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Cultural differences in planned and impulsive buying, risk aversion, and decision-making in electronics purchases at Helsinki-Vantaa airport. A comparative study of Finnish, Indian, and Turkish travelers.

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ABSTRACT:
This study examines cross-cultural differences in electronics purchasing behavior among Finnish, Indian, and Turkish consumers at Helsinki-Vantaa airport. The study contributes by filling a gap in the limited research on cross-cultural consumer behavior in the underexplored context of airport retail. The research was built upon Hofstede's cultural dimensions theory and Theory of Planned Behavior (TPB) and Impulsive Buying Theory (IBT). Based on these foundations, the study analyzes how cultural background influences electronics buying decisions of consumers in an airport retail store. In particular, the research focuses on planned versus impulsive buying behavior, self-reward motivation, risk aversion, and independent decision-making. A quantitative cross-sectional design was employed, utilizing self-administered questionnaires collected from consumers who purchased electronics at Helsinki-Vantaa airport. A total of 150 valid responses were obtained, equally distributed among Finnish, Indian, and Turkish respondents. To measure the study's key constructs including planned buying behavior, impulsive buying decisions, self-reward motivation, risk aversion, and independent decision-making, a 5-point Likert scale was used. The quantitative data were analyzed using SPSS, using descriptive statistics, reliability analysis, and one-way analysis of variance (ANOVA). The findings suggest that cultural background has only limited influence on certain aspects of consumer behavior when buying electronics at Helsinki-Vantaa airport. Finnish consumers showed higher levels of self-reward motivated purchase and demonstrated higher levels of independent decision-making compared to Indian and Turkish consumers. This supports the existing literature suggesting that individualistic cultures prioritize independent decisions and purchases for gratification. Conversely, Indian and Turkish consumers reported higher levels of social influence from family or friends, which supports the literature regarding collectivistic cultures. Turkish consumers were found to emphasize product quality over price more strongly than consumers from Finland and India. However, no statistically significant differences were found on most of the proposed hypotheses. Crucially, the findings indicate that unique situational factors of the airport environment such as, time constraints, emotional state, and special airport-only offers, reduce cultural influences, causing Finnish, Indian, and Turkish consumers to behave more homogeneous regardless of their cultural background. The study contributes to cross-cultural consumer behavior research by demonstrating the interaction between cultural differences and electronics buying behavior in an airport retail store. Additionally, it provides practical implications for airport retailers aiming to optimize their marketing and sales strategies concerning culturally diverse consumers. Moreover, the study offers clear managerial implications for airport retail managers how they can adapt product assortments, store layouts, price strategies, and in-store communication to more effectively address culturally diverse consumer needs, potentially resulting in higher customer satisfaction and sales.

KEYWORDS: International business, cross-cultural consumer behavior, cultural differences, airport retailing, planned purchasing, impulsive buying, risk aversion

Contents

Figures

Tables

1 Introduction

This chapter presents an introduction for this thesis. The background of the topic presents the justification and the relevance of the research. Also, the research gap is identified. Based on this gap, the research question and objectives are presented. Last, a summary of the structure of the thesis is introduced.

The study is conducted at the airport of Helsinki-Vantaa for different reasons. With 16.3 million passengers in 2024 (Finavia, 2025), Helsinki-Vantaa airport is considered a large mid-size international airport hub. According to Finavia (2025), traffic at smaller sized airports in Finland has decreased significantly due to low demand. Due to the high volume of international travelers, Helsinki-Vantaa airport provides an excellent environment for cross-cultural consumer behavior. Additionally, it enables access to sufficiently large and diverse sample groups to study shopping behavior.

The research is conducted at an electronic store at Helsinki-Vantaa airport which is located after the security check in the Schengen area. The electronic store at Helsinki-Vantaa airport is one of the around 45 stores across airports in Europe, Africa, and the Middle East. The company is specialized in airport retailing and focuses on innovation and convenience to inspire a travel-oriented lifestyle. The store at Helsinki-Vantaa airport generates approximately two million euros annually and offers premium and leading A-brands electronic products such as phones, tablets, smartwatches, cameras, headphones, shavers, chargers, travel adapters, and other travel gadgets. Although there is no official data, based on personal findings it is presumed that 70% of the customers are Finnish, and 30% from abroad. The company acknowledges that airport shoppers behave differently compared to regular retail consumers. However, the company is lacking knowledge and data on how culture influences shopping behavior at electronic stores. Also, personally being employed at the store, conducting this research helps to get a deeper understanding of cross-cultural consumer behavior. Based on personal observations, Finnish consumers behave differently compared to other nationalities. Also, Indian consumers have their unique way of shopping behavior. Finnish consumers are direct

and seem to prioritize convenience, whereas Indian consumers require detailed information and are more hesitant before making a purchase. This study provides an opportunity to examine more cultural differences and to expand cultural knowledge in consumer behavior, particularly for the target groups most relevant to the store. These insights are helpful in achieving better results. With these insights, the study also aims to contribute to the company's development, helping the company understand the needs of different cultures to apply more effective marketing strategies.

1.1 Background of the study

Globalization has become more important since the 21st century. Globalization can be defined as "a complex web of social processes that intensify and expand worldwide economic, cultural, political, and technological exchanges and connections" (Campbell, MacKinnon, & Stevens, 2011, p. 4). Our World in Data (2024) shows that global export has been accelerating since 1950. Westcott & Anderson (2024) mention several reasons for the rise of globalization. They state that advancements in technology have made it easier to produce and trade goods and services worldwide. Also, improvements in transportation, including better roads, trains, ships, and airplanes, have played a key role. Globalization has not only caused a growth in demand for goods and services worldwide, but also the mobility of people has increased. Countries have eased their visa policies which attract international travelers.

According to the Statista Research Department (2024), the number of international travelers has steadily increased and more than doubled between 2004 and 2024. According to the *Joint ACI World–ICAO Passenger Traffic Report: Trends and Outlook* (Airports Council International World & ICAO, 2025), global passenger traffic is estimated to reach 9.5 billion in 2024. Also, projections estimate growth to 12 billion passengers in 2030 and 19.5 billion in 2042 (Airports Council International World & ICAO, 2025). Besides, a report from Straits Research (2024) shows that the global travel retail market is expected

to expand from 76.24 billion USD to 528.59 billion USD by 2033. In addition, Straits Research (2024) suggests that the retail-travel industry is expected to keep growing due to increasing number of travelers, new air routes, and more wealthy middle-class families.

Airports generate income through either aeronautical revenues or non-aeronautical revenues. Aeronautical revenues include fees for landing, take-off, parking, passenger fees, and charges for cargo and air traffic control. Non-aeronautical fees are real estate related and include rent, interest, airport stores and utility charges (Heyes, 2014). Since 1990, airports have shifted their focus more towards non-aeronautical fees of which retail sales became the primary source of income. It needs to be considered that these numbers vary between countries and even airports. (Graham, 2009; Fuerst et al., 2011). A recent report from ACI World (Lane, 2024), revealed that due to the Covid-19 pandemic, airports have seen a decrease in their non-aeronautical revenues, and in particular, retail. However, the report suggests that these revenues are expected to recover by 2026 because of a strong increase in Asian-Pacific travelers.

Freathy (2004), found that airports have focused on commercializing their spaces instead of offering only a limited selection based on exclusive brands. By extending their segment to a wider customer base, airports and retailers were able to increase their sales and achieve a consistent income stream. Also, Little (2009) concludes that the sales per departing passenger can be increased by optimizing the density of the retail space. He finds a correlation between the size of a commercial area and the amount of a passenger spends. These sales opportunities in combination with increasing number of travelers, airports have evolved into commercial spaces. It is expected that the retail sales at airports will grow significantly in the next decades. According to Straits Research (2024), the total market size of global travel retail is forecasted to grow from 76.24 billion USD to 528.59 billion USD by 2033. More and more travelers are buying goods at airports. This large increase in demand provides opportunities but also challenges for retail stores at airports.

The main opportunity for retail stores is the possible revenue growth through the increase of potential customers. Wang et al. (2023), see a positive impact between passenger traffic and retail revenue growth. Also, they state that consumption penetration rates are as relevant. Wu et al. (2024), find that the time passengers spend at the airport, also called dwell time, has a significant impact on retail revenue. Studies indicate a positive correlation between dwell time at the terminal and passenger consumption. This suggests that passengers are more likely to purchase goods during longer waiting times (Silva et al., 2024). However, these waiting times should not be confused with times to check-in and queuing at security. According to Bork (2006), stress is one of the key factors on buying behavior at the airport. Bork (2006) suggests that stress reduces the likeliness of passengers to shop. A rapid increase in the number of passengers may cause congestion at the airport. This not only heightens stress levels but also reduces shopping times available at the airport. Consequently, this can significantly affect retail revenues negatively.

Shopping at airports is usually not the primary reason for the passenger's presence. Therefore, a high percentage of their purchases are on impulse (Graham, 2009). Cardrates (2024), revealed that 70% of the American passengers make impulse purchases at airports in a recent American study. Tymkiw (2017) analyzed emotions involved in shopping at the airport and concluded time constraints and the role of emotions play the largest roles in shopping behavior. Passengers often have limited time for shopping and their sense of pressure affects their decision-making process, prioritizing convenience over a proper assessment. Also, emotions play a key role in consumer behavior. Studies indicate that traveling can arouse higher levels of excitement, which could influence passengers to buy items at the airport. Consumers tend to spend more during positive moods. Furthermore, Tymkiw (2017) suggests that airport shops should be aware of these emotions and time constraints. Pricing is another differentiation possibility for retailers at airports. Yue & Dan (2024) state that duty-free stores at airports should formulate pricing strategies based on scientific research due to the variety of customers.

Passengers have different economic resources and perceive value differently. The findings from their research suggest that retail stores can maximize their profitability by using price strategies based on the value of their customers. It has been concluded that retail stores benefit more from approaching high-value consumers with a high-price strategy, while using a low-price strategy on low-value consumers. This implies that it is crucial to analyze consumer behavior for choosing the right price strategy. This leads to the discussion of different marketing strategies.

Porter describes two main concepts as a good starting point for marketing and sales strategies: overall cost leadership and differentiation (Kotler & Keller, 2016, p. 74). Porter states that companies use a cost leadership strategy to standardize their marketing concept to reduce costs and maximize efficiency. In contrast, a differentiation approach is mostly beneficial for companies with a wider variety of customers, for example different cultural groups, as it adjusts the strategy based on customers specific needs. Porter claims that the company who carries out the strategy the best will be the most profitable (Kotler & Keller, 2016, p. 74). As this research focuses on a retail store at Helsinki-Vantaa airport, it is crucial to explore how cultural differences influence consumer behavior. Marketing and sales strategies can be based on understanding them. The insights can improve marketing communication, pricing strategies, and overall customer experience, potentially leading to increased sales.

Since airports serve international travelers, cultural factors are more relevant than in the regular retail market. According to Kotler & Keller (2020, p. 195), consumer behavior is influenced by cultural, social, and personal factors, of which culture is fundamental. To get a deeper understanding of cultural differences, Hofstede's cultural dimensions theory (Hofstede, 2011) introduced cultural dimensions for comparison of different cultural aspects between countries. These dimensions are discussed in the next chapter. Hofstede's theory was created based on extensive research and is therefore widely used for cross-cultural studies. However, Hofstede's theory has received criticism mainly due to

oversimplifying cultural differences (Signorini, Wiesemes, & Murphy, 2009). Globalization has caused a mixture of cultures; the theory is suggested to be undynamic and serves a one-size-fits-all purpose. Another point of criticism is that Hofstede focuses on national cultures rather than individual differences within a culture. Furthermore, Taras et al. (2012), conclude in their research that Hofstede's data has been outdated as cultures have changed due to the rapid globalization. This statement is also supported by Baskerville (2003), who finds that Hofstede's theory fails to adequately consider in which ways cultures develop over time. Despite this, Hofstede's theory is still seen to be relevant as the core values of cultures do not disappear. Hence, Hofstede's cultural dimensions are applied in this study for a comparison between Finland, Turkey, and India. The differences between these cultures are considerably large, which likely would affect their cross-cultural consumer behavior (Signorini, Wiesemes, & Murphy, 2009). As this research concerns a retail store at Helsinki-Vantaa airport, it is significant to investigate how these cultural differences have an impact on their consumer behavior. Subsequently, marketing and sales strategies can be adjusted based on the outcome of the research. The findings can be used to improve marketing communication, pricing strategies, and customer experience, which can lead to increased sales. Moreover, store managers must ensure a comfortable atmosphere in the store, including customer-oriented and knowledgeable staff for an optimized shopping experience. This research can support managers to train and instruct their staff accordingly.

1.2 Research problem and research question

In a world where globalization has become more relevant than ever, the role of culture plays a key role in how consumers behave. According to de Mooij and Hofstede (2011), most consumer behavior aspects are culturally related, and cultural differences have a significant influence on their behavior. Also, for companies it is difficult to choose the right strategy when dealing with customers from different cultures. Using the same strategy often leads to ineffectiveness or even worse, failure. Therefore, cross-cultural studies have gained more importance analyzing consumer behavior (Shavitt, Lee, & Torelli, 2009).

There has been extensive research regarding the effect of different cultures on consumer behavior (Luna & Forquer Gupta, 2001; de Mooij and Hofstede, 2011; McCort & Malhotra, 1993). However, research on comparing cultural differences between three countries and how this affects their consumer behavior is limited. Tsui, Nifadkar, and Ou (2007) have analyzed 93 empirical studies during the period between 1996 and 2005 and identified research gaps concerning cross-cultural studies. One of their main recommendations is to increase country specific studies, especially Asia and South America to fill in the gap in a global environment (Tsui, Nifadkar, and Ou, 2007, p.468). Also, based on the Google Scholar database there is limited cross-cultural research conducted in the retail sector at the airport. Most of the airport studies include duty-free, luxury goods, food, and souvenirs, but few consider electronics retail. Another cross-cultural airport study addresses shopping satisfaction of airport shopping but does neither specify electronics (Under & Atalik, 2016). There is limited research that combines cross-cultural analysis in shopping behavior at the airport, particularly in electronics where this is unexplored. Furthermore, Shiyas, Kumar, and Ganguly (2024) recommend expanding passenger segmentation studies to examine how different passenger profiles influence consumer behavior and preferences at airports. In addition, it suggests investing in data-driven decision-making processes to optimize marketing strategies to fulfil consumer's needs. Thus, this thesis addresses the research gap by focusing on cross-cultural shopping behavior in electronics at the airport among three different cultures focusing on planned versus impulsive buying behavior, risk aversion, and independent decision-making.

This research aims on examining the impact of cultural differences from different countries on purchasing electronic products at a retail store at the airport. The objective for this study is to collect data from international travelers and analyze their shopping choices to identify opportunities and challenges for the retail sector at the airport. This thesis intends to gain a deeper understanding of the motivations behind the buying process among customers from different cultural backgrounds. Also, it should facilitate the retail stores at the airport by increasing the effectiveness of their sales and marketing

strategies. A data-driven sales strategy could be implemented based on the findings of this research. In addition, managers should monitor and evaluate implemented strategies and adjust when needed. Staff should be informed and educated on possible different strategies using on different target groups. Furthermore, the thesis should serve as a base for further research on the topic.

The research has been delimited in terms of countries and the data collection for the cross-cultural analysis will include customers from Finland, India, and Turkey. It is important to mention that the investigated store in this research does not provide official data concerning residency and nationality of its customers. However, considering the researcher being employed at the store where the study is conducted the selection is justified, as the customers from the three selected countries are the store's largest customer groups. Furthermore, insights from ACI World (2025), indicate that India and Turkey are projected to be the third and seventh largest markets for air passengers by 2042 and 2052, respectively. This demographic projection emphasizes the significance focusing on these countries. Russian passengers have been a large part of the company's customer base in the past, but they are lacking due to the current sanctions against Russia (Council of the European Union, 2025). Based on identifying the literature gaps and to achieve the aim and objectives of this research the following research question have been formed:

"How do Finnish, Indian, and Turkish consumers differ in planned versus impulsive buying, risk aversion, and independent decision-making when purchasing electronics at Helsinki-Vantaa Airport?"

To answer the research question, the following objectives are set:

1. To examine the influence of cultural dimensions on consumer behavior in the electronic store of Helsinki-Vantaa airport.

2. To examine the relationship between planned and impulsive buying, risk aversion, and independent decision-making in electronics purchases at Helsinki-Vantaa Airport among travelers from Finland, India, and Turkey.
3. To review the results and findings and assess whether these are supported by the theoretical framework and hypotheses.
4. To identify practical implications for the electronic store at Helsinki-Vantaa airport on how to adapt marketing strategies, and sales approaches to Finnish, Indian, and Turkish travelers.

1.3 Structure of the thesis

This thesis contains five chapters including the introduction as the first chapter. In this chapter, the background of study and the motives of this research are discussed. Also, the aim and objectives of the study are presented. The second chapter will present the theoretical background and functions as a base for the study. For the cultural aspect, Hofstede's cultural dimensions will be used to compare differences between Finland, India, and Turkey. These dimensions should give a better insight for cross-cultural consumer behavior. In addition, Hall's High versus Low-context theory is used to understand how communication is influenced by different cultures. Then, the consumer behavior theory is divided into three sections. Consumer behavior is analyzed through the theory of planned behavior (TPB), and the impulse buying theory (IBT). Subsequently, the decision-making model is discussed. This chapter is concluded with the conceptual framework and hypotheses.

The methodology of this research is outlined in the third chapter and provides a broad presentation of the justification of how the research has been set up and conducted. The research methods and how the data has been collected are described. Also, the sample selection and how this data has been analyzed are presented. Moreover, this section gives a clarification about the research quality concerning the reliability and validity. In the fourth chapter, the results and findings of the analysis are reported. It will present the outcome of the cultural comparison between Finland, India, and Turkey. Also, the

results from the questionnaires are discussed. Based on these findings, a discussion and conclusion can be outlined in the final chapter. Furthermore, practical limitations and future research suggestions are given. This report will be concluded by the list of references and appendices.

2 Theoretical background

This chapter outlines the theoretical framework for the research, starting with the definitions of the main concepts. The chapter is then divided into two main sections: a cultural perspective and a consumer behavior perspective. To understand how culture influences shopping behavior of buying electronics at Helsinki-Vantaa airport, this chapter build a theoretical framework that integrates macro-level cultural values and micro-level consumer behavior. Rather than relying on one single theory, the study combines these theories to examine the complexity of cross-cultural consumer behavior in a retail airport context. First, Hofstede's cultural dimensions theory is utilized as a foundation to identify cultural values. Then, these cultural values are linked to two consumer behavior theories: the Theory of Planned Behavior (TPB) and Impulsive Buying Theory (IBT). The theories explain how certain motivations leads into actual purchasing decisions, whether these are pre-planned or impulsive. Together, these frameworks provide an integrated structure that explains how cultural values influence the TPB and IBT and ultimately shaping actual purchasing decisions.

2.1 Definitions of the main concepts

Consumer behavior is a broad concept of which the exact definition can be interpreted in different ways. According to Kotler and Armstrong (2020, p.194), consumer behaviour is *"the buying behaviour of final consumers – individuals and households that buy goods and services for personal consumption".* Solomon et al. (2012, p.3), defines consumer buying behavior as *"the study of the processes involved when individuals or groups select, purchase, use, or dispose of products, services, ideas, or experiences to satisfy needs and desires."*

Cross-Cultural: Cambridge University Press (n.d.) defines "cross-cultural" as *"involving two or more different countries or cultures."*

Culture: Culture can be defined in many ways. Cambridge University Press (n.d.) defines "culture" as *"the way of life, especially the general customs and beliefs, of a particular group of people at a particular time".* Another definition given by Hofstede (2011, p.3) is: *"Culture is the collective programming of the mind that distinguishes the members of one group or category of people from others."*

Retail: Cambridge dictionary defines retail as *"the activity of selling goods to the public, usually in shops".* Retail is the selling of goods in shops and often in small quantities directly to individuals for their own use. Kotler and Armstrong (2012, p.374), define retailing as *"all the activities for selling goods or services directly to ultimate buyers for their personal, non-business use."*

2.2 Culture

Kotler and Armstrong (2020, p. 195) argue that people buy products based on cultural, social, personal, and psychological reasons. They highlight that culture is the most fundamental factor shaping consumer behavior. Culture is learned by experiences in a society, particularly influenced by family or friends where children develop different beliefs, values, and perceptions. These cultural influences can vary significantly between countries, affecting their buying habits, and brand preferences. Therefore, marketers need to adapt their strategies accordingly, as failing to do so could have an unsuccessful outcome. To further explore culture and cultural differences, Hofstede's cultural dimension theory is discussed next.

Hofstede (2011, p.3) defines culture as "*the collective programming of the mind that distinguishes the members of one group or category of people from others.*". In other words, people belonging to the same cultural group or category tend to behave and think similarly, which sets them apart from other groups. Culture includes a wide range of elements, such as norms, values, beliefs, traditions, and language. The combination of these elements influences the way individuals perceive the world, and behave in certain circumstances, including as consumers. Hofstede (2011, p. 3) argues that cultural values

are largely formed during the early stages of life through the environment of family, education, and early work experiences. These early influences create a stable framework for examining cultural groups and identifying distinctions between them. De Mooij and Hofstede (2011, p. 181) found that most aspects of consumer behavior are culturally related, and cultural differences significantly influence behavior. Consequently, international companies are more likely to encounter consumers with varying behaviors and must therefore adjust their strategies accordingly. Since the dimensions of Hofstede can be directly linked to consumer behavior, it is a suitable model for this research.

2.2.1 Geert Hofstede's Model of Cultural Dimensions

Culture can be analyzed through various perspectives. In this research, the cultural differences between Finnish, Turkish, and Indian people will be analyzed through Geert Hofstede's cultural dimensions. With over 100.000 citations, Hofstede's work has been the most influential source in addressing cultural differences in values among countries (Taras, Steel, & Stackhouse, 2023). Given the cross-cultural comparison of three countries in this study, Hofstede's cultural dimensions provide a suitable framework for analysis. Hofstede developed his theory during the 1960's and 1970's involving more than 100.000 IBM employees across 50 countries (Hofstede, 2011, p. 6). Participants answered standardized questions which provided a solid foundation for comparison. Hofstede aimed to develop a scientifically based model that would help managers and researchers understand the complexity of cultural diversity and compare them among others. He combined psychology with business, showing how culture influences communication, leadership, and decision-making (Hofstede, 1980).

Hofstede (2011, p. 7) started developing his theory by identifying four common problems that occur in all societies. He found that countries deal differently with their dependence on superiors, need for rules, balance between individual and group goals, and the balance between ego values and social values. Based on these problems, Hofstede introduced originally four dimensions, namely Power Distance (PDI), Individualism-Collectivism (IND), Masculinity-Femininity (MAS), Uncertainty Avoidance (UAI) to compare

national cultures and understand the impact of it on businesses (Hofstede, 1980). Later in 1991, Hofstede added the fifth-dimension Long-Term orientation versus Short-Term orientation in collaboration with Canadian psychologist Michael Harris Bond (Hofstede, 1991). Eventually, the sixth dimension Indulgence-Restraint (IVR) was added in 2010 (Hofstede, Hofstede, & Minkov, 2010). Based on Hofstede's research outcome, a scoring system from 0 to 100 for each dimension was developed. Each country's score was calculated by standardizing and averaging relevant survey responses, which established relative positions on a scale where the highest score approaches 100 and the lowest nears 0. It is important to note that these scores are relative, reflecting a country's position compared to others, rather than absolute measures. Additionally, the scores represent national averages rather than individual responses.

Figure 1. Hofstede's Cultural Dimensions (de Bruin, 2017).

Power distance (PDI)

Power distance reflects on the (un)equality between individuals in a hierarchy and the acceptance within a society of how this power is unequally distributed (Browaeys & Price, 2024, p. 33). This refers to for example the relationship between a parent and a kid, teacher and student, and between manager and employee. Countries scoring high on this dimension have a clearer form of hierarchy in their society. This means that every

individual has their own place they deserve. Powerholders or managers are entitled to privileges and are expected to be the absolute leader and making decisions. Their authority is respected and unquestioned by the subordinates. Also, in large power distance cultures, the representation of one's status is often shown by global brands. This leads to consumers often buying branded products (de Mooij and Hofstede 2011, p. 182). In countries with a low score on PDI, the opposite applies. People are treated as equals and are being raised this way from their childhood. The power in organizations is often equally distributed, and the leaders are expected to consult their minors for important decisions. Rachwal-Mueller, Fedotova, & Puchkov (2024, p. 136) found that equality is the norm of smaller power distance cultures, and that people are less influenced by hierarchy. Also, they often prefer making choices based on personal research or by consulting reviews from family, friends, or peers rather than recommendations from authority people.

Individualism vs Collectivism (IND)

The dimension Collectivism versus Individualism indicates the extent to which people focus on their individual interest versus of their group (Browaeys & Price, 2024, p. 34). Individualistic cultures have a strong "I" mentality where one's identity is based on the individual. Furthermore, individuals are expected to care of themselves and immediate family only. Personal goals, autonomy, and self-expression are prioritized. Additionally, consumer decisions are mostly made based on individual needs rather than consulting the family or community. De Mooij and Hofstede (2011, p. 182) explain that individualistic cultures use low-context communication, characterized by explicit and verbal expression. The opposite applies in collectivistic cultures, where communication is high-context, and indirectly. People have a strong "we" mentality and identify themselves as part of a group. The key elements of this culture are maintaining harmony, group goals, and loyalty. Decisions are guided by what is considered most beneficial for the group, rather than for the individual. Consequently, sales processes are often more time-consuming in collectivistic cultures, as customers prioritize building a relationship and trust between parties (de Mooij and Hofstede 2011, p. 182). All the above also applies to their

consumer behavior. Individualistic cultures prefer making independent decisions and choose products that reflect their own identity, and lifestyle. They are less prone to social norms or group influence. Collectivistic societies make decisions based on family or group identities. Their choices are influenced by social norms rather than personal preference. Also, brand reputation is highly valued to be trusted in their community (de Mooij and Hofstede 2011, pp. 182-183).

Masculinity vs Femininity (MAS)

The next dimension which will be elaborated on is Masculinity versus Femininity, which reflects on the general role of men and women in a society, and how they relate to each other (Browaeys & Price, 2024, p. 35). De Mooij and Hofstede (2011, pp. 182-183) suggest that masculine cultures are characterized by assertiveness, competitiveness, and success. Feminine cultures, on the other hand, are characterized by caring for others and value of the life. The higher a country is scored on masculinity, the more divided are the roles between male and female. Since performance and achievements are highly valued in masculine cultures, success is often demonstrated in status brands and luxury goods. Feminine cultures prioritize socially responsible brands with focus on well-being and comfort (Rachwal-Mueller, Fedotova, & Puchkov 2024, p. 140).

Uncertainty avoidance (UAI)

Uncertainty avoidance is a dimension that measures the extent to which people feel uncomfortable by risky situations and try to avoid these situations (de Mooij and Hofstede 2011, p.183). Cultures scoring high on this dimension favour stable and predictable circumstances. They benefit from clarity, fixed rules, and systems of detailed planning. This is reflected in their consumer behaviour where they prefer familiar brands with clear product information and customer support. Also, consumers do extensive research before buying and prefer products with reliable reputation and warranty (Rachwal-Mueller, Fedotova, & Puchkov 2024, p. 134). Therefore, people are more likely to stick to their habits rather than to be open to innovation. In marketing terms, product information should be concise, and a focus on reliability and proven performance is required. This is

reversed in cultures with low uncertainty avoidance where people are comfortable and curious for innovation. They prefer informal and relaxed environments and try new things. People are more flexible and have positive feelings for innovation and novelty which often leads to buying unfamiliar brands and products. Therefore, marketing strategies in weak uncertainty avoidance cultures are expected to be creative and innovation driven. As a result, consumers are more involved in spontaneous purchases (Rachwal-Mueller, Fedotova, & Puchkov 2024, p. 140).

Long-term vs Short-term (LTO)

The fifth dimension is Long-term versus Short-term orientation and examines whether a society is focused on the short term or concerned about the future. Countries scoring high on long-term orientation, prefer traditional values and establishing long term relationships (Browaeys & Price, 2024, p. 36). Long-term oriented cultures tend to focus on future planning, and long-term benefits. Therefore, consumers value high quality products focusing on sustainability with future utility. Consequently, they often become loyal to brands with a sustainability vision. Marketing strategies emphasizing high quality, durability and success in the future will work best for these cultural groups (Rachwal-Mueller, Fedotova, & Puchkov 2024, pp. 140-142). Conversely, short-term oriented cultures tend to prefer personal stability, traditions, and immediate rewards. Feelings of impatience often lead consumers to make impulsive purchases, particularly in cases of new trendy items or good deals. In these cultures, marketing strategies that focus on temporary offers, discounts, and seasonal promotions are most effective. (Rachwal-Mueller, Fedotova, & Puchkov 2024, pp. 140-142).

Indulgence vs Restraint (IVR)

The sixth and last dimension is Indulgence versus Restraint, and it reflects how freely people can express their happiness. In indulgent cultures, people are encouraged to enjoy life, have fun, and express gratification openly. On the other hand, restrained cultures are featured by suppressing these needs of happiness. Gratification of needs and desire

are more controlled with strict norms, and leisure activities have less importance (Hofstede, 2011, pp. 15-16). As a result, countries scoring high on indulgence tend to do more impulsive purchases to satisfy their pleasure. Therefore, marketing strategies should emphasize emotions to fulfill one's personal gratification. On the other hand, restraint countries are more self-disciplined and may show lower levels of spontaneous purchases in general. In this case, marketing strategies focusing on practical and essential products are most effective. (Rachwal-Mueller, Fedotova, & Puchkov 2024, pp. 142-143).

A concise summary of how cultural values influence consumer behavior is illustrated in Table 1 below. The table outlines the six dimensions along with the key features of each one. In addition, it provides the most successful marketing strategy for each dimension.

Table 1. Cultural dimension matrix summary.

Cultural dimension	**Consumer behavior**	**Marketing strategy**
Low Power Distance	Equality, transparent brands, and less hierarchy.	Fair marketing and use of reviews
High Power Distance	Status and prestige brands. Inequality and authority.	Emphasize luxury, exclusivity, and status.
Individualism	Personal success, self-expression, and being unique.	Uniqueness, personal benefit, and self-improvement.
Collectivism	Group oriented, maintaining harmony, and loyalty.	Focus on collective benefits and group-belonging.
Masculinity	Different gender roles. Competition, achievements, ambition, and materialism.	Focus on quality brands symbolizing power, success, and status.
Femininity	Overlapping gender roles. Consumers value care, social harmony, and well-being.	Emphasize social responsibility and prioritize well-being and care.

Cultural dimension	Consumer behavior	Marketing strategy
Low Uncertainty Avoidance	Consumers are comfortable with risk and uncertainty.	Focus on spontaneity and innovation.
High Uncertainty Avoidance	Discomfort towards changing environments. Rules, structure, and predictability key.	Emphasize high-quality products with proven reputation.
Long-term Orientation	Future goals, durability, and trusted relationships.	Focus on future benefits and the importance of durability.
Short-term Orientation	Immediate satisfaction is prioritized.	Emphasize trendy products, limited offers, and convenience.
Indulgence	Desire for leisure and personal enjoyment.	Emotional and impulsive buying.
Restraint	Focus on primary needs and avoid unnecessary spending.	Focus on practical and cost-effective products.

Source: Author's own work (2025)

2.2.2 Hofstede's Cultural Dimension Scores: Finland, India, and Turkey

Hofstede developed his Cultural Dimension theory based on data of over 100.000 IBM employees across over 50 countries. Hofstede and his team measure national cultures through the Values Survey Module (VSM) (Hofstede & Minkov, 2013). The VSM is a standardized questionnaire to measure cultural values of different countries. The answers from these questionnaires then undergo complex calculations to obtain the scores for each dimension. Subsequently, these scores were assigned numerically between 0-100 to each country on each dimension, where 0 is the lowest and 100 the highest score. Hofstede emphasizes (Hofstede, 2011, p. 21) that these scores should not be viewed as absolute country positions but rather as relative standings in comparison to other nations. For instance, if Country A has a masculinity score of 60 and Country B has a score of 30, it does not imply that Country A is twice as masculine as Country B. Instead, these scores should be understood as rankings rather than absolute numbers.

Although Hofstede's framework is based on six dimensions, this research focuses on the four most relevant dimensions: Power Distance, Individualism, Uncertainty Avoidance, and Indulgence. These four dimensions were selected because they align better with the unique airport environment. Tymkiw (2017), found that people's shopping behavior at airports differs from retail in general. She highlights that emotions play a significant factor in airport consumer behavior. This is due to unique characteristics at the airport, such as waiting times, and time-constraints. These factors may lead to impulsive buying behavior, which is also supported by a study from Cardrates (2024), where 70% of airport purchases were found to be impulsive. Hofstede's dimension Indulgence is narrowly linked to impulsive behavior and is therefore considered as one of the four key dimensions in this research. Another dimension that aligns closely to planned versus impulsive buying is uncertainty avoidance. The dimension individualism has influence on the social context of decision-making and is used in a general context. Lastly, power distance is included due to its social influence on purchases, which differs across the countries involved in this research. A cultural comparison of Hofstede's dimensions relevant to this study are graphically presented in Figure 2 below.

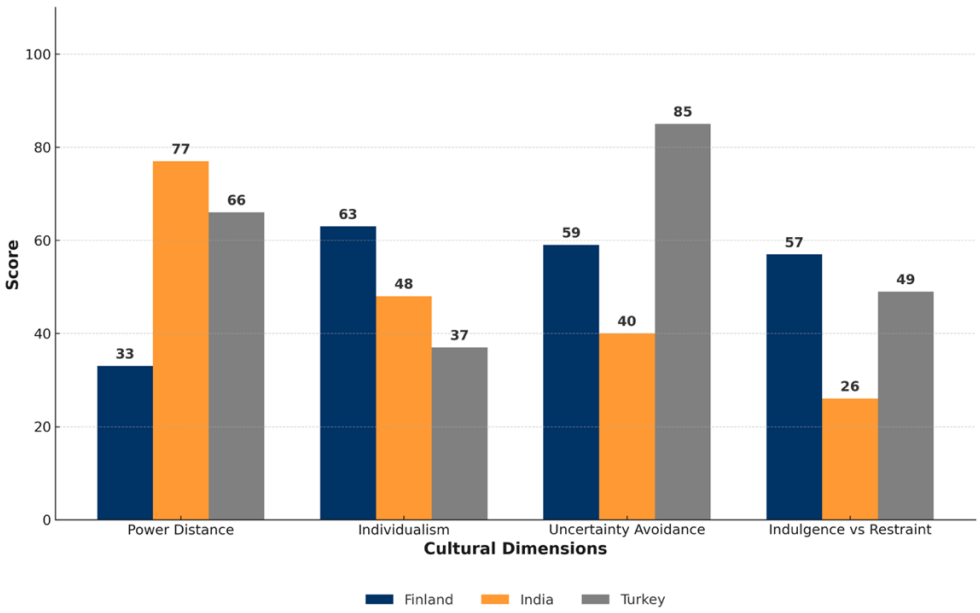

Figure 2. Hofstede's Cultural Dimension comparison for Finland, India, and Turkey (Hofstede, 2025).

Starting with the first dimension Power Distance, Finland (33) scores significantly lower compared to India (77), and Turkey (66). This means that there is less hierarchy in Finnish society, unlike in Turkey, and India. In terms of consumer behavior, Finnish consumers are likely to be more independent, choosing their own products. Conversely, Indian, and Turkish customers may expect clear guidance from staff who they see as experts. Finland (63) scores the highest of the three countries on the dimension of Individualism. Followed by India (48) scoring intermediately, and Turkey (37) as the most collectivistic country. Finnish consumers in general prefer products for their personal satisfaction. Consumers from Turkey on the other hand, focus on the collectivistic need for products. India scores rather neutral, which means they are neither strong individualistic nor collectivistic. They may prefer independent decision-making for personal benefits, but still value brand trust, and family recommendations. In terms of Uncertainty Avoidance, both Finland (59), and Turkey (85) score high on this dimension. Consumers are likely to avoid risks and prefer structured product information. Conversely, Indian (40) consumers may be more open trying new products with less detailed information. On the last dimension Indulgence, Finland (57), and Turkey (49), score significantly higher than India (26). This implies that Finnish consumers tend to choose products based on emotions to fulfill their personal enjoyment. They tend to be more sensitive for emotional-driven marketing and may be more often involved in impulsive buying. Turkey scoring moderately on this dimension suggests them being more balanced between impulsive purchases and planned behavior. Indian consumers tend to be moderate buyers and choose their purchases carefully. They have more self-control and avoid impulsive buying emphasizing on the practical needs of cost-effective items.

2.3 Consumer behavior

Consumer behavior is a broad concept and can be studied in different ways. One definition given by Solomon et al. (2012, p.3) is, *"the study of the processes involved when individuals or groups select, purchase, use, or dispose of products, services, ideas, or experiences to satisfy needs and desires."*. Kotler & Armstrong (2020, p. 194) explain that it is easier to study what, where, and when consumers buy, but the reason for purchases

is hard to investigate. This is mainly due to consumers themselves not knowing what influences their purchase behavior. Therefore, it is crucial for marketers to study what influences consumer behavior to set up effective marketing strategies. Kotler & Armstrong (2020, p. 195) introduced a stimulus-response model as a starting point of buyer behavior. They suggest that marketers must focus on the buyer's black box to find out how external stimuli influences buyer characteristics and their decision process. The stimulus-response model is visually presented in Figure 3 below.

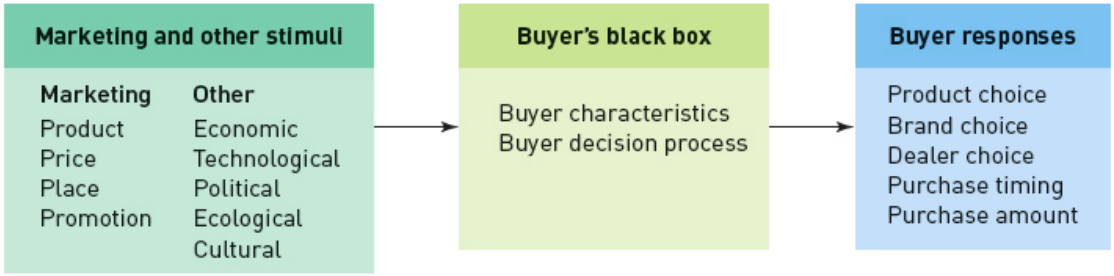

Figure 3. Stimulus-response model of buyer behavior (Kotler & Armstrong, 2020, p. 195).

The aim of this research is to examine cultural differences on consumer behavior at the airport of Helsinki-Vantaa. As previously mentioned in section 2.2, the airport has distinct characteristics that shape consumer behavior and influence the decision-making process in a different way. Additionally, Geuens et al. (2004) highlight that the airport environment may stimulate shopping behavior that differs from general shopping. Liang and Yu (2024) examined factors influencing impulsive shopping in airports and found that time pressure and positive emotions increase impulsive buyer behavior. Geuens et al. (2004) identify four different categories of airport shopping motivations. They highlight pre-planned purchases, impulse buying, and purchasing out of boredom as main airport related motivations. Furthermore, buying gifts and taking advantage of duty-free purchases are important reasons to shop at airports. Given that pre-planned purchases and impulse buying are considered as primary motivations for airport shopping, it will be discussed further next.

2.3.1 Theory of planned behavior (TPB)

The theory of planned behavior was introduced by (Ajzen, 1991) as an extension of the theory of reasoned action (Ajzen & Fishbein, 1975; Fishbein & Ajzen, 1980). With more than 160.000 citations on Google Scholar, Ajzen's TPB is one of the most used theories for exploring human behavior in various fields, including consumer research.

The theory highlighted that human actions are affected by behavioral intentions. Ajzen developed his theory because of the complexity of explaining human behavior. With his theory he intended to make behavior patterns more predictable. Ajzen suggests that the intention to perform is the central factor of his theory. This indicates how willing individuals are to put effort in performing the behavior. He emphasizes that the stronger the intention to engage in the behavior, the more likely they are to actually perform it. However, the intention must arise from voluntary motives to perform or not to perform. A visual concept of the TPB is presented in Figure 4 below.

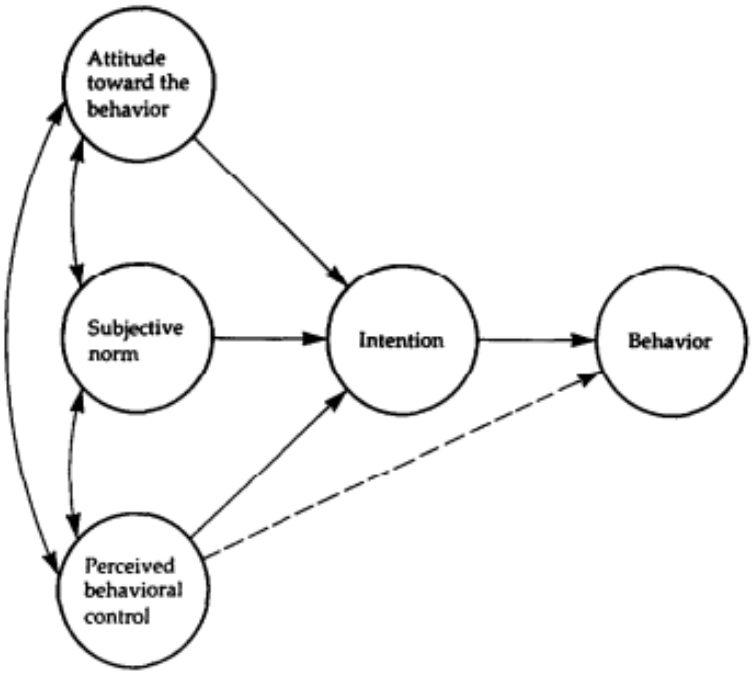

Figure 4. Theory of planned behavior (Ajzen, 1991).

Ajzen (1991) argued that there are three core components influencing human behavior, namely attitude, subjective norms, and perceived behavioral control. Attitude refers to whether the individual has a positive or negative evaluation of a certain behavior. This means that if there is a favorable evaluation of a person, it is likely to have a positive influence on the intention and the actual behavior. Conversely, in case of an unfavorable evaluation, it may lead to a negative intention and behavior. The second predictor subjective norms (SN) refer to the social pressure of being involved or not involved in the behavior. It is the behavior that arises from the approval or disapproval from a person's social group. Perceived behavioral control (PBC) indicates how easy or difficult an individual thinks it is to engage in the behavior. This perception is influenced by potential challenges and past experiences. Ajzen (1991) highlighted that these core components interact with each other to form behavioral intentions. This is seen as the most predictable factor of actual behavior. Therefore, he suggested that when perceived control reflects actual control, it can predict actual behavior directly.

According to Ajzen (1991, p. 185), there are three conditions to be met for accurate behavior predictions. First, it is important that the measures of intention align with the behavior that is predicted. In particular, the context of the intention and behavior must be the same. The second requirement for its model to be valid is that the intention and the perceived behavioral control *"must remain stable in the interval between their assessment and observation of the behavior"* (Ajzen, 1991, p. 185). The third condition to be met is that perceived behavioral control must "*realistically reflect actual control"* (Ajzen, 1991, p.185). These requirements will significantly strengthen the validity of the model as it will measure the purpose it is intended to do.

Although Ajzen's TPB model has been widely used in health, environmental, and consumer behavior, it has faced criticism as well. Sheeran (2002) identified a research gap between the intention and actual behavior of people reviewing over 400 empirical studies. He found that on average only 28% of the intentions resulted in actual behavior. This

is due to factors such as lack of resources, and emotional motives, which leads to different behavior compared to their intention. Therefore, he suggests that the TPB model underestimates impulsive purchases. Perugini & Bagozzi (2001) argue that the TPB model is too rational and that desires of people play a larger role in intention than attitudes and norms proposed by Ajzen. Also, they suggest that positive and negative emotions are directly influencing desires and thus intentions. Their empirical research showed that including emotions make behavioral predictions more accurate. Furthermore, Sniehotta et al. (2014) discuss that the TPB has reached its limits and need to be re-modeled. They found the theory oversimplistic and not flexible enough to dynamic factors, such as different environments, and cultural influences. They suggest that the TPB model alone cannot predict actual behavior accurately as cultural influences and emotional behavior such as impulsive buying are not considered enough. While the TPB model is widely used in predicting rational behavior, it is argued by several scholars that it lacks considering different circumstances that increases irrational behavior. This is particularly relevant in a cross-cultural context, where emotions and social influences play a key role. Given that this research examines consumer behavior at the airport, it is important to consider the unique characteristics of airports that influence consumer behavior differently. Tymkiw (2017) emphasizes that the emotional factor plays a significantly larger role at airports. She discusses that both positive and negative emotions can increase shopping behavior. Also, Bohl (2014) argues that people tend to shop more during negative or stressful emotions to distract themselves from it. This is also supported by Fernie (1995), who suggests that emotions cause irregular shopping behavior, such as making impulsive and even irrational purchases. The TPB model does not take these emotions and impulsive behavior into account. Consequently, this study expands the theoretical framework by adding the impulsive buying theory in the next section. This will provide a deeper insight of the influence of emotions on impulsive buying behavior.

2.3.2 Impulse buying theory (IBT)

Unlike the TPB model, which focuses on intentional purchasing behavior, impulsive purchases often play a larger role at the airport. Rook (1987, p. 191) defines impulsive buying as something that occurs *"when a consumer experiences a sudden, often powerful and persistent urge to buy something immediately."*. In other words, it refers to purchases made without having the prior intention to do so. The impulse buying theory discusses spontaneous purchases caused by emotions and situations. Then, these are influenced by individual differences which are affected by for instance culture. The theory of impulsive buying is highly relevant for this study given the airport context.

Beatty and Ferrell (1998) aimed to identify both internal and external factors that may cause an increase of impulsive buying behavior. They discuss that in-store browsing is one of these factors. In-store browsing is defined as *"the in-store examination of a retailer's merchandise for recreational and/or informational purposes without an immediate intent to buy."* (Beatty & Ferrell, 1998, p.171). Jarboe and McDaniel (1987) found that browsers made more impulsive purchases compared to non-browsers. It is suggested that people tend to encounter more stimuli when they browse for a longer time, which plausibly increases impulsive buying behavior. At airports this browsing time due to having spare time, is called dwell time (Tymkiw, 2017). Dwell time has often a positive effect on impulse buying as Tymkiw (2017, p. 7) mentions that multiple studies (Freathy and O'Connell, 2012; Torres, et al., 2005), found that dwell time significantly increases buying intentions, and the total spending amount.

Beatty and Ferrell (1998) discuss the influence of positive and negative emotions as the second factor affecting impulse purchasing. They state that psychological literature suggests that people who experience positive emotions are more likely to be involved in impulsive buying. This is because consumers tend to be more generous to reward themselves during positive moods (Beatty and Ferrell, 1998, p. 173). This is supported by Rook and Gardner (1993) who found that 85% of their respondents indicating a positive mood, would be more favorable of impulse buying than respondents with negative emotions.

Tymkiw (2017, p. 8) discusses the creation of emotions because of the unique airport environment. She suggests that airports trigger both positive and negative emotions. Positive emotions arise because of excitement for traveling and it is suggested that a higher level of excitement motivates consumers to spend more. Bohl (2014) argued that also negative emotions might increase spending behavior due to anxiety. He found that people spend more during anxiety as it distracts them from stressful situations.

The next factor influencing impulse buying is shopping enjoyment. Beatty and Ferrell, (1998, p. 174) defines shopping enjoyment as *"the pleasure one obtains in the shopping process".* They suggest that consumers who enjoy shopping experience more positive emotions. This increases in-store browsing time, which again has a positive impact on impulse buying. The last two variables influencing impulsive buying are time, and money related. Beatty and Ferrell (1998, pp. 175-176) found that when people have more time to shop, they increase their in-store browsing time, which triggers buying impulses. This is relevant in the airport context, where more dwell time often causes an increase in purchasing behavior. The last factor that is likely to influence impulse buying is money available. Beatty and Ferrell (1998, p. 176) argued that consumers with more money to spend are likely to experience positive moods. As discussed previously, these positive emotions tend to have a positive impact on impulse buying.

2.3.3 The buyer decision process

As discussed in previous sections, consumer behavior is often pre-planned or impulsive. According to Kotler and Armstrong (2020, p. 211), the purchase decision is part of a larger buyer decision process. This process consists of five stages, which are presented in Figure 5 below.

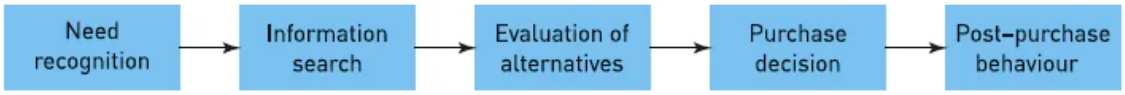

Figure 5. Buyer decision process (Kotler & Armstrong, 2020, p.211).

The first stage of the buyer decision process already starts before the purchase itself. This is the need of recognition where the buyer identifies a need. These needs can be triggered by internal stimuli, something that a person wants or by external stimuli such as a commercial or recommendations from an acquaintance. The second phase is searching for information, and it refers to the amount of information that is needed before a purchase. During this phase consumers try to find out their options. Kotler and Armstrong (2020, p. 211) suggest that the amount of information someone needs depends on the type of purchase and how much knowledge someone has about the product. Consumers have different options for gathering information. This can be obtained from personal sources such as family and friends, from commercial sources such as sales staff and advertisements, and from public sources like the internet. However, Kotler and Armstrong (2020, p. 212) emphasize that personal sources are the strongest as they legitimize and evaluate the products.

During the third phase consumers already have searched for information and now they evaluate potential alternatives to find which best fulfills their needs. First, consumers narrow down their possible options to a few products or a few specific brands. Then, they compare the alternatives based on different criteria such as price, quality, and design. Subsequently, consumers create perceptions of value for each of these alternatives, which can be influenced by emotions, brand loyalty, and surrounding atmosphere. Eventually after comparison of alternatives, consumers evolve a preference towards a specific product, which leads to the next stage of the actual purchase. Kotler and Armstrong (2020, p. 213) note that there are still two factors that could intervene between the purchase intention and the purchase decision. The first factor is the possible attitudes of

others that might change the consumer's mind. The other factor that can change someone's mind are unexpected situational factors. In case of a purchase, the consumer ends up in the final stage post-purchase behavior where they reflect on their purchase.

2.4 Conceptual framework and hypotheses

This study aims to examine the influence of cultural differences on consumer's shopping behavior buying electronics at the airport of Helsinki-Vantaa. The countries compared in this study are Finland, India, and Turkey due to data accessibility, and prevalence of these customer groups buying electronics at the location of the study. Aligned with other studies concerning cross-cultural consumer behavior, the cultural differences between the countries were assessed through Hofstede's cultural dimensions (Hofstede, 2011). Despite criticism, Hofstede's work has been one of the most cited ones, and therefore one of the most influential regarding cross-cultural studies. Thus, it is assumed that these dimensions can still effectively assess cultural differences in this study. Hofstede introduced six dimensions of which the four most relevant for this study are used, which has been extensively discussed in the previous sections.

Consumers tend to buy products based on the theory of planned behavior or impulsive buying. These theories influenced by the cultural dimensions are studied in this thesis. In the conceptual framework (Figure 6), the relationships and connections between culture and consumer behavior are displayed. In summary, the theoretical framework of this study relies of the combination of Hofstede's cultural dimensions, and the theories regarding consumer behavior and decision-making (TPB and IBT). The cultural dimensions Individualism-Collectivism, Power Distance, Uncertainty Avoidance, Indulgence-Restraint form the baseline for defining cultural values of Finnish, Indian, and Turkish consumers. However, cultural values alone do not result in purchases. Therefore, the Theory of Planned Behavior, and Impulse Buying Behavior complement the gap between cultural values and actual consumer action. By viewing TPB and IBT through Hofstede's perspective, it becomes clear how cultural values influence the balance between planned decisions and situational motivated impulses from the airport environment.

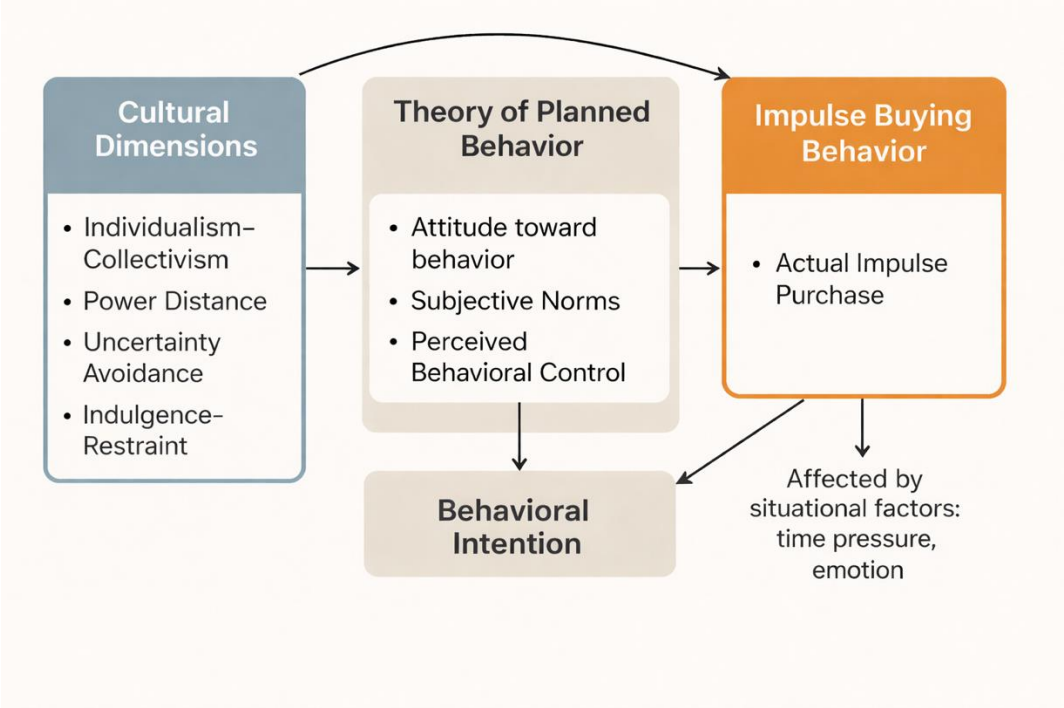

Figure 6. The conceptual framework.

Based on the theory and previous research, it is assumed that people from different countries behave differently during their shopping process. The Theory of Planned Behavior suggests that planned actions are decided by intentions and perceived control, whereas Impulsive Buying Theory indicates spontaneous, emotional, and situational driven purchases. Based on Hofstede's dimensions, consumers from collectivistic and restrained countries, such as India and Turkey are expected to engage more in planned behavior. Conversely, individualistic and indulgent cultures, such as Finland, are expected to make more impulsive purchases. Therefore, the following hypotheses are proposed:

H1: Turkish and Indian consumers are more likely to have pre-planned their visit to the electronic store at Helsinki-Vantaa than Finnish consumers.

H2: Finnish consumers are more often involved in impulsive buying behavior of electronics at Helsinki-Vantaa airport compared to Turkish and Indian consumers.

H3: Turkish and Indian consumers are more often involved in planned purchasing of electronics at Helsinki-Vantaa airport compared to Finnish consumers.

Hofstede's dimension of indulgence suggests that consumers from individualistic and indulgent countries are more likely to make purchases for personal gratification. The following hypothesis is formed:

H4. Finnish consumers show higher levels of self-reward motivated purchases of electronics at Helsinki-Vantaa airport compared to Indian and Turkish consumers.

Differences in uncertainty avoidance are expected to shape consumer's decisions on choosing familiar products or emphasizing product quality over price. Both Finland and Turkey score significantly higher than India on this dimension and therefore the following hypotheses are proposed:

H5. Finnish consumers are more likely to choose risk-avoidant electronic products, such as familiar brands compared to Indian and Turkish consumers.
H6. Turkish consumers favor product quality over price in their electronics purchases more strongly than Finnish and Indian consumers.
H7. Finnish consumers demonstrate higher levels of risk aversion than Indian and Turkish consumers.

Hofstede's dimensions suggest that individualistic cultures (Finland) are expected to involve more in independent decision-making, whereas collectivistic countries (India, Turkey) are more influenced by the social group norms. Therefore, the following hypothesis is formed:

H8. Finnish consumers show higher levels of independent decision-making of buying electronics at Helsinki-Vantaa airport than Indian and Turkish consumers.

3 Methodology

This chapter presents the methodological approach used to examine the influence of the Finnish, Indian, and Turkish culture on consumer behavior in the electronic store at Helsinki-Vantaa airport. It outlines the research approach, design, and methods. Also, the methods of data collection and sampling are described. Furthermore, the quality of the research is discussed through validity and reliability.

3.1 Research method

Research is generally conducted through either quantitative or qualitative methods and depends on whether the data collected is numeric, non-numeric, or a combination of these. Quantitative research generally focuses on gathering numerical data, whereas qualitative research deals with non-numerical data collection. Therefore, Swanson and Holton (2005, p. 30) suggest that quantitative research is more effective for analyzing larger sample groups to draw generalizations, while qualitative research stands out in providing in-depth and detailed insights into specific sample groups. Quantitative research is often deductively by nature as data are analyzed to test theory. However, there is also an inductive approach, using the date to develop theories. Quantitative research is characterized by analyzing numerical data to statistically examine relationships between variables. The most common quantitative research strategy is a survey and is conducted through a questionnaire, structured interview, or structured observation (Saunders, Lewis, and Thornhill 2023, pp. 181-184). According to Saunders et al. (2023, p. 179), the purpose of a research can be exploratory, descriptive, explanatory, or evaluative or a combination of these. The goal of this research is to understand and compare the influence of different cultures on shopping behavior. Saunders et al. (2023, p.181), state that explanatory studies are often used to find causal relationships between variables. Also, a part of the research will include a descriptive part aiming to describe patterns or trends to measure the buying intentions of different groups. This means that this research has both descriptive and explanatory purposes. Furthermore, it is suggested that

analyzing quantitative data would get a deeper insight of any statistical significance between variables. Given the aim of this research seeking to measure and compare consumer attitudes and purchasing behavior across different cultures, a quantitative approach was most appropriate. Saunders et al. (2023, p. 191) highlight that survey strategies are often linked to a quantitative research approach as they are highly effective for comparative analyses. In this research, a survey strategy utilizing a questionnaire was conducted, as it facilitates comparing standardized data from a large sample group. Moreover, a survey strategy provides more control over the research process, and it is cost-effective (Saunders et al., 2023, p. 194).

The focus of this study is a specific electronic store at Helsinki-Vantaa airport. The research strategy is a quantitative cross-sectional questionnaire, with respondents who had made at least one purchase in the specific electronic store. Since the data was gathered from this single location with non-probability sampling, the results are mainly generalizable for similar types of travelers shopping electronics at similar airport hubs. However, comprehensive conclusions concerning airport retail in general, or people from Finland, India, and Turkey should be interpreted carefully. Also, since this research was conducted in one airport, its characteristics and size may limit the generalizability of the findings compared to airports of different sizes.

3.2 Data collection methods

According to Saunders et al. (2023, p. 509), questionnaires tend to be most productive for descriptive or explanatory research like this. Therefore, a questionnaire was used for this research. Because each participant is answering the exact same set of questions, it ensures consistency and comparability between respondents from different countries. In addition, quantitative questionnaires support the goal of this research identifying cross-cultural differences based on generalizable data. However, it is argued that creating an effective questionnaire is challenging for various reasons. It is essential that respondents understand the questions of the questionnaire for more accurate data collection. To ensure this, the design, layout, and type of questions are key for the validity and

reliability of the data collection. These were maximized by carefully designing the questions, using a clear layout of the form, clear explanation of the purpose, and pilot testing.

Questionnaires can be implemented in different ways, and for this research a face-to-face approach was chosen. One contributing factor was the researcher's presence at the location where the questionnaires were conducted. This ensured that the researcher was able to help the respondents in case of unclarity or problems with understanding the questions. Also, it enhances the participation rate when the researcher conducts the research or is present (Saunders et al., 2023, p. 511). Additionally, the length of the questionnaire is relevant because longer ones often receive fewer responses or are completed carelessly, which could lower the quality of the research. Following pilot testing, it was decided to shorten the questionnaire due to the limited time available of the traveling respondents.

According to Dillman et al. (2014), there are three types of data collection:

- Factual and demographic.
- Attitudes and opinions.
- Behaviors and events.

In this research, all three forms were used to get the most effective comparison. Saunders et al. (2023, p. 524) distinguishes the use of open-ended and close-ended questions. Given the limited time due to the location of the questionnaire, and the large sample size, only close-ended questions were opted. Also, it allows for easier comparison. However, the responses become invalid if the questions are misunderstood by the respondents. First, the demographic questions were answered through a list or categories. Then, the other types were answered by rating scale questions utilizing the Likert-style. The Likert-scale measures the rate of agreement on a statement (Saunders et al., 2023, p. 529). Scale questions are usually easy to understand for respondents, and it provides numerical data that can be used to measure behavior, and attitudes across cultures.

To examine how cultural differences influence consumer behavior in the electronic store of Helsinki-Vantaa airport, the data for this research were collected through a standardized self-administered questionnaire. The questionnaires were conducted face-to-face at the electronic store of Helsinki-Vantaa airport. The questions were developed in English, and it was verified that all participants would have a sufficient understanding of English. Only consumers who had bought at least one item were targeted to participate to ensure generalizability. To improve validity, a pilot test with 30 respondents equally distributed among the cultures was conducted. Subsequently, the questionnaire was adjusted based on their feedback. Data collection took place at Helsinki-Vantaa airport from June 2025 until September 2025. The purpose of the questionnaire was shared with the respondents who gave consent to voluntarily participate. During the questionnaires, respondents were allowed to ask questions in case of unclarity in the questions. For a balanced cross-cultural comparison, in total 150 valid responses (50 from each country) were obtained. Respondents were selected randomly; however, efforts were made to achieve a balanced mix of age and gender. No additional consumers of a country were asked to participate once 50 valid responses had been collected.

3.3 Sample selection

According to Saunders et al., (2023, p. 293), there are two types of sampling namely, probability or non-probability sampling. Probability sampling refers to the equal chance of getting selected for every individual. The advantage of this type of sampling is a high form of generalizability. Non-probability sampling is used when participants are selected based on convenience, or other specific criteria rather than random selection. Since this research is targeting consumers from three different countries, who shop at a specific location, non-probability sampling was chosen. Also, it was not feasible to collect data from all travelers at the airport, thus non-probability sampling was chosen as the most practical method. A more specific type of sampling is purposive sampling. Etikan et al. (2015, p. 2) defines this as the type of sampling where people are selected based on specific criteria. In this research, travelers were selected from Finland, India, and Turkey, provided they had made at least one purchase at the electronic store at Helsinki-Vantaa

airport. Additionally, only participants aged 18 years and older were included in this research for both ethical and methodological reasons. The focus of this study is on consumer behavior, where decision-making is mostly done by adult travelers. Further, all participants were required to have grown up in their home country to ensure a strong cultural identity.

Determining the right sample size for this research is fundamental for its validity, reliability, and the generalizability of the study. There are various theories about the optimal sample size, but Creswell and Creswell (2018) found a sample size of 100-200 respondents sufficient for statistical relevance. Also, Hair et al. (2019) suggests a minimum of 30 respondents for each group for comparing statistics through for instance, ANOVA. Based on these recommendations, this study targeted a total of 150 respondents. Furthermore, balanced group sizes are essential for statistical significance and ensuring comparability across different cultural groups. Therefore, this study targeted 50 respondents from each country to create a reliable basis for comparison.

3.4 Data analysis

The self-administered in-store questionnaire was divided into three sections to explore cross-cultural consumer behavior regarding electronics shopping at Helsinki-Vantaa Airport. First, demographic related questions such as age, and nationality were introduced. Then, these questions were followed up by general questions such as travel frequency, time available at the airport, and amount spent. Subsequently, respondents were asked to answer scaling questions (Question 9 – Question 23) to measure their rate of agreement to test shopping behavior. Their agreements were rated on a scale from 1-5, where one represented strongly disagree, and five indicated strongly agree. The scale questions assessed independent decision-making, social influence, risk aversion, impulse buying motives, and planning behavior. Because the questionnaire included only participants who had bought at least one item from the electronic store, the questions were phrased in the past tense. The questionnaire contained mainly scaling questions based on the

actual purchase. This increased the accuracy as it reflects actual purchase behavior instead of imagined behavior.

After collecting the responses, the questionnaires were checked on missing values or other irregularities. In case of missing data, the questionnaire was removed entirely from the analysis. Then, the data was transformed into sets of categories giving them a numerical code. Subsequently, these codes were exported to Excel and eventually analyzed through IBM SPSS Statistics 31. Prior to the main analysis, the scale items were examined to measure the internal consistency. Questions 9, 10 and 11 formed the scale to assess planned purchasing behavior. Then, questions 12, 13, 15, and 16 were designed to evaluate impulsive buying tendencies. Subsequently, questions 17, 18, and 19 were created concerning risk aversion. Lastly, questions 21 and 22 constructed the level of independence.

After forming these scale scores, the data were analyzed through one-way ANOVA analysis of variance to test the differences of the related constructs across Finland, India, and Turkey. Prior to the ANOVA analysis, Levene's test was used to check for homogeneity of variances. In case of violation of the Levene's test, a robust test of equality of means (Welch) was used to find statistical significance. Where ANOVA found statistical significance, post-hoc comparisons using Bonferroni were used to find statistically significant differences between the countries.

3.5 Research quality

The quality of a research is generally assessed based on two key factors, the reliability and validity. Reliability refers to the ability of being able to reproduce the same results under similar research conditions. Therefore, reliability ensures that the measurement is consistent, and not influenced by external factors. This makes the data more trustworthy, and the findings can be reproduced. On the other hand, the validity verifies whether

the research accurately measures what it intends to do. This ensures that the questionnaire aligns with the theoretical framework, gives accurate results, and that the conclusions are trustworthy (Saunders et al., 2023, pp. 214-215).

3.5.1 Reliability

The reliability of the research is primarily evaluated based on the internal, and external reliability. Internal reliability assesses the level of consistency of the questionnaire construction. Saunders et al., (2023, p.523) explains that Cronbach's alpha is frequently used to measure the internal reliability. The test measures the internal consistency of a set of items as a scale of a group and indicates how closely a set of questions correlates with each other (Saunders et al., 2023, p. 523). Sürücü and Maslakçı (2020, p. 2702) state that it can be measured by Cronbach's alpha (α), where values above 0.70 are seen as acceptable regarding internal consistency. However, Hair et al. (2019, p. 775) suggest that lower values are acceptable in certain conditions. They mention that values between 0.60 and 0.70 are acceptable in explanatory research. Additionally, Pallant (2016, p. 27) states that Cronbach's alpha values are dependent on the number of items within a scale. In case of fewer number of items (usually below ten), lower Cronbach's alpha values are acceptable. The Cronbach's alpha in this research was calculated separately for a set of questions related to planned buying behavior, and for a set of questions concerning impulsive buying behavior.

The alpha values were 0.784 for planned buying, 0.695 for impulsive buying, 0.629 for risk aversion, and 0.893 for independence (see Table 2). In general, α values above 0.70 are acceptable. Additionally, given the explanatory setting of this studies, a minimum value of 0.60 is considered acceptable. Therefore, the alpha values in this study imply an acceptable correlation, suggesting that the items measure the intended construct moderately well.

Table 2. Reliability analysis of measurement scales.

Construct	Items	Cronbach's α
Planned Purchase	Q9-Q11	.784
Impulsive Purchase	Q12, Q13, Q15, Q16	.695
Risk Aversion	Q17-Q19	.629
Independence	Q21-Q22	.893

External reliability refers to the extent whether the same measurements would produce comparable results if they would be repeated under similar research conditions. Ensuring reliability can be challenging due to various threats, which makes it crucial for the researcher to avoid these possible threats. One of the threats is participant error, which means that participants might answer differently due to external factors such as time, mood, or environment. To reduce these risks, clear instructions were given, and data collection was conducted immediately after the purchase. A second threat is participant bias, which occurs when respondents do not answer truthfully for different reasons. This can happen both intentionally to make them look better or unintentionally misunderstanding the questions. To minimize participant bias, the questionnaire was anonymous and guaranteed to use for this research purpose only. Questions were formed neutrally, and a random order was used to avoid pattern forming. Due to time constraints at the airport, short, and concise closed-ended questions were used. Another reliability threat is researcher error, which refers to inconsistencies made by the researcher. To reduce this risk, pilot testing was used to verify unclear questions. Also, double checking on data entry and coding in Excel and SPSS was performed. Each respondent was identified with a number to make possible errors easier to track. To avoid the fourth researcher bias, a standardized questionnaire was used, which led to factual and uninterpretable data (Saunders et al., 2023, pp. 215-216).

3.5.2 Validity

Like reliability, the validity can also be divided into internal and external. Internal validity refers to whether the research findings can be attributed to specific variables being studied, rather than other factors such as age, gender, or income (Saunders et al., 2023, p. 520). To minimize validity concerns, the study contained standardized closed-ended questions. Also, measures were taken to ensure similar characteristics of participants in each group. Since only people who had made a purchase were included, the questions were phrased in the past tense to analyze actual purchase behavior. This improves the validity as it measures how people behaved, not their presumption.

On the other hand, external validity verifies whether the findings of the study are generalizable to other settings. To improve this external validity, participants were selected to reflect the population of adult consumer shopping at the Helsinki-Vantaa airport electronic store. The selection consisted of a balanced sample of different age groups, and genders across different countries. Limitations are acknowledged that this research concerns consumer behavior in a specific setting such as a single selected electronic store at the airport of Helsinki-Vantaa. This means that the findings may apply to electronics stores of similar size as Helsinki-Vantaa but might not be applicable to other sized airports or retail in general. Another external validity concern is the cultural response bias. Some cultures tend to interpret questions differently than others, which could affect generalizability. To minimize this bias, pilot testing was conducted, and the questions were adjusted accordingly. By acknowledging these limitations of this cross-cultural consumer behavior research, the study aims to improve the generalizability of its findings (Saunders et al., 2023, pp. 520-523). In summary, these measures together enhanced the study's accuracy, consistency, and generalizability, establishing a solid basis for examining how cultural differences impact consumer behavior of buying electronics at the airport of Helsinki-Vantaa.

4 Results

This chapter presents the outcome of the descriptive and statistical analysis based on the data gathered through the questionnaire conducted at the electronic store of Helsinki-Vantaa airport (appendix 1). The chapter starts with a descriptive overview of the demographic data and travel characteristics of the respondents. Then, this data is connected to the shopping behavior and compare it across Finnish, Indian, and Turkish consumers. Finally, this chapter proceeds to hypotheses testing using one-way ANOVA.

4.1 The sample description

The total sample of the study included 150 respondents, with 50 participants each from Finland, India, and Turkey. From the 150 respondents in total, 57.3% were male and 42.7% female. Figure 7 shows a more detailed gender distribution within the different countries. In Finland, most of the respondents were female (56%), whereas 44% were male. Conversely, India and Turkey showed higher percentages of male respondents with 66% in India, and 62% in Turkey.

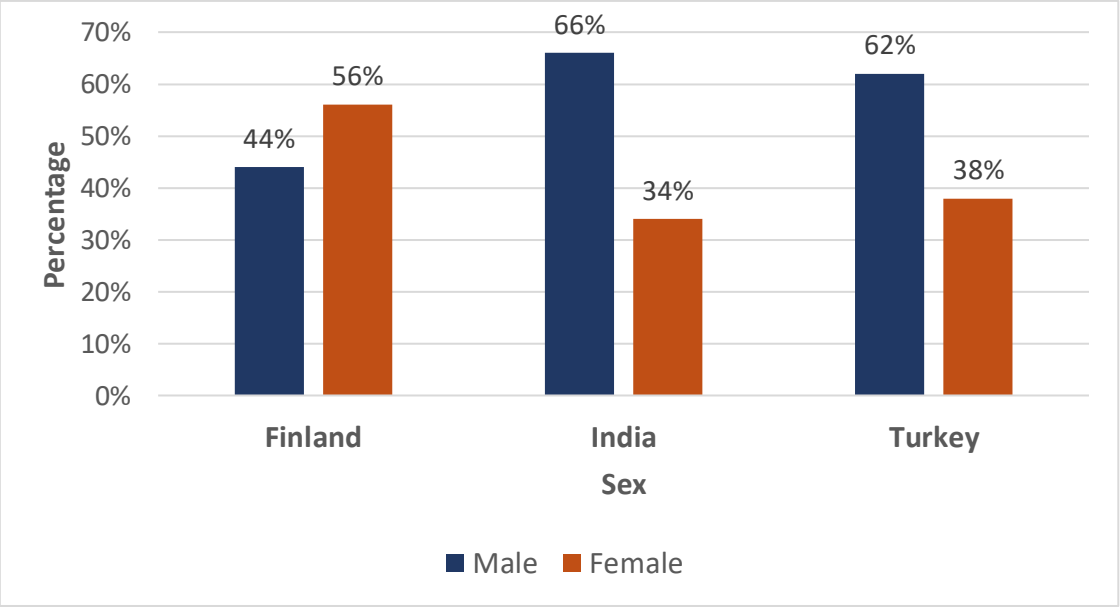

Figure 7. Gender distribution of sample.

Figure 8 displays the overall age distribution of the sample. Respondents aged 18-29 accounted for 23% of the sample. Participants aged 30-44 represented 26% of the sample, 33% was formed by those aged 45-59. 18% of the respondents were 60 years or older.

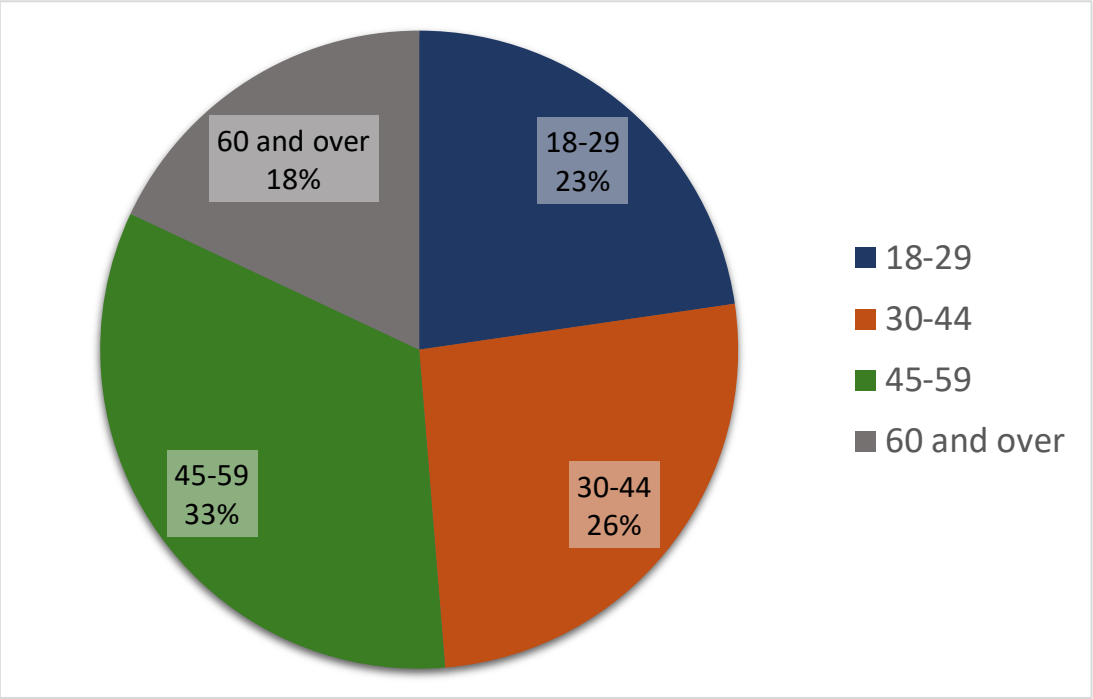

Figure 8. Age distribution of sample.

However, the age distribution differs between the three countries (see Figure 9). When looking at the age distribution per country, respondents from India and Finland showed a little older age profile compared to Turkey. Finland indicated participants of age 45-59 (38%) as their largest group. Also, 16% of the respondents were 60 years and older, resulting in a total of 54% of the respondents aged 45 years or older. Of all three countries, India represented the largest number of people aged 60 years and older (24%). In addition, 34% of the respondents from India were between 45 and 59 years old, resulting in a total of 58% all their respondents aged 45 and over. In contrast, Turkey indicated a younger age distribution, with the lowest share of respondents aged 60 and over (14%), and 45-59 years (28%). As a result, 58% of the participants from Turkey were between 18 and 44 years old, comparing to Finland (46%) and India (42%).

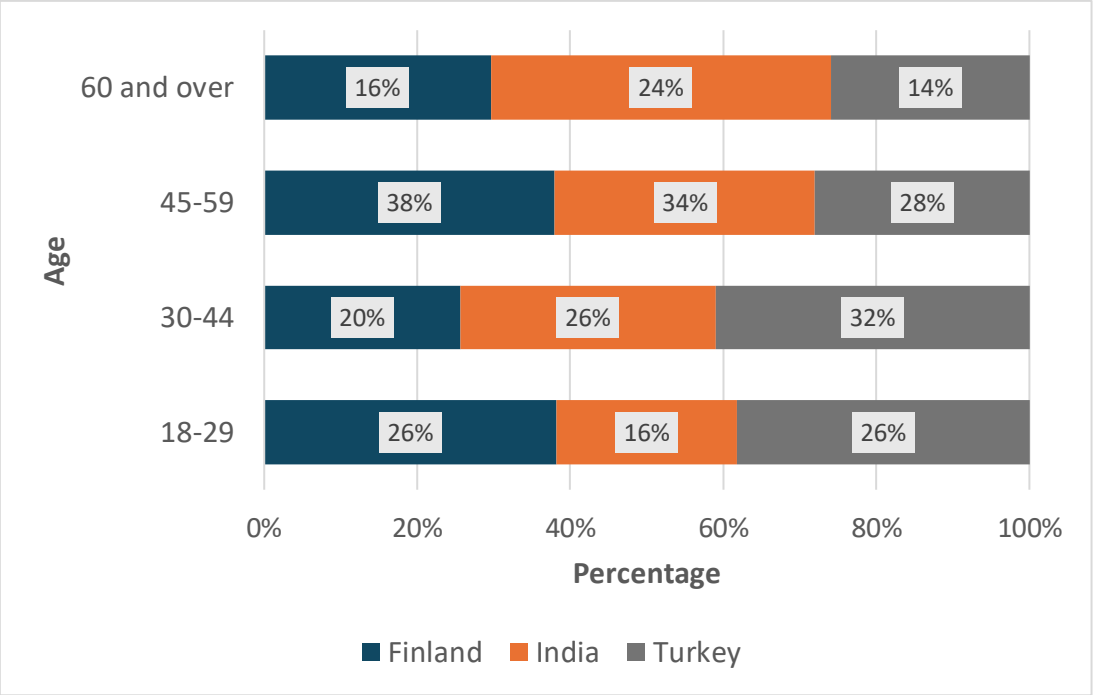

Figure 9. Age distribution of sample per country.

Figure 10 illustrates the time available of the respondents between passing the security check and time to board the plane. The data showed that 7% of the participants had less than 30 minutes time available after the security check. The second smallest share of respondents reported to spend more than 2 hours after the security check (23%). On the other hand, the largest share of the respondents indicated to have 1-2 hours time available (39%), followed by 31-59 minutes (32%). The data showed that no clear differences were reported by the respondents between the three examined countries.

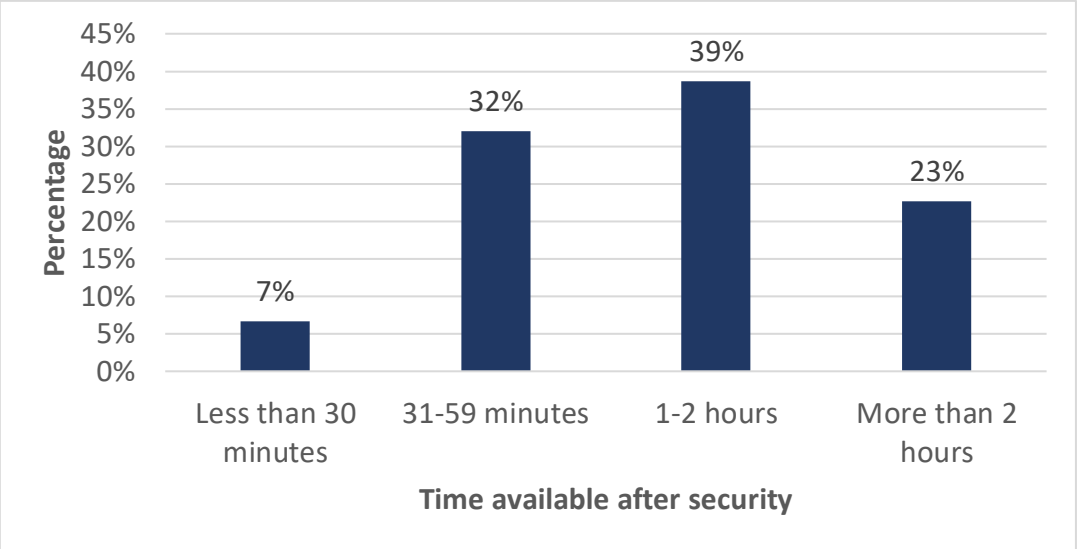

Figure 10. Distribution of time available after security.

Figure 11 presents the distribution of the spending categories on electronics of all the respondents. The largest share of the respondents reported spending between €50-€99.99 (23%). This is followed by categories €100-€199.99, and €200-€499.99, both representing 21% of the participants. Then, 19% of the respondents indicated spending €50 or less. Smaller proportions reported spending between €500-€999.99 (11%), and the smallest share reported to have spent €1000 or more (5%).

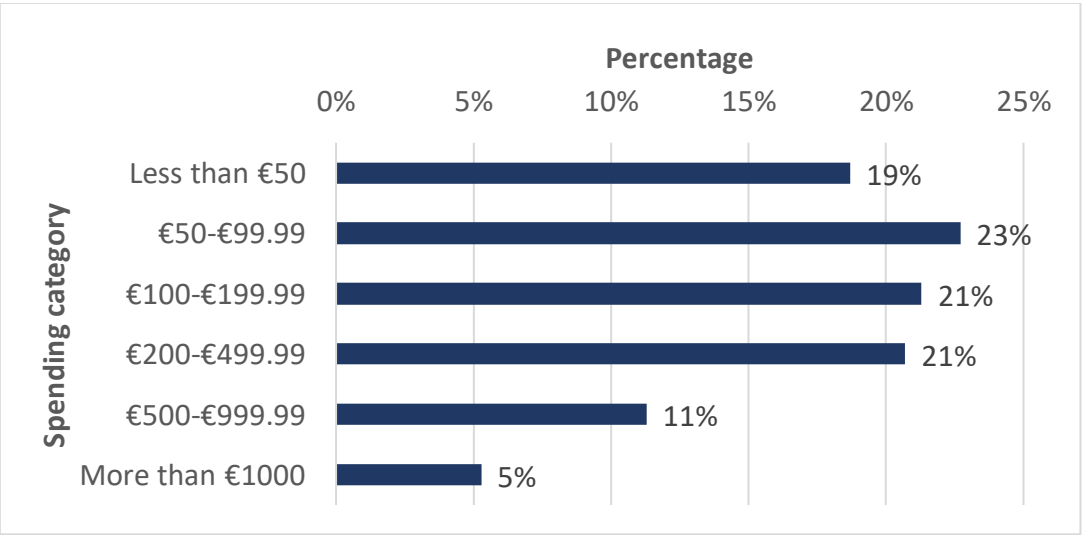

Figure 11. Distribution of money spent on electronics.

The differences concerning the spending categories between different countries are presented in Figure 12. In Finland, the most common spending category was €50-€99.99 (34%), followed by less than €50 (22%). This is different compared to India, where the most common spending categories were €100-€199.99 (26%) and €50-€99.99 (22%). In addition, most frequent respondents from Turkey reported higher spending levels with 28% spending between €200 and €499.99 and 22% spending within the €100-€199.99 range. Another difference is that India and Turkey showed higher frequencies in the two highest spending categories. 8% of all respondents from Finland reported spending €500 or more, whereas participants from India (22%) and Turkey (20%) demonstrated higher prevalences.

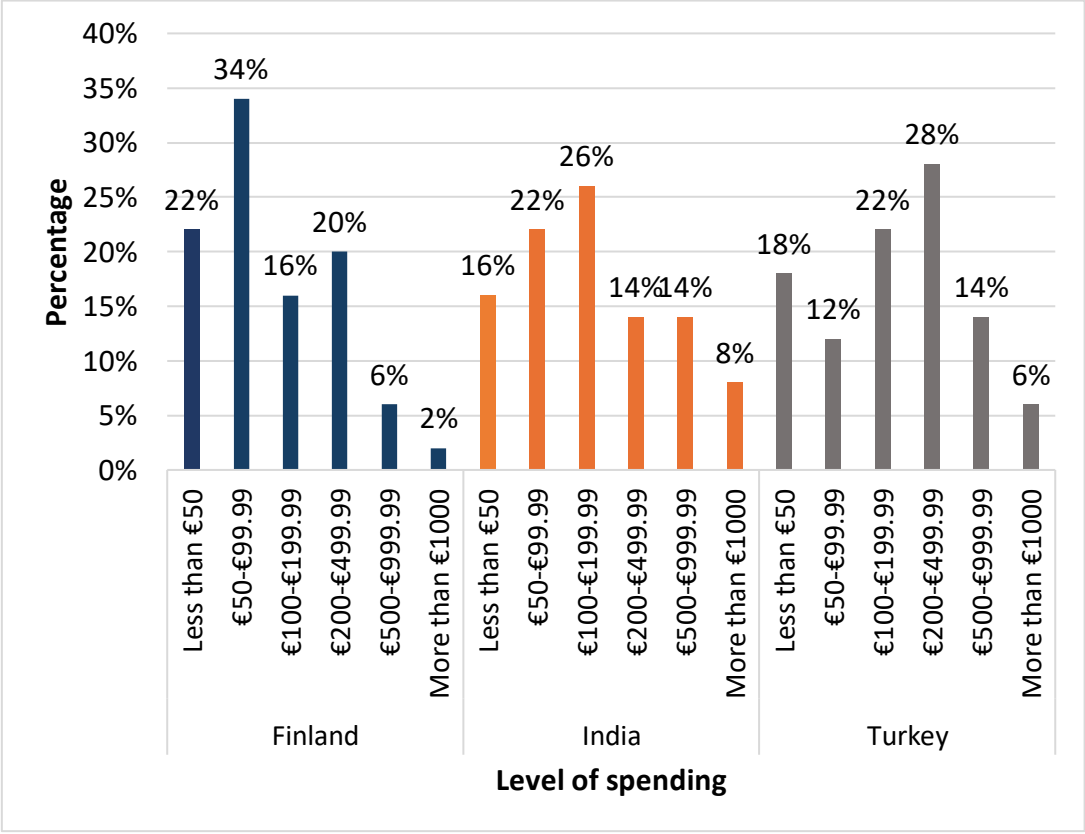

Figure 12. Distribution of spending categories per country.

Figure 13 presents the distribution of the purchase purpose for each country. When it concerns the purpose of the purchase, the majority of the respondents bought products for themselves. 82% of the respondents from Finland reported to have bought products

for themselves, and 12% stated to have bought something for someone else. Then, 6% of the respondents indicated both purposes as the reason of their purchase. The Indian respondents demonstrated a more balanced distribution, with 56% of them indicated to have purchased something for personal use. The remaining 44% reported to have bought products either for someone else or for both purposes. Respondents from Turkey showed more individual purchases with 68%. Then, 24% of them selected to have purchased products for someone else, whereas 8% noted both purchase purposes.

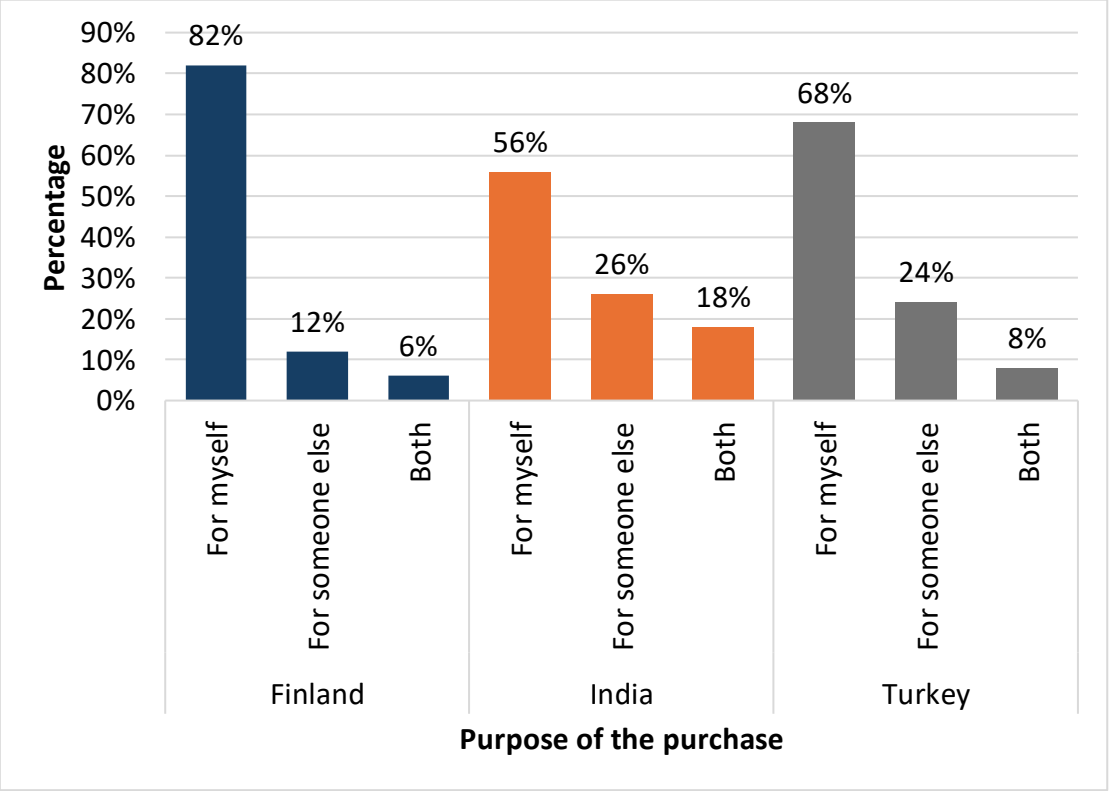

Figure 13. Distribution of purchase purpose between countries.

When it comes to the level of purchase planning, Figure 14 illustrates the differences between the examined countries. The participants were asked whether their purchase was planned or spontaneous and had the option of four answers. The data indicated that respondents from Finland showed a relatively balanced level of purchase planning, with a moderate tendency toward spontaneous purchases, as 56% stated to have made their

purchase partly or fully spontaneous. In contrast, 74% of respondents from India reported that their purchases were somewhat planned or fully planned in advance. Similarly, 68% of Turkish respondents mentioned their purchases were planned.

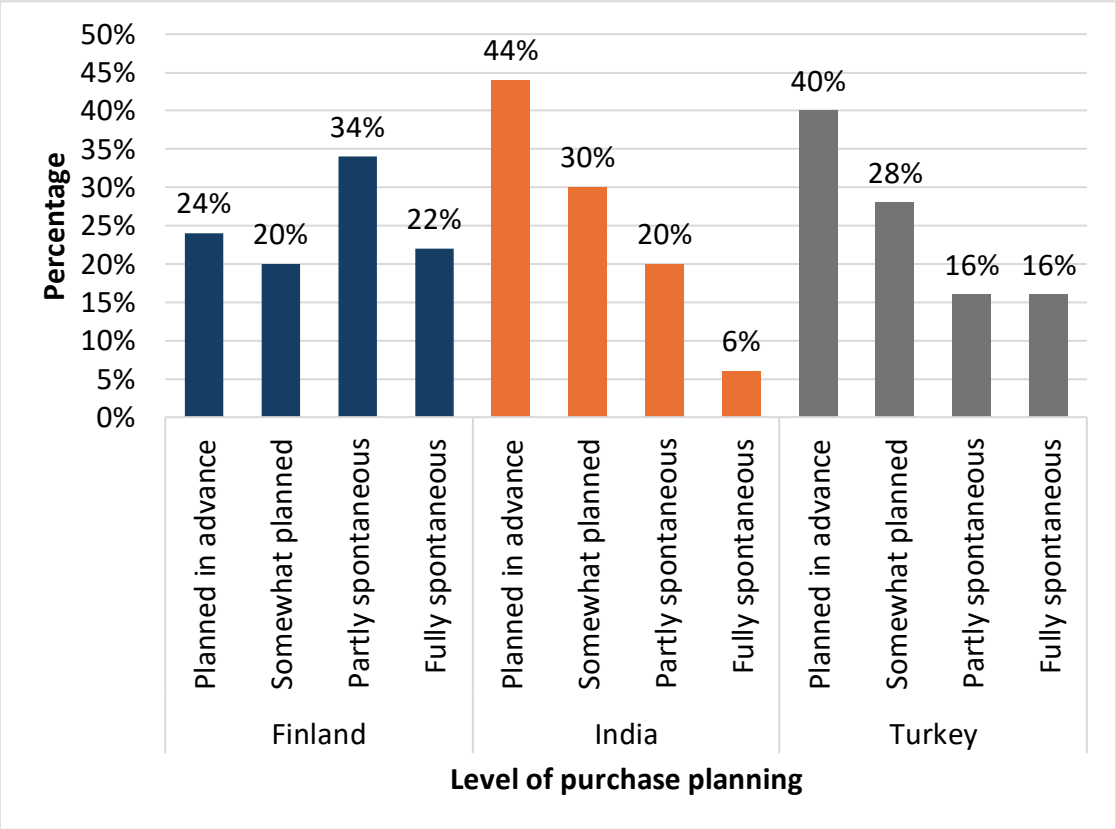

Figure 14. Level of purchase planning between countries.

4.2 Descriptive statistics

Table 3 depicts the descriptive statistics of the main constructs of this study, namely planned purchasing, impulsive buying and risk aversion. Mean values and standard deviations are presented for the sample. The statistics indicate that respondents reported moderate levels of planned purchases (M = 3.10), and risk aversion (M = 3.12). On the other hand, impulsive buying scores were lower (M = 2.79). The score on independence was M= 3.24. Furthermore, the standard deviations showed relatively balanced variability across the respondents in each construct.

Table 3. Descriptive statistics of planned purchasing, impulsive buying, risk aversion, and social influence of sample.

	N	Min.	Max.	Mean	Std. Deviation
Planned Purchase	150	1.00	5.00	3.0956	1.06908
Impulsive Purchase	150	1.00	5.00	2.7850	.95977
Risk Aversion	150	1.00	5.00	3.1178	.94529
Independence	150	1.00	5.00	3.2400	1.30785

The descriptive statistics differ between the countries, and these are presented in Table 4. Concerning planned purchases all three countries showed comparable scores, with India (M = 3.14, SD = 1.10) scoring the highest, followed by Finland (M = 3.09, SD = 0.96), and Turkey (M = 3.05, SD = 1.16). When it comes to impulsive purchases, Finland (M =3.02, SD = 1.04) scored higher than India (M = 2.66, SD = 0.88) and Turkey (M = 2.68, SD = 0.92). Risk aversion was highest reported among Finnish respondents (M = 3.25, SD = 0.95), followed by Turkish participants (M = 3.12, SD = 0.98) and Indian respondents scoring the lowest (M = 2.98, SD = 0.90). Regarding the level of independence, Finland (M = 3.96, SD = 0.98) is scoring the highest. Turkey (M = 2.95, SD = 1.30), and India (M = 2.81, SD = 1.32) scored lower than Finland on independence.

Table 4. Descriptive statistics of planned purchasing, impulsive buying, risk aversion and social influence by nationality.

		N	Min.	Max.	Mean	Std. Deviation
Planned Purchase	Finland	50	1.00	4.67	3.0933	1.10048
	India	50	1.33	4.67	3.1400	.95734
	Turkey	50	1.00	5.00	3.0533	1.15933
Impulsive Purchase	Finland	50	1.00	5.00	3.0200	1.04471
	India	50	1.25	4.75	2.6600	.87883
	Turkey	50	1.25	4.25	2.6750	.92341
Risk Aversion	Finland	50	1.00	5.00	3.2533	.94895
	India	50	1.33	4.67	2.9800	.90454

	Turkey	50	1.00	4.67	3.1200	.97998
Independence	Finland	50	1.50	5.00	3.9600	.98375
	India	50	1.00	5.00	2.8100	1.31665
	Turkey	50	1.00	5.00	2.9500	1.30247

4.3 Hypotheses testing

Based on the descriptive results, further analyses were conducted through one-way analysis of variance (ANOVA) and correlation analysis. The results are then reported in relation to the hypotheses and test whether the hypotheses are supported or not.

H1: Turkish and Indian consumers are more likely to have pre-planned their visit to the electronic store at Helsinki-Vantaa than Finnish consumers.

A one-way ANOVA was conducted to examine differences to test the impact of pre-planned visits to the electronic store at Helsinki-Vantaa airport. Subjects were divided into three nationalities. Levene's test indicated that the assumption of homogeneity of variances was met, $F(2, 147) = 0.57$, $p = 0.57$. A one-way ANOVA showed no significant difference of nationality on pre-planned visits prior to arriving at the airport, $F(2, 147) = 0.49$, $p = 0.62$. Finland (M = 3.38), India (M = 3.22), and Turkey (M = 3.14) reported comparable results. Therefore, H1 was not supported.

H2: Finnish consumers are more often involved in impulsive buying behavior of electronics at Helsinki-Vantaa airport compared to Turkish and Indian consumers.

A one-way between-groups ANOVA was conducted to examine differences in impulsive buying across nationalities. Levene's test indicated that the assumption of homogeneity of variances was met for impulsive buying, $F(2, 147) = 1.82$, $p = 0.17$. Although Finnish respondents scored higher on impulsive buying (M = 3.02) than India (M = 2.66) and Turkey (M = 2.68), the ANOVA analysis showed no significant difference, $F(2, 147) = 2.29$, $p = 0.11$. Therefore, H2 was not supported.

H3: Turkish and Indian consumers are more often involved in planned purchasing of electronics at Helsinki-Vantaa airport compared to Finnish consumers.

A one-way ANOVA was conducted to examine differences in planned purchases between Finland, India, and Turkey. Levene's test indicated that the assumption of homogeneity of variances was met with $F(2, 147) = 0.99$, $p = 0.37$. The analysis showed no significant effect of nationality on planned purchasing, $F(2, 147) = 0.08$, $p = 0.92$. Finland (M = 3.09), India (M = 3.14), and Turkey (M = 3.05) scored similarly on planned purchasing. Thus, H3 was not supported.

H4. Finnish consumers show higher levels of self-reward motivated purchases of electronics at Helsinki-Vantaa airport compared to Indian and Turkish consumers.

In the case of examining differences of self-rewarding purchases across nationalities, Levene's test indicated that the assumption of homogeneity of variances was violated, $F(2, 147) = 4.77$, $p = 0.01$. Therefore, a Welch one-way ANOVA was performed to examine differences of self-rewarding purchases between Finland, India, and Turkey. The Welch ANOVA revealed that there was a statistical difference between the countries, $F(2, 95.60) = 8.89$, $p = <.001$. Post-hoc comparisons using Bonferroni test indicated that the mean score for Finland (M= 3.10) was significantly higher than India (M= 2.28) and Turkey (M= 2.52). There were no significant differences between India (M=2.28) and Turkey (M= 2.52). Thus, H4 was supported.

H5. Finnish consumers are more likely to choose risk-avoidant electronic products, such as familiar brands compared to Indian and Turkish consumers.

A one-way ANOVA was conducted to test differences of choosing familiar brands across the three different countries. Levene's test indicated that the assumption of homogeneity of variances was met with $F(2, 147) = 0.06$, $p = 0.94$. Even though Finland (M = 3.62) scored higher than India (M= 3.28) and Turkey (M = 3.22), the ANOVA analysis revealed

that there was no statistical significance between the three different countries on choosing familiar brands, $F(2, 147) = 1.58$, $p = 0.21$. Thus, H5 was not supported.

H6. Turkish consumers favor product quality over price in their electronics purchases more strongly than Finnish and Indian consumers.

To test the differences of consumers favoring product quality over price across Finland, India, and Turkey, a one-way ANOVA was assessed. Levene's test indicated that the assumption of homogeneity of variances was met with $F(2, 147) = 0.35$, $p = 0.71$. The ANOVA analysis showed that there was statistical significance between the three different countries on choosing familiar brands, $F(2, 147) = 4.09$, $p = 0.02$. Post-hoc comparisons using Bonferroni test indicated that the mean score for Turkey (M= 3.18) was significantly higher than India (M= 2.46). There were no significant differences between Turkey (M=3.18) and Finland (M= 2.68) or India (M= 2.46) and Finland (2.68). Therefore, H6 was only partially supported.

H7. Finnish consumers demonstrate higher levels of risk aversion than Indian and Turkish consumers.

A one-way ANOVA was conducted to examine the differences of risk aversion between the three countries. Levene's test indicated that the assumption of homogeneity of variances was met for risk aversion, $F(2, 147) = 0.65$, $p = 0.52$. The ANOVA analysis showed no significant difference between countries on risk aversion, $F(2, 147) = 1.05$, $p = 0.35$. Finland (M = 3.25), India (M = 2.98), and Turkey (M = 3.12) reported comparable levels of risk aversion. Therefore, H7 was not supported.

H8. Finnish consumers show higher levels of independent decision-making of buying electronics at Helsinki-Vantaa airport than Indian and Turkish consumers.

A one-way ANOVA was conducted to assess the differences of independent decision-making between Finland, India, and Turkey. Levene's test indicated that the assumption of homogeneity of variances was violated, $F(2, 147) = 6.69$, $p = 0.002$. Therefore, a Welch ANOVA was carried out. The results indicated that there was a statistical difference between the countries on independence, $F(2, 95.99) = 15.99$, $p = <.001$. Post-hoc comparisons using the Bonferroni test indicated that the Finland (M= 3.96) scored significantly higher on independence than India (M= 2.81) and Turkey (M= 2.95). There were no significant differences between India and Turkey. Thus, H8 was supported.

In Table 5, a summary of the hypotheses testing results are presented. Additionally, the one-way ANOVA results are reported in Table 6, and the robust test of equality of means in able 7.

Table 5. Summary of hypotheses testing results.

Hypothesis	Description	Test	Result
H1	Turkish and Indian consumers are more likely to have pre-planned their visit to the electronics store than Finnish consumers	One-way ANOVA	Not supported
H2	Finnish consumers are more often involved in impulsive buying behavior compared to Turkish and Indian consumers	One-way ANOVA	Not supported
H3	Turkish and Indian consumers are more often involved in planned purchasing compared to Finnish consumers	One-way ANOVA	Not supported
H4	Finnish consumers show higher levels of self-reward motivated purchases compared to Indian and Turkish consumers	One-way ANOVA	Supported
H5	Finnish consumers are more likely to choose risk-avoidant electronic products compared to Indian and Turkish consumers	One-way ANOVA	Not supported

Hypothesis	Description	Test	Result
H6	Turkish consumers favor product quality over price more strongly than Finnish and Indian consumers	One-way ANOVA	Partially Supported
H7	Finnish consumers demonstrate higher levels of risk aversion than Indian and Turkish consumers	One-way ANOVA	Not supported
H8	Finnish consumers show higher levels of independent decision-making compared to Indian and Turkish consumers	One-way ANOVA	Supported

Table 6. One-way ANOVA.

		df	F	Sig.
Pre-planned visit	Between Groups	2	.485	.617
	Within Groups	147		
	Total	149		
Impulsive purchase	Between Groups	2	2.290	.105
	Within Groups	147		
	Total	149		
Planned purchase	Between Groups	2	.081	.922
	Within Groups	147		
	Total	149		
Familiar brands	Between Groups	2	1.580	.209
	Within Groups	147		
	Total	149		
Quality over price	Between Groups	2	4.089	.019
	Within Groups	147		
	Total	149		
Risk aversion	Between Groups	2	1.046	.354
	Within Groups	147		
	Total	149		

Table 7. Robust test of equally of means.

		Statistic [a]	**df1**	**df2**	**Sig.**
Self-reward purchase	Welch	8.887	2	95.604	<.001
Independence	Welch	15.986	2	95.989	<.001

a Asymptotically F distributed.

5 Discussion and conclusion

This chapter presents the discussion and conclusion of the study. The findings of the empirical study are interpreted in relation to the research objectives connected with the existing literature on cross-cultural consumer behavior. The chapter discusses the findings of the research, outlines the theoretical and managerial contributions, acknowledges the limitations of the study and provides suggestions for future research. Moreover, the research question is answered in this chapter.

5.1 Discussion of findings

The main aim of this study was to examine cultural differences between Finnish, Indian, and Turkish consumers purchasing electronics at Helsinki-Vantaa airport, and the following research question was formed:

"How do Finnish, Indian, and Turkish consumers differ in planned versus impulsive buying, risk aversion, and independent decision-making when purchasing electronics at Helsinki-Vantaa Airport?".

The findings show that there were only limited differences between Finnish, Indian, and Turkish consumers when buying electronics in terms of planned and impulsive buying behavior and risk aversion, as most differences were not statistically significant. However, clear differences between the three countries were found in independent decision-making and self-reward motivation, where Finnish consumers showed significantly higher levels of independent decision-making than Indian, and Turkish consumers. The findings suggest that situational factors at the airport may reduce cultural influences on the aspects of planned and impulsive buying behavior, and risk aversion, but that particularly individualism still play an important role in decision-making and motivations in the airport context. In the next sections, both supported and unsupported hypotheses are interpreted to enhance a nuanced understanding of cross-cultural consumer behavior in this specific international airport retail context.

5.1.1 Planned and impulsive buying behavior

The findings concerning planned and impulsive buying behavior of electronics at Helsinki-Vantaa airport showed no support for the proposed hypotheses H1, H2, and H3. When looking at the literature, Hofstede (2010) suggests that in collectivistic cultures the social relationships and group norms play a large role in decision-making, possibly resulting in more planned buying behavior. Additionally, higher level of uncertainty avoidance could contribute the more pre-planned visits. Moreover, Hofstede's cultural dimensions theory suggests that countries scoring higher on indulgence are more likely to make spontaneous decisions, which may result in higher levels of impulsive buying. In contrast, more restrained cultures tend to emphasize self-control, leading to more planned behavior. Based on Hofstede's cultural dimensions, it was predicted that Finnish consumers would engage more in impulsive decisions, whereas Indian and Turkish consumers would be more involved in planned decisions.

H1 proposed that Indian and Turkish consumers would be more likely to have pre-planned their visit to the electronics store compared to Finnish customers. The findings of the questionnaire were the opposite of the hypothesis. The findings demonstrated that Finnish consumers have made more pre-planned visits than respondents from India and Turkey. Although the results indicated that Finnish consumers reported more pre-planned visits to the store, the ANOVA analysis found no statistically significant differences among the three countries. The findings were in contradiction with Hofstede's cultural dimensions as it was suggested that Indian and Turkish consumers would be more engaged in planned purchases due to their collectivism and being more restraint compared to Finnish consumers. A possible explanation is that the airport retail environment may limit the relevance of planned behavior as is suggested by Tymkiw (2017) and Bohl (2014), who both found that emotions and situational factors have a strong influence on airport shopping behavior. Consumers have time-constraints, might feel both negative and positive emotions, which may result in different shopping behavior regardless of their cultural background.

H2 proposed that Finnish consumers would be more involved in impulsive purchases of electronics compared to Indian and Turkish consumers. Even though the findings indicated that Finnish consumers tended to report higher levels of impulsive buying compared to Indian and Turkish consumers, the ANOVA analysis revealed that these differences were not statistically significant. The findings align with Hofstede's cultural dimensions theory, which suggests that individualistic and indulgent countries such as Finland are more likely to make impulsive purchases. However, the absence of statistically significant differences between the countries may be caused by the airport environment, where different emotions play a key role. Similarly, H3 hypothesized that Indian and Turkish consumers would show higher levels of planned buying behavior compared to Finnish consumers. This hypothesis was not supported as the results showed minor differences between the countries. Also, the differences were found not statistically significant. The findings suggest that planned shopping behavior of electronics at Helsinki-Vantaa airport may be more strongly influenced by environmental factors rather than by cultural aspects.

Prior research has shown that dwell time and emotional states have a positive effect on impulsive purchases at the airport (Beatty & Ferrell, 1998; Tymkiw, 2017). Additionally, the airport environment has been found to evoke positive emotions, such as excitement to travel, and negative emotions, such as anxiety, which may encourage impulsive behavior (Bohl, 2014; Rook & Gardner, 1993; Tymkiw, 2017). As a result, these situational factors may reduce the cultural impact of decision-making, leading to a more comparable purchasing patterns of buying electronics across Finnish, Indian, and Turkish consumers within the airport context.

5.1.2 Self-reward motivation

It was proposed (H4) that Finnish consumers would show higher levels of self-reward motivation of buying electronics at Helsinki-Vantaa airport compared to Indian and Turkish consumers. The hypothesis was fully supported as the results were found to be sta-

tistically significant. Self-reward purchases refer to purchases made for gratification rather than functional necessity. Hofstede (2010) suggests that individualistic countries tend to be more engaged in self-reward behavior, as consumption are closely linked to personal identity. Accordingly, Finnish consumers may be more inclined to perceive buying electronics at the airport during travel as a form of self-treatment. Additionally, Finland scores relatively high on Hofstede's cultural dimension of indulgence. Indulgent cultures tend to highlight enjoyment and personal gratification, which may encourage Finnish consumers to engage in self-reward purchases of electronics at the airport. Conversely, India and Turkey are generally considered as more collectivistic and more restraint cultures. Previous research suggests that these cultures tend to have more self-control and respect social norms. As a result, they may not engage in self-reward purchases as much as Finnish consumers. This finding contributes to existing literature by highlighting the role of self-reward motivations of buying electronics within a travel retail context, specifically at Helsinki-Vantaa airport.

5.1.3 Risk aversion

The hypotheses concerning risk aversion demonstrated mixed results, with only partially support for one of them. H5 proposed that Finnish consumers would be more likely to choose familiar brands compared to Indian and Turkish consumers. Although Finnish consumers demonstrated higher mean levels for choosing familiar brands, these were not statistically significant. Also, India and Turkey scored relatively high on choosing familiar brands to avoid risk. A possible explanation may be that most of the products offered in the store consisted of globally known brands, which likely reduced perceived risk for all consumers regardless of their culture. Limited choice for unknown products and the offer of familiar brand options may result in more similar purchasing choices among consumers from Finland, India, and Turkey.

H6 hypothesized that Turkish consumers would favor product quality over price more strongly than Finnish and Indian consumers. The findings revealed that Turkey prioritized product quality over price among the three countries. However, this hypothesis was only

partially supported, as there was only statistical difference found between Turkish and Finnish consumers. This suggests that Turkish consumers may prefer product durability emphasizing long-term quality when buying electronics. This would be in line with Hofstede's cultural dimensions theory, as Turkey scores the highest on uncertainty avoidance among the three countries. In contrast, there were no significant differences between Finland and India, which might indicate that these consumers weigh quality and price more evenly when making electronics purchase decision in an airport environment, such as Helsinki-Vantaa airport.

H7 proposed that Finnish consumers would show higher levels of risk aversion compared to Indian and Turkish consumers. The hypothesis was not supported, indicating that while cultural background may influence certain aspects of consumer behavior, the effect was not consistent on each aspect of risk aversion in the airport retail context. With H6 and H7 not being supported it is likely that culture did not play a significant role on risk aversion. While Turkey scoring high on uncertainty avoidance explains their preference for product quality, the airport store dominated by global brands may act as a universal risk-mitigator for all consumers. It is likely that other factors than culture play a larger role in consumer behavior concerning risk aversion at the airport.

5.1.4 Independent decision-making

With regard to independent decision-making, H8 proposed that Finnish consumers would demonstrate higher levels of independent decision-making than Indian and Turkish consumers when buying electronics at Helsinki-Vantaa airport. This hypothesis was supported, as Finnish consumers exhibited statistically significantly higher levels of independent purchase decisions. This aligns with Hofstede's cultural dimensions theory, suggesting that consumers from more individualistic cultures, such as Finland, are more likely to make independent decisions (Hofstede, 2010). In contrast, consumers from more collectivistic countries, such as India and Turkey, tend to consider the opinions of family or friends more strongly before making purchase decisions. The literature is in line with the findings, as Indian and Turkish consumers reported lower levels of independent

decision-making. In the airport retail context, autonomous decisions may be even further influenced by situational factors. Time pressure, and limited consultation possibilities may encourage consumers to rely on their personal judgement rather than consulting others (Tymkiw, 2017). Nevertheless, the findings indicate that cultural background plays a significant role in independent decision-making of buying electronics at the airport of Helsinki-Vantaa.

5.1.5 Synthesis and critical reflection

Overall, there is a frequent lack of support for the hypotheses (H1, H2, H3, H5, and H7) and requires a critical reflection of applying national cultural dimensions in an airport retail context. While Hofstede's dimensions provide a solid foundation the lack of statistically significant differences suggest that situational factors at the airport play a bigger role than cultural background. Time constraints, emotional states, and special offers may override culturally motivated decision-making patterns. Also, Hofstede's work has been criticized for oversimplifying national cultures and not account for individual or contextual variations. The findings support the criticism, as shopping behavior at the airport appeared more comparable across the countries than expected. Therefore, the findings indicate that cultural theories alone may not be sufficient to explain consumer behavior, especially not in dynamic environments such at the airport, where situational factors are even more relevant. Furthermore, international travelers may not represent their own culture as well as non-travelers. International travelers might represent a more globalized consumer behavior. In summary, the weak empirical support for Hofstede's dimensions indicates that the cultural framework alone did not prevail as the dominant factor in explaining consumer behavior in this context. The unique environmental factors at the airport override traditional cultural behavior and create a more universal consumer behavior. Consequently, Finnish, Indian, and Turkish consumers exhibited highly similar shopping patterns, showing that the situational influences at Helsinki-Vantaa airport play a significantly larger role than cultural factors in shaping purchasing decisions.

5.2 Conclusion

This subchapter concludes the study by summarizing the key findings, highlighting theoretical contributions, managerial implications, acknowledging limitations, and suggesting directions for future research.

5.2.1 Summary of the key findings

The primary objective of this study was to examine cultural differences among Finnish, Indian, and Turkish consumers purchasing electronics at Helsinki-Vantaa airport. There was a particular focus on differences in their shopping behavior, including planned buying, impulsive buying, risk aversion, and independent decision-making. To assess cultural differences between the three countries, Hofstede's cultural dimensions theory was applied. Also, the study was built on the literature of the Theory of Planned Behavior and Impulsive Buying Theory to analyze differences in shopping behavior. Combining these two concepts, the goal of this study was to answer the main research question. A quantitative cross-sectional questionnaire was conducted to gather data, which was statistically analyzed to identify how culture influences shopping behavior in an airport retail context.

The findings of the research indicate that cultural differences do influence shopping behavior of electronics at Helsinki-Vantaa airport. However, this is only to be found on several aspects of consumer behavior since most of the hypotheses were not supported. Finnish consumers showed stronger self-reward motivations when purchasing electronics, aligning with Hofstede's theory on indulgence where self-treatment often applies to individualistic and indulgent cultures, such as Finland. Additionally, Finnish consumers exhibited higher levels of independent decision-making, which is supported by Hofstede's cultural dimensions as well. This indicates that Finnish consumers are more likely to view purchasing electronics at the airport as a form of reward for personal gratifica-

tion, without considering the social aspect of their decision. In contrast, Indian and Turkish consumers demonstrated significant lower levels of independent decision-making, suggesting a strong emphasis on social influences due to their collectivistic culture.

Concerning planned and impulsive purchases, the findings showed that the differences were smaller than expected according to the literature. There were only minor differences among the countries on planned behavior, which were also not statistically significant. Similarly, although Finnish consumers reported generally higher levels of impulsive purchasing, the differences were small and not statistically significant. While some differences between the three countries were found, these findings were not consistent. This suggests that situational factors of the airport environment, such as time constraints, dwell time, limited product offers, and emotional factors, may reduce the cultural influence and result in more homogeneous planned and impulsive shopping behavior across the three countries.

Regarding risk-aversion, the results indicated that consumers from all three countries showed similar patterns in choosing familiar brands. Finnish consumers reported slightly higher levels, but these were not statistically significant. Turkish consumers were found to prioritize product quality over price more strongly than Finnish and Indian consumers. However, this difference was only significant between Turkish and Finnish consumers. In general, the findings suggest that consumers from all countries perceive risk in choosing electronics at Helsinki-Vantaa airport in a comparable way.

Overall, the findings demonstrate that cultural differences influence various aspects of electronics shopping behavior. However, these behaviors are also formed by the unique characteristics of the airport retail environment. The mixed findings between the influences make it difficult to determine whether certain behaviors are predominantly cultural driven or primarily influenced by the airport environment. Therefore, further research is needed to distinguish more comprehensively between cultural impacts and airport environment influences.

5.2.2 Theoretical contributions

The theoretical framework and the proposed hypotheses were based on the identified research gaps in the existing literature. While there is extensive research in cross-cultural settings examining consumer behavior, less attention has been given to international retail environments such as airports. This study contributes to the international business field by extending cross-cultural consumer behavior research in the less explored context of airport electronics retail. The study demonstrates how cultural dimensions interact with situational factors and further advances existing literature by integrating cultural dimensions with the Theory of Planned Behavior and Impulse Buying Theory to shape both planned and impulsive shopping behavior. Therefore, the main contribution of this study is demonstrating that consumer behavior cannot be explained by cultural factors alone but must be understood in combination with situational factors. This study focused on Finnish, Indian, and Turkish consumer purchasing electronics at Helsinki-Vantaa airport and found that cultural background influences decision-making on planned buying, impulsive buying, self-reward, risk aversion, and independent decision-making. In particular, the study demonstrates that some differences in self-reward, risk aversion, and independent decision-making are culturally influenced, and this supports the ongoing relevance of Hofstede's cultural framework in explaining consumer behavior when purchasing electronics in a retail airport context.

The findings also highlight the importance of situational factors in relation to culture. The results suggest that unique airport characteristics, such as time constraints, emotional state, and special airport-only offers may reduce cultural differences on some aspects of consumer behavior. Therefore, the study contributes by demonstrating that cultural differences may differ on certain aspects of consumer behavior. While some of the hypotheses aligned with cultural expectations, others found statistical non-significant differences between the cultural groups. This indicates that cultural values alone are insufficient to determine consumer behavior when purchasing electronics in an interna-

tional airport retail setting. Consequently, for international business research, this emphasizes the importance of adding situational variables into cross-cultural consumer behavior models to capture the dynamic relationship between culture and situational factors of the airport environment.

5.2.3 Managerial implications

The findings of this study provide practical implications primarily for the electronic store at Helsinki-Vantaa airport, but potentially applicable for other retail stores in similar airport hubs as well. However, these should be taken with caution as different passenger segments, airport sizes, and specific airport environmental factors should be considered. The findings suggest that culture plays a role only in certain aspects of shopping behavior, as its influence may be limited due to situational factors at the airport. As a result, the study indicates that retailers should be flexible in their approach to customers.

It is important that airport retail stores serving international customers are aware of cultural differences. Managers should prioritize investment in staff training and development programs to enhance cross-cultural communication. This could be achieved through interactive training exercises, such as role-plays with different scenarios that simulate different customer interactions. Simultaneously, staff should be aware of the time-constraints and different emotions influenced by the airport environment. Furthermore, the findings suggest that Finnish consumers are more independent than Indian and Turkish consumers. More effective sales strategies could be implemented based on identifying the background of the consumers. Independent consumers like Finns, like to shop autonomously with minimal sales pressure. Managers can train their staff to apply a more careful approach of these customers and not to pressure them. Conversely, consumers from India and Turkey were found to need more interaction and product information from staff. A proactive customer approach and providing detailed product information is recommendable for these customer groups.

Since Turkish and Finnish consumers were found to be more sensitive to product quality or familiar brand selection, strategic store merchandising placement could be a crucial factor driving store penetration. Especially when time constraints and emotions play a large role in decision-making in airport retail, it is recommended to make in-store stimuli, such as special promotions or airport exclusive products, directly visible for potential customers. Further, the findings demonstrated that Turkish consumers place strong emphasis on product quality. Consequently, managers should implement a sales strategy by prioritizing well-known and high-quality brands to Turkish consumers. Also, staff should be trained not only to explain detailed product information but also extensive warranty and return policies to their customers. By implementing these implications, the electronic store at Helsinki-Vantaa can optimize the effectiveness of its marketing and sales strategies. This can lead to improved team performance, staff engagement, resulting in overall success for the organization.

Although there are cultural differences on certain aspects, the findings showed homogenous consumer behavior across the countries regarding most of the aspects. This implies that situational factors play a key role, and managers should take this into account. Consumers with time constraints may have less time to decide and staff should be trained to simplify decision-making by offering best-selling products first and provide clear product information and benefits. Also, impulsive buying tendencies could be enhanced by strategically located high-demand and high-margin products, for instance, at the entry of the store or near the check-out area. Additionally, products should be labeled as limited or special offers and travel essentials. To increase impulsive purchases, items could be bundled together. Furthermore, a comfortable shop environment should be created by friendly and welcoming staff, combined with appropriate background music.

5.2.4 Limitations and further research suggestions

Like all empirical research, this study also has its limitations that need to be acknowledged. One of the limitations is the small sample size. Although the sample size of 150

respondents was large enough for aggregate analysis, a larger size would be preferable regarding the generalizability of the results. A smaller sample size may have reduced the statistical power of for example an ANOVA analysis, which makes differences between examined groups less detectable (Lazic, 2018).

Another limitation of the study is that the data was collected in a single electronics store at Helsinki-Vantaa airport using a cross-sectional quantitative questionnaire. The sample consisted of English-speaking travelers who had at least made a purchase in the store and were selected based on non-probability sampling. Hence, the findings are mainly applicable to similar airport electronic stores in comparable international hub environments. Consequently, the results are not generalizable to all retail airport stores or to the entire Finnish, Indian, or Turkish population. Rather, the results demonstrate the buying behavior of specific groups of English-speaking travelers buying electronics at Helsinki-Vantaa airport. Consumer behavior in different retail stores or different airports may vary depending on for example, airport size, store characteristics, and passenger demographics. Therefore, generalizations should be made with caution.

A further limitation of the study is that it relied on self-reported data. Due to participant's perception of their own purchasing behavior, response bias might have occurred. As a result, their reported purchasing behavior may not entirely reflect their actual behavior. Additionally, possible variations of English proficiency among the travelers may have led to different interpretations of the questions. The last limitation to address is the cross-sectional design of the study. Since the data was collected during a single point in time, the results reflect that specific timeframe, and the study highlights associations rather than causal relationships between culture and shopping behavior. In addition, consumer behavior is dynamic and susceptible to seasonality and other situational factors within the airport environment.

Based on the limitations, several directions for further research are recommend. First, to enhance the statistical power, a larger sample size would provide more nuanced comparisons between countries ensuring that smaller differences are accurately detected. Also, expanding the scope to more nationalities would allow a more comprehensive cross-cultural analysis. This may determine more accurately whether the observed behaviors are unique to specific segments or if they represent more universal shopping behavior. Furthermore, the study was conducted at one airport and future studies could consider a multi-airport comparative approach to test whether the findings from Helsinki-Vantaa airport are comparable to other airport hubs with similar passenger volumes. To address the limitation of the cross-sectional scope, longitudinal research is recommended to examine how cultural shopping behavior varies over time. This could provide a deeper insight into the causal relationship between culture and shopping behavior in airport retail. Moreover, qualitative methods, such as interviews or observations could be added to gain deeper insights into the motivations of purchasing electronics at the airport. Combining quantitative and qualitative data may help to more effectively identify how cultural values directly influence buying behavior of electronics in airport retail.

Despite the limitations, the study provides valuable insights on consumer behavior within a real-world airport retail context, which remains underexplored in the current literature. The study focuses on actual purchasing behavior in an international environment and therefore contributes how culture and situational factors of the airport interact when purchasing electronics. Therefore, the study provides both practical and theoretical relevance, specifically for similar airport retail settings and future research in cross-cultural consumer behavior.

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Appendices

Appendix 1. Questionnaire

Questionnaire

Dear reader, you are invited to take part in a cross-cultural study about shopping behavior in the electronic store at Helsinki-Vantaa airport. The aim of this study is to understand how culture influence purchase decisions. The questionnaire takes about 5 minutes, and it would be highly appreciated to answer honestly as there are no correct and wrong answers. This will enhance the quality of the research. All responses are anonymous and used for academic purposes only.

1. Sex: ☐ Male ☐ Female

2. Age: ☐ 18-29 ☐ 30-44 ☐ 45-59 ☐ 60 and over

3. Nationality: ☐ Finnish ☐ Indian ☐ Turkish

4. How often did you travel by airplane in the past 12 months?

☐ 1-2 times ☐ 3-5 times ☐ More than 5 times

5. How much time did you have between passing security control and boarding time today?

☐ Less than 30 mins ☐ 31 mins – 59 mins ☐ 1 – 2 hours ☐ More than 2 hours

6. How much did you spend on purchasing electronics today?

☐ Less than €50

☐ €50 - €99,99€

☐ €100 - €199,99

☐ €200 - €499,99

☐ €500 - €999,99

☐ More than €1000

(Please select the option that best applies to you)

7. What was the main purpose of your purchase?

☐ For myself.

☐ For someone else.

☐ Both.

8. How would you describe your purchase?

☐ Planned in advance

☐ Somewhat planned

☐ Partly spontaneous

☐ Fully spontaneous

Please evaluate the statements below based on your honest opinion.

9. Before arriving at the airport, I already had planned to visit the electronics store.

☐ 1 Strongly Disagree ☐ 2 Disagree ☐ 3 Neutral ☐ 4 Agree ☐ 5 Strongly Agree

10. I already researched information about the product(s) before coming to the store.

☐ 1 Strongly Disagree ☐ 2 Disagree ☐ 3 Neutral ☐ 4 Agree ☐ 5 Strongly Agree

11. I bought the product(s) that I planned to buy.

☐ 1 Strongly Disagree ☐ 2 Disagree ☐ 3 Neutral ☐ 4 Agree ☐ 5 Strongly Agree

12. A special offer or discount influenced my purchase decision.

☐ 1 Strongly Disagree ☐ 2 Disagree ☐ 3 Neutral ☐ 4 Agree ☐ 5 Strongly Agree

13. I bought the product(s) spontaneously.

☐ 1 Strongly Disagree ☐ 2 Disagree ☐ 3 Neutral ☐ 4 Agree ☐ 5 Strongly Agree

14. I bought something from the electronics store because I wanted to treat myself.

☐ 1 Strongly Disagree ☐ 2 Disagree ☐ 3 Neutral ☐ 4 Agree ☐ 5 Strongly Agree

15. I decided to buy the product(s) because it caught my attention immediately.

☐ 1 Strongly Disagree ☐ 2 Disagree ☐ 3 Neutral ☐ 4 Agree ☐ 5 Strongly Agree

16. Seeing the product convinced me to buy it.

☐ 1 Strongly Disagree ☐ 2 Disagree ☐ 3 Neutral ☐ 4 Agree ☐ 5 Strongly Agree

17. Product quality of the item I bought was more important than the price.

☐ 1 Strongly Disagree ☐ 2 Disagree ☐ 3 Neutral ☐ 4 Agree ☐ 5 Strongly Agree

18. I researched and compared alternatives before buying this product.

☐ 1 Strongly Disagree ☐ 2 Disagree ☐ 3 Neutral ☐ 4 Agree ☐ 5 Strongly Agree

19. I chose a familiar brand/product to avoid risk.

☐ 1 Strongly Disagree ☐ 2 Disagree ☐ 3 Neutral ☐ 4 Agree ☐ 5 Strongly Agree

20. People close to me (family, friends) expected me to buy electronics as a gift.

☐ 1 Strongly Disagree ☐ 2 Disagree ☐ 3 Neutral ☐ 4 Agree ☐ 5 Strongly Agree

21. I made the purchase decision all by myself.

☐ 1 Strongly Disagree ☐ 2 Disagree ☐ 3 Neutral ☐ 4 Agree ☐ 5 Strongly Agree

22. The opinions of my family or friends influenced my purchase.

☐ 1 Strongly Disagree ☐ 2 Disagree ☐ 3 Neutral ☐ 4 Agree ☐ 5 Strongly Agree

23. Recommendations from sales staff influenced my purchase.

☐ 1 Strongly Disagree ☐ 2 Disagree ☐ 3 Neutral ☐ 4 Agree ☐ 5 Strongly Agree

Thank you very much for your time and effort in completing this questionnaire. Your participation is very valuable and will contribute significantly to this research.