research focuses on developing scales for cognitive consumer affinity and has consistently demonstrated an indirect impact of consumer affinity mediated by the product-country image (Wongtada et al., 2012; Nes et al., 2014). This is probably due to research design with a target affinity country, which measures the image of a particular country of origin. Thus, the strength of consumers' emotional bond to this target country varies. The same will be the case in our study. For this reason, we expect the impact of consumer affinity on the product-country image (Wongtada et al., 2012; Nes et al., 2014) and the impact of the product-country image on the willingness to buy, which has long been established in the literature (Verlegh and Steenkamp, 1999; Maheswaran et al., 2013). Under the condition that consumers have the required product knowledge for such retrieval from memory or they are at least sufficiently familiar with the target country in order to form evaluations by halo effect (Han, 1989).

*Hypothesis 4: The higher the affinity consumers have, the better the product-country image they hold.*

*Hypothesis 5: The better the product-country image consumers hold, the more willing they are to buy.*

Perceived risk serves as an additional variable to measure outcomes in consumer research and is part of the conceptualization of consumer affinity (Oberecker et al., 2008), but it is not part of the recent analyses of consumer affinity or country-of-origin research. In the case of the latter, there are a few exceptions (see Aqueveque, 2006; Michaelins et al., 2008). We would like to shed some light on this overlooked construct, which could play an important role in unfamiliar country of origin research. Due to the high probability of limited experience and product knowledge, perceived risk should be an important predictor of the willingness to buy. For this reason, we are adding the sixth hypothesis to our retest of the mixed results in the area of consumer affinity.

*Hypothesis 6: The better the product-country image consumers hold, the lower the risk they perceive.*

#### 4. METHOD

This research design is not a standard one, but it aims to consider all levels of consumer knowledge in order to obtain the highest quality data that can be collected by a survey. Its design is acknowledging that an unfamiliar country of origin might demand a different approach due to a lack of explicit knowledge and confidence in it. We understand that the Likert scale is designed to measure explicit attitudes, namely highly conscious and controllable memory processes. As we attempted to detect the consumers with low familiarity in addition to consumers with high familiarity, we adapted the Likert scale, adding the 'I don't know' option, in order to understand where explicit consumer knowledge is insufficient in the case of low familiarity. At the same time, we changed the typical odd-numbered scale to an even-numbered six-point Likert scale,<sup>1</sup> which enables us to detect even the slightest tendencies to negative or positive valence in attitude. This even-numbered scale with the added 'I don't know' option is valid, since the middle neutral option is interchangeable with the added 'I don't know' (Dolnicar & Grün, 2013). Actually, this type of scale has already been tested in the context of low familiarity of brands, because these are very well known among some consumers and quite unfamiliar to others, which is also the case with the unfamiliar country of origin.

To collect quality data, we have acknowledged the problem of low familiarity for some respondents. The 'I don't know' option also points to items that did not affect their evaluation and determines which items are relevant in the case of an unfamiliar country of origin. At the same time, we can control the respondents' level of product knowledge as well as their confidence of evaluating perceived risk and willingness to buy. The distinction between subjective and objective knowledge is well established in the literature (Schaefer, 1997). Despite this, the 'I don't know' option was not added to all items. Consumer affinity was measured by a six-point scale only because it is affectively based and the evaluation is thus possible, even if data is very scarce. If such judgment is too difficult to form, we must assume that the target country is an unknown country of origin to this particular respondent. In contrast, we only aim to detect respondents with high and low familiarity with the target country.

We used Slovenia as an example of a young and certainly unfamiliar country of origin. Moreover, low familiarity with Slovenia was established in previous research (see Kline & Berginc, 2003;

<sup>1</sup> Strongly disagree, disagree, partly disagree, partly agree, agree, and strongly agree.

Brezovec, 2012). Besides, the country selection also enabled researchers to gather a simple sample incorporating respondents of various backgrounds and with different levels of knowledge. Even though the sample is convenient, it is sufficient for this initial demonstration of country-of-origin effect in the context of low familiarity.

#### 4.1. MEASURES

All items used in our survey were adopted from previous research. Our research model is based on affective consumer affinity and its scales, which measure of feelings of sympathy and attachment (Oberecker & Diamantopoulos, 2011). The construct of consumer affinity can be measured on a cognitive or an affective scale. We adopted the affective approach, because consumers with limited knowledge might struggle to respond to several cognitive dimensions or drivers, which were found to affect consumer affinity due to lack of information. In addition to the consumer affinity scale, we also adopted the perceived risk scale used in the aforementioned study. However, we did not use their positively formed scale for the willingness to buy in our study. In order to check if perceived risk is truly a distinct construct, we adopted a negatively formed scale for the willingness to buy from the study of Wongtada and her colleagues (2012), who simultaneously researched consumer affinity and animosity. We eliminated one item, though, because it refers to a particular product purchase ("I would never buy an American car").

The product-country image has many variations of scales in the literature, since it is measured in almost every study in the field of country-of-origin research. Ever since country equity was conceptualized and its scales of the macro and micro image were developed, they have been widely used in research (Nes et al., 2011). Pappu and Quester (2010) themselves used previously established scales. From them, we adopted an extended scale for the micro image, along with five items from Nagashima (1977) and one item from Aaker (1991). The content of the items was altered from "Televisions made in country Y are..." to "Products made in Slovenia are..." Since this is the first study using an unfamiliar country of origin as the target country, we retested items for technical advancement and high status of products, which could produce different results to those obtained by Pappu and Quester (2010). In order to leverage this suggestion of products holding a high status despite coming from an unfamiliar country, we introduced a final, sixth item by Aaker (1991): "Products made in Slovenia are usually good value for money."

#### 4.2. SAMPLE

We conducted a web survey among 362 foreign respondents, but 86 of these questionnaires were not filled out completely. Therefore, we could use only 276 for our analysis. The gathered sample consists mainly of young adults (aged 29 on average) from EU-15 who are well educated, with 32% holding a university degree and 49% a master's degree. This is not surprising, since people from higher socioeconomic classes appear to be more familiar with both domestic and foreign brands (Maheswaran et al., 2013). However, some respondents come from other countries: 29 from the new EU members, such as Hungary, Poland, and Romania; 31 from Balkan countries; 19 from Asia; 13 from North America; 10 from Latin America; 9 from Ukraine and Russia; 4 from Africa; 1 from New Zealand and 1 from Australia. The sample consists of 51% female and 49% male respondents. We acknowledge our convenience sample cannot be projected to any population, but it serves the aims of our study.

Besides, this kind of sample represents an additional challenge to the model, since the country-of-origin effect is typically stronger among older and less educated people (Bhaskaran & Sukumaran, 2007), although it is still evident in the generation Y (Zdravkovic, 2013). Above all, a highly educated sample will ensure better quality data, since educated respondents do not tend to hide their lack of knowledge (Lietz, 2010). As expected, the most problematic construct was the product-country image, since many felt unable to evaluate product attributes without any previous experience or prior knowledge. Hence, we use it as a proxy in order to create groups of respondents with high and low familiarity, because consumers with low familiarity will not be able to form an explicit attitude toward the product-country image, or will not even be able to use the halo effect and infer the attitude from their general country image.

In the sample, there were 95 respondents who responded to all product-country image items. They are representing consumers with high familiarity. The rest represent consumers with low familiarity, with 110 respondents choosing the 'I don't know' option for all six items, demonstrating their complete lack of knowledge. This division into two groups was confirmed by a set of control questions verifying that respondents in the high familiarity group indeed have more contacts with the target country (e.g. friends, visits) and better product knowledge.

## 5. RESULTS

First, the reliability of the variables was tested. Four constructs were assumed and shown highly reliable: consumer affinity ( $\alpha = 0.869$ ), product-country image ( $\alpha = 0.915$ ), perceived risk ( $\alpha = 0.903$ ), and willingness to buy ( $\alpha = 0.829$ ). In our research model, we included all hypotheses previously confirmed by other researchers. Certainly, we did not expect all to be significant in our model, since they were never used in such a combination before. Therefore, we analyzed the data with multiple regressions; firstly, in order to establish which hypotheses were significant. We created factors from items (using the method of maximum likelihood) according to the four constructs described above in order to conduct the

regressions. As mentioned above, we divided the respondents according to their explicit knowledge into groups of consumers with high familiarity and low familiarity. This distinction proved to be valid, since the results of multiple regressions demonstrated some issues in analyzing the product-country image because of too many missing values caused by the 'I don't know' option. Hence, we had to eliminate this construct in the analysis for consumers with low familiarity. The results showed an indirect path of consumer affinity impact for both groups, but it is one that has not been suggested in the literature.

For consumers with high familiarity, we conducted the first multiple regression with willingness to buy as the dependent variable ( $R^2 = 0.$

**Table 1:** Estimates of standardized regression weights for variables included in the original model

	high familiarity	low familiarity
PCI $\leftarrow$ CA	-.518	/
PR $\leftarrow$ PCI	.429	/
WTB $\leftarrow$ PR	.837	.630
PR $\leftarrow$ CA	/	-.472
Q1a: I have a feeling of sympathy toward this country.	.640	.474
Q1b: I feel a pleasant feeling toward this country.	.795	.693
Q1c: This country inspires me.	.856	.708
Q1d: I feel attached to this country.	.815	.813
Q1e: I love this country.	.744	.799
Q1f: I like Slovenia.	.837	.686
Q1g: I'm captivated by this country.	.793	.788
Q2a: Products made in Slovenia are usually good value for money.	.662	/
Q2b: Products made in Slovenia are high status.	.653	/
Q2c: Products made in Slovenia are innovative.	.787	/
Q2d: Products made in Slovenia are dependable.	.880	/
Q2e: Products made in Slovenia are technically advanced.	.924	/
Q2f: Products made in Slovenia have quality workmanship.	.868	/
Q3a: Getting products from Slovenia is risky.	.837	.825
Q3b: Buying products from Slovenia can have uncertain outcomes.	.891	.880
Q3c: Getting products from Slovenia can lead to bad results.	.927	.837
Q4a: I would feel guilty if I bought a Slovenian product.	.772	.795
Q4b: I do not like the idea of owning Slovenian products.	-.009	-.052
Q4c: Whenever possible, I avoid buying Slovenian products.	.744	.822
Q4d: Whenever available, I would prefer to buy products made in Slovenia.	.871	.761

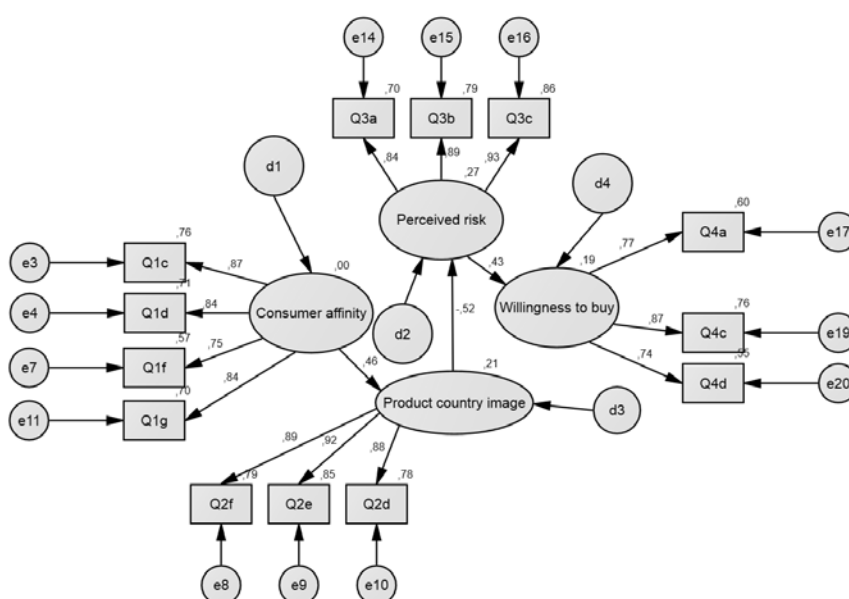
CA = consumer affinity (Q1), PCI = product-country image (Q2), PR = perceived risk (Q3), WTB = willingness to buy (Q4)

157,  $F(3.84) = 5.228$ ,  $p < 0.05$ ) and discovered that only perceived risk has a significant impact on it ( $p < 0.01$ ). This is contrary to the standard country-of-origin effect, where the product-country image determines the willingness to buy. Here, the product-country image actually has a weaker impact on the intention to buy than consumer affinity. Again, this shows the importance of affects in evaluations, since they can impact the willingness to buy directly without the mediation of the product-country image (Li et al., 2014). Hence, H2 is confirmed for respondents with high familiarity, while H3 and H5 are rejected. Next, we were interested in the perceived risk as a dependent variable in a multiple regression. The results ( $R^2 = 0.225$ ,  $F(2.87) = 12.625$ ,  $p < 0.001$ ) support full mediation of perceived risk in the impact of the product-country image ( $p < 0.001$ ) on the intention to buy. Therefore, H6 is confirmed, while H1 is rejected for consumers with high familiarity. In the end, we tested the only remaining hypothesis, H4, which was also confirmed ( $R^2 = 0.223$ ,  $F(1.91) = 26.183$ ,  $p < 0.001$ ).

We applied similar regressions analyses to the group of consumers with low familiarity, although we had to skip the construct of the product-country image. Hence, our first multiple regression tested the willingness to buy as a dependent variable ( $R^2 = 0.183$ ,  $F(2.56) = 6.278$ ,  $p < 0.05$ ) and again revealed the significance of the mediation of perceived risk ( $p < 0.05$ ). Thus, hypothesis 2 is supported for all consumers regardless of their level of familiarity. On the other hand, the direct impact of consumer affinity on the willingness to buy (H3) is rejected in both cases, which is to be expected when the target

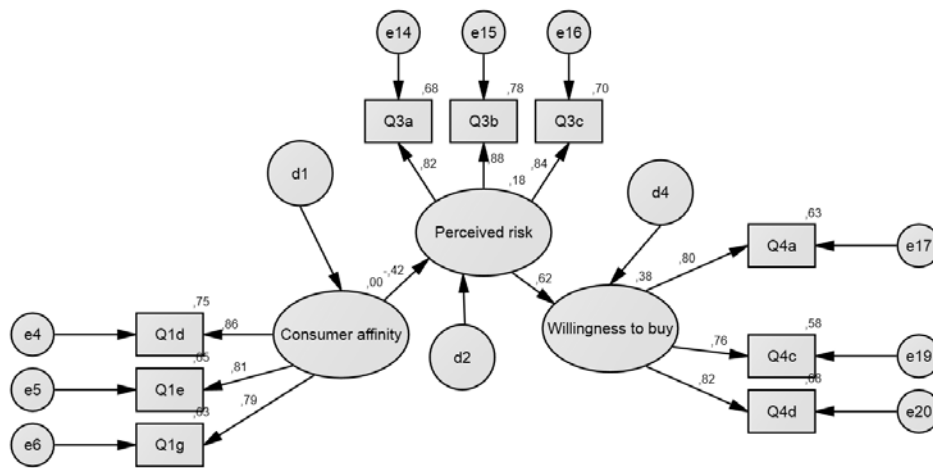
country is an unfamiliar country of origin. As we eliminated the product-country image from the analysis of respondents with low familiarity, the hypotheses 4–6 were not tested, so we cannot reject or confirm them. At any rate, we were able to test the impact of consumer affinity on perceived risk. The regression results ( $R^2 = 0.194$ ,  $F(1.78) = 18.828$ ,  $p < 0.001$ ) demonstrated a strong support for H1 in the case of consumers with low familiarity, even though the same hypothesis was rejected in the high familiarity context.

Moreover, we analyzed the path diagram using the structural equation modelling program AMOS. The proposed research model was run according to the results of the regression analysis. Indeed, the model was not applicable satisfactorily to either of the groups. This is why we followed the rule that indicator variables should have standardized regression weights of 0.75 or higher on the latent variable they represent. At the same time, we decided to include at least three items per construct. All variables and their respective weights can be found in Table 1. The model fit was still weak. Therefore, we eliminated items below 0.8 on the constructs of consumer affinity and product-country image, which both still had more than three items. Afterwards, the model did fit ( $\chi^2(62) = 70.136$ ,  $p = 0.224$ ; NFI = 0.919, CFI = 0.990, TLI = 0.985, RMSEA = 0.037) in the case of respondents with high familiarity. However, it is much weaker in the case of respondents with low familiarity ( $\chi^2(25) = 39.331$ ,  $p = 0.034$ ; NFI = 0.934, CFI = 0.974, TLI = 0.953, RMSEA = 0.056), probably due to the explicit measure of their attitude.



**Figure 2:** Model for consumers with high familiarity





**Figure 3:** Model for consumers with low familiarity

**6. CONCLUSION**

By defining and operationalizing the unfamiliar country of origin, our study broadens the field of country-of-origin research by extending the pool of target countries from familiar countries with well-known images to less familiar countries of origin. This is possible because every country has its image, even though it might not have had an intentional onset. Consumers have an attitude towards any country (Kotler & Gertner, 2002) that they are aware of, although only a few of them are well-known. Consequently, many consumers have an unfamiliar country-of-origin image, which is why this study is valuable. In our attempt to demonstrate the country-of-origin effect among consumers with low familiarity, we propose to renew the Likert scale by simply adding the 'I don't know' option for such purposes. This enables researchers to divide respondents into separate groups according to their level of knowledge. At the same time, they are able to control their confidence in knowledge on any latent variable.

Moreover, our study once again confirms the importance of affects in attitudes and contributes to the knowledge of consumer affinity. Our results indicate that indirect impacts of consumer affinity are expected in the case of low levels of familiarity or an unfamiliar country of origin. This is consistent with the literature. Consumer knowledge or familiarity with the product-country image is a moderator of the halo effect (Maheswaran et al., 2013). Hence, a direct effect is observed when consumers are familiar with the country of origin, whereas indirect effects mark lower familiarity with the country of origin. For example, Chinese consumers who are relatively less familiar with Norway inferred that products made in Norway are of high quality based on their macro image of Norway as a Western country (Kleppe et al., 2002).

Due to limited knowledge, consumers use simple heuristics and rely on their evaluation of perceived risk when deciding to purchase products from an unfamiliar country of origin. One example of heuristic judgement is attribute substitution, which is used to replace a difficult question (What is the product-country image?) with an easier one (How risky is it to buy products from this country?). Attribute substitution commonly occurs when we lack information on a question and have access to the knowledge required to answer a similar question (Kahneman & Frederick, 2002). This is why idiosyncratic affinities are vital in building a positive image of any unfamiliar country, because personal contacts and experience increase the confidence of consumers in their own evaluations (Urbonavicius et al., 2011).

Therefore, a product can be bought due to its familiarity, because what we know is what we like, and we are certain that products from particular countries are of better quality (Chang, 2004). This is why average products from a familiar country of origin are evaluated better than products from an unfamiliar country of origin, because familiarity increases stereotyping (Smith et al. 2006). Stereotype effect is beneficial for countries with positive stereotypes, while those with a negative image are advised to conceal the origin of their products in order to avoid potentially unfavorable associations. However, a country image is not static and can be built using product quality (Sun & Paswan, 2011). Hence, unfamiliar countries should not conceal the country-of-origin information on its products. Besides, familiarity breeds liking, since familiarity and positive emotions are interrelated (Garcia-Marques et al., 2010).

In a study measuring how a brand image affects the country image, participants evaluated the country of origin more positively when they had

some knowledge of the origin of the brand. In this case, the newly acquired brand knowledge biased their evaluation of the country-of-origin image. The study found that for small, less familiar countries, information about the well-known brand led to more positive beliefs about the country's innovation and overall image (White, 2012). This is a clear demonstration of the importance of any (favorable) information for the product-country image, as well as the general country image. At the same time, it shows consumers' doubts in the quality of products from an unfamiliar country of origin, when no information is provided to the consumer, thus creating uncertainty.

## 7. LIMITATIONS AND FURTHER RESEARCH

The greatest weakness of this study in the small convenience sample, which does not allow for the generalization of our results. Hence, our model should be tested on other samples and for other countries. In addition, our study only addresses products in general, which is sufficient for a preliminary study of the unfamiliar country of origin effect, but it may have partly influenced our results. Consumers might have different products in mind and many of them could be thinking of hedonic products because of the affective nature of consumer affinity. Future research should, therefore, compare hedonic and utility products in order to determine how consumer affinity affects each of these or any other product category.

The results of our study suggest that the constructs of consumer affinity and perceived risk should not be disregarded in country-of-origin research, since they are key variables in (unfamiliar) country-of-origin research, mainly because they can impact consumer evaluation, even in the case of low familiarity (Oberecker & Diamantopoulos, 2011). On the other hand, recent literature reviews focus on country equity (Bayraktar, 2013) or nation equity (Maheswaran et al., 2013) and factors such as consumer animosity, ethnocentrism, or other normative influences. However, they do not even mention consumer affinity, although there is a trend of investigating affectively based constructs and consumer ideologies in country-of-origin research (Dmitrovic & Vida, 2010).

Last but not least, future research should improve the design of the unfamiliar country of origin study and delve deeper into perceived risk and its sources. This area of research is a fresh insight into the field, since it focuses on studying

several neglected avenues in country-of-origin research, such as implicit attitudes (Herz & Diamantopoulos, 2013) and emotions (Oberecker & Diamantopoulos, 2011). Besides, understanding how to build the feeling of consumer affinity and reduce perceived risk would be very beneficial for practitioners and academics alike.

## REFERENCES

1. Aaker, D. A. (1991). *Managing Brand Equity*. The Free Press: New York.
2. Aqueveque, C. (2006). Extrinsic Cues and Perceived Risk: The Influence of Consumption Situation. *Journal of Consumer Marketing*, 23(5): 237–247.
3. Bayraktar, A. (2013). When is the country-of-origin of a brand a weakness in global markets? *International Journal of Management Research and Review*, 31(8): 3199–3210.
4. Bernard, Y., & Zarrouk-Karoui, S. (2014). Reinforcing Willingness to Buy and to Pay Due to Consumer Affinity towards a Foreign Country. *International Management Review*, 10(2): 57–73.
5. Bhaskaran, S., & Sukumaran, N. (2007). Contextual and methodological issues in COO studies. *Marketing Intelligence & Planning*, 25(1): 66–81.
6. Brezovec, A. (2012). Podobe turizma – od konceptualnih dilem do dinamičnega soustvarjanja pomenov. *Družboslovne razprave*, 70(28): 89–108.
7. Chang, C. (2004). Country of origin as a heuristic cue: The effects of message ambiguity and product involvement. *Media Psychology*, 6(2): 169–192.
8. Clore, G. L., Gasper, K., & Garvin, E. (2001). Affect as information. In J. P. Forgas, (Ed.). *Handbook of Affect and Social Cognition* (pp. 121–144). Mahwah, N. J.: Lawrence Erlbaum Associates.
9. Czellar, S., & Luna, D. (2010). The effect of expertise on the relation between implicit and explicit attitude measures: An information availability/accessibility perspective. *Journal of Consumer Psychology*, 20(3): 259–273.
10. Dmitrovic, T., & Vida, I. (2010). Consumer Behaviour Induced by Product Nationality: The Evolution of the Fields and its Theoretical Antecedents. *Transformations in Business & Economics*, 9(1): 145–165.
11. Dolnicar, S., & Grün, B. (2013). Including *Don't know* answer options in brand image surveys improves data quality. *International Journal of Market Research*, 56(1): 33–50.
12. Garcia-Marques, T., Mackie, D. M., Claypool, H. M., & Garcia-Marques, L. (2010). Is it familiar or positive? Mutual facilitation of response latencies. *Social Cognition*, 28(2): 205–218.
13. Han, C. M. (1989). Country Image: Halo or Summary Construct? *Journal of Marketing Research*, 26(2): 222–229.
14. Herz, M. F., & Diamantopoulos, A. (2013). Activation of country stereotypes: automaticity, consonance, and impact. *Journal of the Academic Marketing Science*, 41(4): 400–417.
15. Jacoby, L. L., Toth, J. P., & Yonelinas A. P. (1993). Separating Conscious and Unconscious Influences of Memory: Measuring Recollection. *Journal of Experimental Psychology*, 122(2): 139–154.

16. Jaffe, E. D., & Nebenzahl, I. D. (2006). National Image and Competitive Advantage: The Theory and Practice of Place Branding. Narayana Press: Copenhagen.
17. Kahneman, D., & Frederick, S. (2002). Representativeness Revisited: Attribute Substitution in Intuitive Judgment. In T. Gilovich, D. Griffin, and D. Kahneman (Eds.), *Heuristics and Biases: The Psychology of Intuitive Judgment* (pp. 49–81). Cambridge University Press: Cambridge.
18. Kleppe, I. A., Iversen, N. M., & Stensaker, I. G. (2002). Country images in marketing strategies: Conceptual issues and an empirical Asian illustration. *Brand Management*, 10(1): 61–74.
19. Kline, M., & Berginc, D. (2003). Tržna znamka države: Študija primera Slovenije. *Teorija in praksa*, 40(6): 1040–1057.
20. Kotler, P., & Gertner, D. (2002). Country as Brand, Product, and Beyond: A Place Marketing and Brand Management Perspective. *Journal of Brand Management*, 9(4): 249–261.
21. Li, D., Wang, C. L., Jinng, Y., Bradley, B. R., & Zhang, H. (2014). The asymmetric influence of cognitive and affective country image on rational and experimental purchases. *European Journal of Marketing*, 48(11/12): 2153–2175.
22. Lietz, P. (2010). Research into questionnaire design - a summary of literature. *International Journal of Market Research*, 52(2): 249–272.
23. Liu, S. S., & Johnson, K. F. (2005). The automatic country-of-origin effect on brand judgements. *Journal of Advertising*, 34(1): 87–97.
24. Magnusson, P., Westjohn, S. A., & Zdravkovic, S. (2011). "What? I thought Samsung was Japanese": accurate or not, perceived country of origin matters. *International Marketing Review*, 28(5): 454–472.
25. Maheswaran, D. (1994). Country of Origin as a Stereotype: Effects of Consumer Expertise and Attribute Strength on Product Evaluations. *The Journal of Consumer Research*, 21(2): 354–365.
26. Maheswaran, D., Chen, C. Y., & He, J. (2013). Nation equity: Integrating the multiple dimensions of country of origin effects. In N. K. Malhotra (Ed.), *Review of Marketing Research* (Vol. 10, pp. 153–189). Bingley: Emerald Group Publishing Limited.
27. Martin, B. A. S., Lee, M. S. W., & Lacey, C. (2011). Countering negative country of origin effects using imagery processing. *Journal of Consumer Behaviour*, 10(2): 80–92.
28. Michaelins, M., Woisetschläger, D. M., Backhaus, C., & Ahlert, D. (2008). The effects of country of origin and corporate reputation on initial trust: An experimental evaluation of the perception of Polish consumers. *International Marketing Review*, 25(4): 404–422.
29. Nagashima, A. (1977). A comparative "made in" product image survey among Japanese businessmen. *Journal of Marketing*, 41(2): 95–100.
30. Nes, E. B., Yelkur, R., & Silkoset, R. (2014). Consumer affinity for foreign countries: Construct development, buying behavior consequences and animosity contrasts. *International Business Review*, 23(4): 774–784.
31. Oberecker, E. M., & Diamantopoulos, A. (2011). Consumers' emotional bonds with foreign countries: Does consumer affinity impact buying intentions? *Journal of International Marketing*, 19(3): 45–72.
32. Oberecker, E. M., Riefler, P., & Diamantopoulos, A. (2008). The consumer affinity construct: conceptualization, qualitative investigation, and research agenda. *Journal of International Marketing*, 16(3): 23–56.
33. Pappu, R., & Quester, P. (2010). Country equity: Conceptualization and empirical evidence. *International Business Review*, 19(3): 276–291.
34. Roth, K. P., & Diamantopoulos, A. (2009). Advancing the Country Image Construct. *Journal of Business Research*, 62(7): 726–740.
35. Samiee, S., Shimp, T. A., & Sharma, S. (2005). Brand origin recognition accuracy: Its antecedents and consumers' cognitive limitations. *Journal of International Business Studies*, 36(4): 379–397.
36. Samiee, S. (2011). Resolving the impasse regarding research on the origins of products and brands. *International Marketing Review*, 28(5): 473–485.
37. Schaefer, A. (1997). Consumer knowledge and country of origin effects. *European Journal of Marketing*, 31(1): 56–72.
38. Smith, E. R., Miller, D. A., Maitner, A. T., Crump, S. A., Garcia-Marques, T., & Mackie, D. M. (2006). Familiarity can increase stereotyping. *Journal of Experimental Social Psychology*, 42(4): 471–478.
39. Sun, Q., & Paswan, A. (2011). Country branding using product quality. *Journal of Brand Management*, 19(2): 143–157.
40. Usunier, J.-C. (2006). Relevance in Business Research: The Case of Country-of-Origin Research in Marketing. *European Management Review*, 3(1): 60–73.
41. Urbonavicius, S., Dikcius, V., & Navickaite, S. (2011). Country Image and Product Evaluations: Impact of a Personal Contact with a Country. *Inzinerine Ekonomika-Engineering Economics*, 22(2): 214–221.
42. Verlegh, P. W. J., & Steenkamp, J.-B. E. M. (1999). A review and meta-analysis of country-of-origin research. *Journal of Economic Psychology*, 20(5): 521–546.
43. Wagner, A. D. & Gabrieli, J. D. E. (1998). On the relationship between recognition familiarity and perceptual fluency: Evidence for distinct mnemonic process. *Acta Psychologica*, 98(2–3): 211–230.
44. Wang, C. L., Li, D., Barnes, B. R., & Anh, J. (2012). Country image, product image and consumer purchase intention: Evidence from an emerging economy. *International Business Review*, 21(6): 1041–1051.
45. White, C. L. (2012). Brands and national image: An exploration of inverse country-of-origin effect. *Place Branding and Public Diplomacy*, 8(2): 110–118.
46. Wongtada, N., Rice, G., & Bandyopadhyay, S. (2012). Developing and validating affinity: A new scale to measure consumer affinity toward foreign countries. *Journal of International Consumer Marketing*, 14(3): 147–67.
47. Zajonc, R. B. (1984). On the Primacy of Affect. *American Psychologist*, 39(2): 117–123.
48. Zdravkovic, S. (2013). Does country-of-origin matter to Generation Y? *Young Consumers: Insight and Ideas for Responsible Marketers*, 14(1): 89–102.

## NAVODILA ZA PRIPRAVO PRISPEVKOV ZA REVISO AKADEMIJA MM

**Kratek opis revije:** Akademija MM je slovenska znanstvena revija s področja trženja, pri kateri so prispevki ločeni na strokovne in znanstvene in so lahko napisani v slovenskem ali angleškem jeziku. Prispevki se morajo nanašati oz. biti vsebinsko povezani s področjem Slovenije ali zajemati teme, ki so zanimive za njene bralce.

**Obseg prispevkov:** od 4.000 do 8.000 besed (vključno s povzetkom, ključnimi besedami, literaturo, tabelami in grafi).

**Jezik:** Prispevki so lahko napisani v slovenskem ali angleškem jeziku. Za članke, napisane v slovenskem jeziku, je treba poleg slovenskega povzetka in ključnih besed v slovenščini pripraviti tudi naslov, povzetek in ključne besede v angleškem jeziku. Angleški članki morajo vsebovati razširjeni povzetek, ki bo v primeru objave preveden v slovenski jezik. V obeh primerih se od avtorjev zahteva ustrezna jezikovna raven. V slovenskih člankih je zaželeno raba ustreznega slovenskega strokovnega izraza.

**Oblika članka:** Poslani prispevki morajo biti ustrezno oblikovno urejeni. Besedilo naj bo oblikovano na papirju formata A4, pisava naj bo Times New Roman velikosti 12 pik, vsi robovi naj bodo široki 2,5 cm, razmak med vrsticami pa 1,5. Tabele in grafi naj se nahajajo med tekstem.

Prva stran naj vključuje naslov članka ter ime in priimek, naziv, institucijo in elektronski naslov avtorja oz. avtorjev. Druga stran naj vključuje naslov, povzetek (od 150 do 200 besed) in ključne besede (4–6) v slovenskem jeziku. V nadaljevanju naj bodo naslov, povzetek in ključne besede predstavljene tudi v angleškem jeziku. V primeru angleških člankov naj druga stran vključuje naslov, razširjeni povzetek (od 600 do 700 besed) in ključne besede (4–6) v angleškem jeziku. Avtor(ji) naj tudi predlaga(jo) uvrstitev članka med znanstvene oziroma strokovne. Tretja stran vključuje naslov in besedilo članka. Naslovi poglavij in podpoglavij naj bodo ustrezno oštevilčeni (1., 2., 2.1 itn.). Seznam literature naj bo na koncu članka.

**Navajanje literature med tekstem in na koncu prispevka:** Med tekstem se navede priimek avtorja oz. avtorjev, letnica izida dela in po potrebi številka strani, npr. (Gartner, 1993). Vsaki bibliografski navedbi med tekstem naj ustreza navedba dela v seznamu literature na koncu prispevka. V

## AKADEMIJA MM: GUIDELINES FOR CONTRIBUTORS

**A Brief Description of the Journal:** *Akademi-ja MM* is a Slovenian scientific journal for the field of marketing. The articles in the journal are classified either as professional or scientific and can be in Slovene or in English. They should be related to Slovenia or deal with content which is of interest to Slovene readers.

**Length of Manuscripts:** 4000 to 8000 words (including the abstract, keywords, bibliography, tables and charts).

**Language:** Manuscripts can be either in Slovene or in English. Manuscripts in Slovene should still include the title, abstract and keywords in English. Manuscripts in English should be accompanied by an extensive abstract, which, if the article is accepted for publication, will also be translated into Slovene. The authors of manuscripts are required to exhibit appropriate linguistic proficiency. Slovene manuscripts should also include appropriate translations of terminology.

**Manuscript Style:** Manuscripts should be formatted for A4-sized paper. The font should be Times New Roman, size 12, all page borders should be set to 2.5 centimetres and line spacing to 1.5. Tables and charts should be included in the text.

Page one should contain the following information: author's name and surname, author's affiliation and author's e-mail address. Page two should include the title, abstract (150 to 200 words) and keywords (4-6) in Slovene. These should be followed by the title, abstract and keywords in English. If the manuscript is in English, the second page should include the title, an extensive abstract (600 to 700 words) and keywords (4-6) in English. The author(s) should suggest whether the manuscript is to be included in the scientific or the professional section of the journal. Page three should include the title and the text of the article. The headings and the subheadings should be clearly numbered (1, 2, 2.1, etc.). The bibliography should be listed at the end of the manuscript.

**Citing literature in the text and at the end of the manuscript.** When citing in the text, the following style should be included: author's surname, year of publication and, when so required, the page number, i.e. (Gartner, 1993). Each citation in the text should have a corresponding

seznamu literature naj ne bodo navedena dela, na katere se avtor v besedilu ne sklicuje. Bibliografske enote na koncu prispevka naj bodo navedene v skladu s standardi APA. V seznamu literature se bibliografski opisi navajajo po abecednem redu (prvih) avtorjev, literatura istega avtorja pa po kronološkem zaporedju.

V nadaljevanju so podani osnovni primeri navajanja v skladu s standardi APA.

#### Članki v revijah

Gartner, W.C., & Bachri, T. (1994). Tour operators' role in the tourism distribution system: An Indonesian case study. *Journal of International Consumer Marketing*, 6(2), 161–179.

#### Knjiga

Aaker, D., & Joachimsthaler, E. (2000). *Brand leadership*. New York: The Free Press.

#### Poglavje v knjigi

Gartner, W.C. (1993). Image formation process. In M. Uysal, & D.R. Fesenmaier (Eds.), *Communication and Channel Systems in Tourism Marketing* (pp. 191–215). New York: The Haworth Press.

**Recenzijski postopek:** Poslani prispevki bodo najprej pregledani s strani uredništva ter v nadaljevanju s strani domačega oz. tujega neodvisnega recenzenta. Recenzija bo narejena po načelu slepe recenzije. Avtorji bodo o povratnih informacijah recenzijskega postopka obveščeni ter po potrebi pozvani k ustreznim prilagoditvam oz. nadgradnjam prispevkov.

**Prispevke pošljite po elektronski pošti na naslov amm@dmslo.si.** S prispevkom pošljite tudi poštni naslov, da vam bomo lahko poslali avtorski izvod revije.

bibliography entry at the end of the manuscript. The bibliography should not include works that are not cited in the manuscript.

Bibliographical entries at the end of the manuscript should be listed in accordance with the APA standards. The bibliography list should be in alphabetical order of (the first) authors' surnames. Entries by the same author should be in chronological order.

The following are some basic examples of citations in accordance with the APA standards.

#### Journal Articles

Gartner, W.C., & Bachri, T. (1994). Tour operators' role in the tourism distribution system: An Indonesian case study. *Journal of International Consumer Marketing*, 6(2), 161-179.

#### Books

Aaker, D., & Joachimsthaler, E. (2000). *Brand leadership*. New York: The Free Press.

#### Chapters in Books

Gartner, W.C. (1993). Image formation process. In M. Uysal, & D.R. Fesenmaier (Eds.), *Communication and Channel Systems in Tourism Marketing* (pp. 191-215). New York: The Haworth Press.

**Reviewing Process:** Manuscripts will first be reviewed by the editorial board and then sent to either local or foreign independent referees. The reviewing process will adhere to the principle of blind reviews. The authors will receive feedback by e-mail. If required, they will be asked to make suitable modifications to and improvements of their contributions.

**Papers should be submitted by e-mail at amm@dmslo.si.** Add also the author's postal address where we can send your issue of the review.

## VABILO K ODDAJI PRISPEVKOV ZA AKADEMIJO MM

## CALL FOR PAPERS, AKADEMIJA MM

Revija Akademija MM je edina strokovno-znanstvena revija s področja trženja v Sloveniji in je že vključena v uveljavljene mednarodne bibliografske baze EconLit, ProQuest in EBSCO, potekajo pa tudi dogovori za vključitev revije v bazo SCOPUS. S tem revija Akademija MM pridobiva na mednarodni pomembnosti in prepoznavnosti.

Vabimo vas, da sooblikujete vsebino revije in nam posredujete članke, ki obravnavajo aktualna vprašanja in prispevajo k razvoju teoretičnega in empiričnega trženjskega znanja v slovenskem prostoru. Članki so lahko znanstveni ali strokovni, napisani v slovenskem ali angleškem jeziku.

Prejete članke bomo po zgledu vseh kakovostnih revij presojali glede na njihov potencialni prispevek k razvoju in nadgradnji trženjskega znanja. Članki naj bi zadostili naslednjim minimalnim kriterijem:

- obravnava aktualnega trženjskega problema ali vprašanja;
- nov, zanimiv vpogled v problematiko ali temeljit pregled obstoječega znanja (pregledni prispevek);
- uporaba relevantne literature;
- zadostna konceptualna in metodološka rigoroznost;
- upoštevanje navodil za pripravo prispevkov v reviji Akademija MM.

Vabimo vas, da znanstvene in strokovne prispevke pošljete na elektronski naslov: **amm@dmslo.si**.

Uredniški odbor Akademije MM

The journal Akademija MM is the only Slovenian indexed scientific publication in the field of marketing; it is indexed in EconLit, ProQuest and in EBSCO. The journal is currently considered for being included in the world's largest abstract and citation database of peer-reviewed literature SCOPUS.

The editorial board invites you to submit quality papers that will help strengthen marketing theory and practice in Slovenia. We especially encourage an interdisciplinary debate and empirical research that is based on different methods, qualitative and quantitative. We welcome contributions from different marketing perspectives. They can be in Slovene or English.

Every submitted article will be reviewed with regard to their potential contribution to the field it discusses. The minimum criteria for publication are as follows:

- Focus on a relevant broad-marketing question;
- A new and interesting insight into the research question, or a thorough review of the existing body of knowledge (a review paper);
- Based on relevant literature;
- Sufficient conceptual and methodological rigorousness;
- Appropriate use of terminology and submitted by strictly following the journal's Guidelines for contributors.

Papers should be submitted by email to **amm@dmslo.si**.

Editorial Staff