COMMUNICOLOGICAL AND MEDIA POWER OF SPENDING HABITS ON B&H MARKET

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Abstract

Understanding the behavior of consumers and their purchasing patterns is of great importance both for the business sector and for consumers themselves. Confrontation with the factors that most influence our purchasing decisions allows us to realize how much we actually (in) dependent on others, especially Referential groups. This work has the task to show the degree of the impact of family-cultural consumer legacy that become consumer habits of society in Bosnia and Herzegovina. The main hypothesis was revealed that the purchase patterns of BH consumer subordinate habits, which are the result of family traditional beliefs and media actions. As a research tool used questionnaires, which included questions that dichotomy and Likert scale of five degrees to determine the level of agreement or disagreement among the respondents. Survey included 117 respondents, of different ages and from different areas of Bosnia and Herzegovina, in order to obtain the answers are representative. The results showed that the buying patterns of BH consumers are subordinate habit and family traditional beliefs, while media advertisements are not directly subordinate, but they affect the decision itself when purchasing, given that more than 70% of the respondents responded that sometimes loads of products you see in advertisements. The obtained results are presented and marketing implications and recommendations for further action on the target company BH auditorium.

Keywords: Spending habits, Consumer, Purchasing Patterns.

Contact: medinax27@yahoo.com The authors declare that he has no relevant or material financial interests that relate to the research described in this paper. Also, the authors declare that the submitted paper is their original work and that, upon publication, nothing contained in it will not constitute an infringement of any copyright. Paper received 01.12.2016. Approved 30.12.2016. This paper is licensed under the Creative Commons Attribution-Non Commercial-No Derives 3.0. License. This paper is published with Open Access at www.socioeconomica.info.
1. Introduction

Consumer habits are every form of purchase where an individual decision on the choice of buying is not as independent as far as a result of imposed or through childhood adopted rules of behavior and decision-making, which were applied during the period and become one with single consumer. When we conclude persistence consumer habits? Take for example the purchase of salt. This is obviously food that is essential in every household, but the very process of buying will happen when we run out of the same. This is not yet consumer habits, than standard consumer needs. However, if a person buys again one and the same brand of this product or of the same customers, and / or the same points of sale, then we talk about consumer habits.

The analysis of consumer habits opens up many other issues such as the length of the specific consumption patterns, the degree of influence of individual external factors in their formation, stability of consumer evolution on the one hand and consumer strictness on the other side and so on.

The question of stability of certain consumer habits is both important and difficult to answer. Weight is reflected precisely in the recognition of each individual / s to his / hers choices, not his or hers, but incurred communicational processes of her / him and his / hers environment, especially primary reference groups, such as families. However, knowing about the stability of these external influences and the degree of their impact on our purchasing patterns, can be liberating and for consumers themselves, and allow them to open their perceptions and create new attitudes adapted to new market conditions. It is also important from the aspect of themselves suppliers to understand the driving impulses in the process of consumption of its customers, and thus come up with new methods to the same approach and achieve profitable operations. Ultimately, the situation in which this country is, with very modest growth rates of gross domestic product, and high foreign trade deficit, this paper wants to illuminate possible causes of these conditions from the point of demand BH population.

2. What kind of products we buy?

In Bosnia and Herzegovina on a daily basis we are "bombarded" with the information to the population, despite the persistence of domestic producers, citizens regularly buying products from imports and thereby contribute to further increase in the trade deficit and outflow of funds. In the last few years have been carried out many actions under the slogan "Buy Domestic", however the population, although aware of the significance preference for domestic products, though still supplies imported products. In fact, citizens of Bosnia and Herzegovina are an excellent example of cultural and communicational receptors when it comes to consumer behavior. This work has the task to provide a new image of BH population, not as irresponsible members, but rather as "slaves" to their consumer habits, deeply rooted in family and traditional and cultural values, and offer a solution to get out of this situation. Empirical research of this work was done.
in order to clearly review and obtain accurate information about consumer habits. The study included a total of 117 participants / pupils who / s are of different ages, as one can see from the chart below.

**Figure 1: Age of respondents**

![Figure 1: Age of respondents](image)

*Source: Authors work based on the results of the survey*

Work includes both theoretical considerations causes of the consumer habits, and also the part of a research based on a survey of BH citizens from different cities in order to obtain competent results of their responses. Also, it’s comprised of different demographic categories, in terms of gender (51% males and 49% of female respondents), different ages, education and employment in order to investigate the possible deviations of attitudes as a result of different demographic background of respondents.

**Figure 2: Educational status of respondents**

![Figure 2: Educational status of respondents](image)

*Source: Authors work based on the results of the survey*
As can be seen from the chart offered, the group of respondents is diverse in all segments; of age, to the educational structure and the property status, which ultimately represents the essential and decisive factors in the choice of buying a particular product. For these reasons we were interested in the factors that affect the final choice when shopping. We considered that there is a narrow 5 factors that affect the final choice of consumers: price, quality, advertising, previous experience and country of origin.

**Figure 3: Factors that influence purchase decisions**

![Chart showing factors influencing purchase decisions]

Although Bosnia and Herzegovina has more than 50% of the unemployed, the average of respondents put the quality of products as a primary factor in the buying process. However, since it is present as well, and a higher deviation among the responses, before it could be concluded that it is a simultaneous relation quality-price which is crucial to BH-customer. This graph clearly shows that the degree of importance, the third emphasizes personal experience with this product is closely followed by the character of the country of his origin. It should be noted that the term "country of origin" does not necessarily mean buying domestic product, how will it below the results of research find. Marketing advertising has proven to be at least a determining factor for deciding to purchase, but its importance is not negligible.

### 3. Family heritage and consumer habits

According to modern views of the concept of family includes individuals that can be described as members of the most basic social group, who live together and interact in order to satisfy their personal and common needs. Whether we are talking about a nuclear\(^1\) or extended family\(^2\), it is impossible to ignore their reference influence on the formation of opinions and habits.

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1. Nuclear Family – Each family that besides spouse includes one or more children.
2. Extended Family – Nuclear Family living with at least one grandparent.
of behavior of all its members. These impacts are multi-dimensional and for this study primarily will focus on the concept of so-called. consumer socialization, which defines the process by which children acquire the skills, knowledge and attitudes necessary for their functioning as a consumer. (Schiffman & Kanuk, 2004, p.277)

The fact is that preadolescents adopt many norms of behavior by watching the behavior of their parents and / or older brothers and sisters, and consumption is no exception. It significantly contribute to a common experience in buying, especially now when they are working mothers more likely to buy in the company of children. One gets the impression that this very common purchase are becoming way to spend time together, due to the bustle of life, and thus further gain in importance in the formation of children's views.

Consumer socialization is not limited to the common purchase, but becomes the means of other forms of socialization, so parents often directing the activities of their children by promising rewards in the form of some products, usually toys or sweets, and thus gains control of their behavior.

It is important to point out that this form of socialization does not stay only in childhood, but continues throughout life. However its bad influences in the pubescent stage, when young desire for others to accept, deviate from the initial consumer patterns based violence and accept the norms of the new reference group - friends. However, it is noticeable that after this stage the impact of family consumer socialization again comes to the fore and become part of their legacy. In an empirical study of this work, which included 117 respondents on the question of whether the planning and conduct of buying larger quantities and values carried out in consultation with the members of the household, we come to different results which are not necessarily linked to the age of the respondents. The population of young people in the phase of life, education is the most prone to carrying out purchases in consultation with parents (95.2%). This is justified due to the stability of financial dependence. Confirmations of the impact of financial dependence on this model finds and purchase in the category of the unemployed (86.2%). It should be noted that the noticeable weakening of the importance of family buying the completion of postgraduate studies (69.2% partially or completely disagreed, and even 15.4% had a negative view of the joint purchasing).

It is also notable transfer of allegiance to a particular product or brand, so-called. intergeneration transfers stamps. This can be seen particularly in Bosnia and Herzegovina, where for example, father throughout the growing child driving car Golf II, and the child after the end of the driving test, the most frequently chosen precisely this type of car as their first choice. Further, this intergenerational transfer stamps, may represent a way of expressing belonging to certain social classes (associated or aspiration). This also can respond to the question of the causes and effects snob effects stampede being marketed consumption. Once formed attitudes in the comfort of home become more powerful than the concept of perception and other factors of consumer

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3 Reference - The percentages stated in question no. 6 for each of the categories were obtained relationship with replicated positive / negative attitudes towards the total number of respondents of given categories. This is done in order to avoid deviation due to the unevenness of the participation of individual demographic structure in the study.
behavior, to the extent that it becomes extremely difficult to break of the habit of things that an individual has learned that "needs to consume".

Results of research on the issue of purchasing habits, which tends generic learned traditional purchases of parents or teachers, are most often related to sex. Family consumer legacy is something more noticeable in the case of the female population (47.7%) compared to the male part of the respondents / forum (just 25.7% agreement). Interestingly, the population aged 40 and over did not accept its buying heritage of their parents and that even 71.4% would refuse this claim. Probable causes of these positions lie in the fact that the range of products today that this population consumes is very different from the range in age of their parents. On the other hand unemployed people, primarily young population, are more inclined to adopt this part of the heritage (57.1%).

Of course, this process cannot be seen one way. Especially at the present time, consumer socialization is directed to children and to parents, especially when it comes to new technology, in which young people have the most interest. To what extent does the young consumer power "educate" their parents depends on many factors, including a way to establish the interfamily relationships and openness to the new.

Why has the issue of domestic consumer legacy important? As pointed out, established consumption patterns become partly consumer habits, which are hard to give up, even when rational watching other choice purchase would be far better. This is an extremely important issue especially for suppliers, because if you have considerable influence families to purchase, very few will have the effects of improving sales through different action, stall offers and the like. This especially comes to expression in the case of Bosnia and Herzegovina, where the majority of manufacturers of food products, which have consumed the traditional family in the former Yugoslavia, were located in the neighboring countries, which significantly complicates the new domestic manufacturers to find their placement.

4. The influence of the media and advertising

The role of media in society is miscellaneous; Media are information carriers, creators of the truth of an event, public information officers and advertisers a story circle in one unit. Public opinion used and accepts the information they hear and see in the media as a norm, rule and factors applicable as such. In communication sciences medium is essentially technical or physical means of converting messages into a signal that can transmit channel. (Udovicic, 2012, p.19)

Once we define the role of the media in public opinion, it is important to position and role of advertising, which is interpreted by the media. If we had said that the media define and create the reality, then the advertising part of that reality as interpreted by the media. Modern understanding of the media industry is based on advertising income and the media live from the ad. (Udovicic, 2012, p.19) In this way, we understand that the advertising for the media portion of the revenue that brings money. For advertising, the most commonly used mass media; television,
radio, internet and print media. However, the question arises, how to distinguish between acceptances of information that represents and create the reality, for example. news and political shows, diaries and advertisements that in the course of these shows broadcast on these programs. Commercials make money and do not pass through filters that are part of journalism; accuracy, truthfulness, veracity, confirmation from multiple sources, while others these facilities and programs broadcast in the previous pass through all filters before the official broadcasting.

Those who exercised the most advertised and the best results in the market. And their products become close to us, because the media are imposed as a good way of life. (Udovicic, 2012, p.19) In this way, we can conclude that the advertisements do not appear by accident in the media. Their creators want consumers to say that they are true, real and just as they are presented. It is no coincidence that in prime time (diaries, political shows, download games, etc.) The most expensive time for AD space. The reason for this is the higher viewership and admissibility of what is advertised. The role of advertising is to convince the authenticity of products / offers being advertised. Advertising or promotion is paid or personal message that comes from sources that can be identified. It was referred to the public channels of mass media, and created to convince. (Udovicic, 2012, p.22)

In the commercials never mention side effects or certain disadvantages. Typically, this is the best product ever before appeared on the market and in advertising cannot access critical towards him. In this way the media is contributing to the design and creation of their own perceptions about something. Media are prone to manipulation and stereotyping of the public for the purpose of accepting and approving served of content. Often in the media appear stereotypical, sexist, discriminatory and unrealistic advertisements through which directly affects the formation of perceptions of public opinion. Stereotypical and unethical advertisements are those which use a naked woman’s body to attract viewing certain advertisements; advertisements for cars or for certain parts of the car. Then, stereotypical advertisements are those in which represents an idyllic family by a woman with an apron works in the kitchen and her husband watch the game, or advertisements in which boys are superior to girls, in this still represented in the clothes of male color (blue), and girls in female colors (pink). These are all stereotypes through the mass media do not affect the display / consciously to form an opinion of consumers, because they are broadcast every day and thus become a reality and define a rule how to behave.

Role FRAMING in media advertising is very important, because so many are sold conceived ideology that eventually become reality. The role of advertising is huge, dominant and leaves a strong impact, especially in the target group which is intended. The best-selling products are those which are suitable to the target group which can be subject to manipulation (children, teenagers, people with certain problems; cosmetics that offer solution to the problem within 24 hours, problems with weights, etc.). This type of advertising does not sell the product and its real

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4 The stereotype - the Greek word “stereos” means stability and the word “typos” which means a form or type. Stereotypes are generalizations of events and things and the belief that each person belongs to a certain pre-defined weight and type, rather than a single individual.

5 Framing - emerged from Eng. words frames framework. It is one of the theories of mass communication where by framing / extraction / selection highlighting certain events and thus become more important than other.
effects, but human desire, the need and desire for happiness, security, love, beauty and happy family. Most advertisements are sent this message and show a happy, family people, ideal proportions, with maximum economic and social security.

The idea of manipulation by marketers is extremely present among B&H citizens, so much so that according to research conducted even 88.03% of the respondents say that there is no particular confidence in advertising spots. However, whether ultimately advertisements motivate the purchase of certain products subjects who participated in the survey responded as follows:

**Figure 4: Do advertising motivate you to buy certain product?**

According to research conducted on the market of Bosnia and Herzegovina, the impact of advertising on the formation of a final decision on the purchase of advertised products is present only in 2% of the respondents, while 7% said that advertising often motivates them to this activity. However, one can conclude that BH citizens are completely indifferent to marketing communications manufacturers, given that as much as 74% expressed that because of advertisements tend sometimes to buy, at least to check what kind of product the word. The statement that advertisements have a moderate effect when it comes to the purchase form is the fact that only 17% of participants considered that advertisements do not have any influence on their purchasing activity.

We conclude that although there are negative stereotypes towards commercial publication in BH, they nevertheless act enough to intrigue residents to try the product and form their own opinion about the product.
5. Cultural dimensions that affect the buying habits

For a consumer purchasing habits affects a number of factors that are part of his ideology and beliefs of previous and present views and opinions on the sales item. We can define it in the final purchasing decision of consumers affected by cultural, social and psychological factors.

- Cultural factors included in the genesis of a consumer and thus to reflect on their behavior when making a decision to purchase and consumption of certain products. In a general sense we can say that culture is everything that surrounds us, and thus becomes a specific and different for a certain environment, state, society, city, etc. These specifics are related to everything that surrounds us: the building, music, style of dress, food, drink, etc. When we talk about cultural habits of a country, usually in addition to the architecture we talk about food and drink. It became the main cultural determinants of a country, where you see that this type of culture so prominent in the general guidelines. Any real individual with their purchasing habits indirectly affects the definition of culture for myself and then for the community in which he lives.

Looking at the individual, when deciding to purchase a product, there are a number of determining factors, such as time to buy, money, access to shops, design shops, positioning the product on the shelf, product design and its advertising power of the media. Each of these factors can be broken down into more detailed descriptions of each of which has its final decisive power of the consumer, which thus creates his decision to purchase a particular product. The definition of culture, UNESCO has defined as "a complex whole which includes knowledge, belief, art, morals, laws, customs and any other capabilities and habits that characterize a society." In general for culture even we can say that formed the style of consumers and thus determines its habits; style, clothing, etc., relationship violence, eating habits and the like. Culture on the behavior of consumers affected by a number of factors such as religion, language, and others. These factors are reflected in: purchasing habits of family members, (un) awareness about buying local products, whether the name and characteristics of the product written in their native language or in a foreign; as with some resistance and be at a desire for a new, different and similar.

The empirical research on this issue, the primary focus was the establishment of a sense of stability so domestic product and a sense of tradition in the purchase. The results showed the presence of awareness of local products and the positive evaluation of the same. The categories for which respondents expressed a positive attitude towards local products are: Chocolate products (38%), edible oil (40.5%) and detergents (44.3%). The lowest levels of highlighting local production are present in juices (only 16.5%). When we talk about the demographic preferences, we emphasize that gender did not play a significant role. On the other hand demographic categories that are most emphasized the importance of local

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6 Available on: www.unesco.org
7 Reference: The percentages stated in this matter, obtained by the ratio between the numbers of respondents highlighted the importance of domestic product, or tradition, in comparison to the total number of respondents.
products were young people aged 20-29 years, highly qualified staff, and employees. If we consider that the BH economy is still on the rise and that is characterized by extremely high costs, which are passed on to the final consumer / the board, while other imported products price competitive, (of course not all), it is quite understandable why the net interest unemployed respondents for domestic products. When it comes to the presence of a sense of tradition in certain products, conclusions can be replicated, but in smaller percentages.

- Social factors affecting the purchasing power of consumers, the most dependent on economic power, social role and impact of family-family habits. We can say that the social role and economic power are closely related. For consumers often acts deciding factor becomes brand products. Consumers certain products need to use marked something that gives the image of glamor, luxury and lifestyle that is above average. This is possible with a strong economic power, because such products are often more expensive than others. In a conversation with the shopkeeper in perfumery, she says: "This powder is much better quality than others has a good texture to cover facial imperfections and proved to be the number 1 in our shop. However, women are very skeptical when buying, because its brand is not so well known, and we often heard it said - Chanel is Chanel. It is a proven brand and quality but also when it is removed from the kit it flashes." This example confirms that people are not inclined to change and to strive for the proven, but primarily that want luxury and glamor, because it makes us happy and increases their value.

According to the results of this study, female population (56.8%) is at least indifferent to the impact of brand-a (brand) when purchasing. Also significant influence is exercised and in the case of young people aged 20-29 years (42.6%) and 30-39 years of age (57.1%). The lowest levels of awareness and drug brands shown in the case of persons aged 40 years and over (even 71.4%). It is interesting that people with close level of education, undergraduate and postgraduate programs of study, for the first time have the opposite point of view, whereby persons with University degree/ College degree interest (50%) prefer to purchase certain brands, while Master degree / PhD (53.8%) are independent the brands.8

Another equally important determinant of which falls into the category of social factors influence the family and the family to buy. It often happens that we buy certain products, because our family members say they buy this or that product. The influence of the family is much stronger and more dominant than their own opinions and attitudes. For example, husband would rather buy some food or hygiene item brand by his wife says, but they will stand in front of the shelves and see who is the best of the offered. Otherwise, the same applies. Purchases based on the recommendations and instructions of the spouses and other

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8 Reference: Although this issue on a scale of agreement of respondents rated the penultimate place, actually shows that the BH market there is awareness of the product brand by the population.
family members, according to the results of empirical research before likely in the case of men and younger people, under 30 years of age, and in the case of the unemployed. On the other hand, respondents older than 40 years (71.4%), as well as persons who have completed postgraduate studies (53.8%) showed the lowest level of agreement with this statement.

Psychological factors can be called personal factors. These are the factors that influence in the decision of purchase in accordance with our mental patterns and beliefs in certain things. There are several factors that affect the psychological beliefs about buying certain products. Thus, e.g. often react automatically and mechanically doing shopping, if not economically challenged. In this sense, we can connect and power of advertising. If you buy toothpaste, in this particular do not have toothpaste we buy, we usually take the one that presents an association of toothpaste in my head, but it's pasta with advertisements. Although the results of the study showed that only 12% of respondents absolutely believe advertising, they still leave a certain impression on them and affect the final choice when purchasing a product.

It is a different situation when it comes to economic constraints, she immediately choice of narrow and thus limited the consumer to choose a less expensive product. Often, consumers who are economically limited the purchase, buying a particular product under the earlier conviction and psychological impact of habit, no matter what it is significantly more expensive and difficult becomes the choice of their purchasing power. Sometimes the psychological belief that something is good and better than the other for stronger economic constraints. Product price is not affected directly by the purchasing habits of consumers, to show us the results of empirical research. It is noticeable that category: private (75%) of the population with a high school education (77.8%) and young people aged 20-29 years of age (72.3%) have the highest levels of agreement with this statement and thus shows lower levels of substitution according to the favorable price products. Also, the female respondents (70.5%) showed somewhat greater agreement with this statement than the male part (57.1%).

Generally speaking, there is very humble willingness to change current patterns of purchases, among all categories of respondents. But from the results of research to conclude that the greatest resistance to change have persons with secondary school education (44% agreed with the statement 0% said they would change their habits), while persons with a university (41.7%) and postgraduate studies (53.8%), have expressed a greater openness to change. Gender and age were the deciding factors in the answers.
6. Conclusions and recommendations

Before the presentation of final conclusions regarding the purchasing habits of BH population, point out that the work is primarily designed as a mini-research in order to form an idea of the persistence of certain patterns of buying in the market of Bosnia and Herzegovina, and to suggest a much larger scope, both in terms of the sample as well as in demographic subcategories. Considering that on the basis of the investigated we can conclude the presence of distinct consumer habits in all demographic structure, with different intensity endurance surveyed sub-factors of this habit on individual structures inhabitants, we conclude that BH consumer in general is not independent of his family and cultural and communications environment.

Additional findings of the study can be defined as follows:

1. The influence of family consumer socialization is most notably among the young population in the phase of education (secondary and university), as well as with the unemployed population. The financial dependence on the parent and / or partner is actually hidden sub factor of influence and if we consider that in the month of July 2016 were registered over 520,000 unemployed, we can conclude that this factor spending habits of great importance, and it is expected his impact in the coming years in terms of the demographic structure. Therefore, it makes recommendations to marketers that advertising spots to other marketing communications activities directed more towards the financial steward of the family.

2. Marketing of the brand's most has effect in young and female population, however, in order to expand its business in this market, recommended adaptation of the marketing process more in the direction of the male population. Similarly as in the previous conclusion, the financial (in) dependence plays a key role here, and since it is in B&H still present patriarchal form of the family, where wives are not employed, the focus now should be focused on a population that is responsible for financial activities.

3. New innovative products will arouse the most interest of the population have completed post-graduate studies, as well as private persons, since they showed highest levels of resistance to well-established shopping Forms. This part of the population frantically fought rid of the family and social shackles and open to new ideas.

4. Finally we point out that the B&H citizens are largely conscious of the necessity of buying local products, with the presence of positive attitudes towards the brand BH-in, both in terms of cost, and quality, and the highest level of awareness had been traditionally represented in these markets. However, the impact of this factor, we must limit due that the frequency of purchase of these products far lower for the unemployed, for which we have previously expressed, have a large consumer presence in the overall structure. The future of the B&H brand and is also in the hands of the very BH manufacturers and Bosnian authorities. Some need to act in order to ensure acceptable prices and marketing present

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products, while others in order to ensure adequate economic climate and lower unemployment.

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