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ROMANIA**

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A Welcome Note from the Managing Editors

We are pleased to introduce you to the ninth volume of **Marketing from Information to Decision (MID)**. This anthology consists of articles and extended abstracts presented at the International Conference on Marketing, held between 21st – 22nd October 2016, at the Faculty of Economics and Business Administration of the “Babeş-Bolyai” University Cluj-Napoca, Romania (website www.econ.ubbcluj.ro/mid).

The general purpose of the conference is to provide opportunities to meet for researchers from various institutions with preoccupations in the field of marketing, in the context of a large range of topics, and to enable a stimulating environment for knowledge enhancement and sharing experience.

All submitted papers to MID go through a rigorous double blind review process of experts in the marketing field. Our reviewers provide a large panel of expertise, being members of different universities from several countries. The indexing of the International Conference “Marketing from Information to Decision” Proceedings in the following databases is a confirmation of high quality of the articles accepted:

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We want to take a moment to thank all of our wonderful authors, who contributed with their time and experience to the success of our conference. Also, we wish to express our sincere appreciation to the board of organization, the reviewers and all technical contributors for donating their time and dedication for the cause of research that makes this volume possible. Further, we would like to extend our gratitude for the generous support of our sponsor.

We are confident that this scientific event (MID) represents a good opportunity for further evolution and development in the field of knowledge. Consequently, your suggestions and constructive comments on this issue are welcome.

We look forward to your paper submissions for future issues.

Best regards,

Managing Editors

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Understanding Investor Retirement Planning: Infusing a Consumer Behavior Perspective in Financial Literacy Theory

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ABSTRACT Improving financial literacy is high on the agenda of many governments. The purpose of this paper is to broaden the theoretical approach towards the concept of financial literacy. The paper introduces and integrates several consumer behavior and marketing concepts to better understand how they moderate the influence of financial literacy on people's investment decision making related to retirement planning. From a societal perspective a better understanding of investor behavior could help policy makers to improve financial literacy programs related to investing for retirement planning. From a business perspective more insight in consumer behavior with regard to investing could help companies to adjust their marketing strategy and gain a competitive advantage in a fiercely competitive landscape.

Keywords: financial literacy; investing; market segmentation; consumer behavior

JEL classification: D83, G11, M30

1. Introduction

Improving financial literacy is high on the agenda of many governments as it should help citizens to optimize their current and future income and minimize debts and related social problems such as poverty, health problems and social isolation. This urgency for financial literacy education has become even greater as recent employment trends require citizens to be more self-reliant in their financial management and retirement planning. Fewer people have long-term continuous employment, and for those with a permanent job the situation has changed as well, as defined benefit pension schemes are being replaced by defined contribution schemes. In the latter scenario individuals assume more responsibility for their investment in a retirement fund (Orton, 2007). Hence, it becomes more important for people to improve their financial literacy, in particular for retirement planning and related saving and investing issues (Xu and Zia, 2012).

Unfortunately, people seem to be ill-prepared for this new situation. Academic research finds that financial illiteracy is not only widespread in developing countries but in developed ones as well (Lusardi and Mitchell, 2011). Although the majority of respondents in developed countries display basic financial knowledge, such as concepts related to interest compounding, inflation, and the time value of money, few go beyond these basic concepts. Many respondents lack understanding of investing, a topic which becomes more relevant when people need to take care of their own long term financial planning for retirement. They often do not know the difference between bonds and stocks, the relationship between bond

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The Influence of Personality Traits of Start-Up Entrepreneurs on the Innovative Market Presence in the Medical Biotechnology and Health Care Industry

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ABSTRACT The concept of entrepreneurship includes the establishment of a goal oriented organization with specific resource needs. Start-ups are innovative companies that are characterized by significant growth potential. New innovative start-ups overthrow the traditional ways of operation of long time ago established corporations, and they approach the concepts in new ways while making traditional attitudes outdated. Innovation, the process of bringing new products and services to market, is one of the most important issue today. Innovation is responsible for raising the quality and lowering the prices of products and services that have dramatically improved consumers' lives. Medical biotechnology and healthcare industry can be considered one of the most innovative sector in Hungary. Start-ups are the drivers of this branch. Start-up entrepreneurs are considered innovative people who try to maximize profit and minimize costs while always carrying out something new. Personality and skills of a start-up entrepreneur have a significant effect on the innovativeness of the firm and as a consequence of this on its competitive advantage. Human factor stands in the focal point of my paper. In the paper I investigated how the personality traits of entrepreneurs influence the market appearance and the presence of the innovative start-ups. Among the analytic methods of the personality we can distinguish nomothetic and idiographic ones. In this paper, I combined these two approaches for the deeper understanding of the issue. By using personality test and in-depth interviews, I highlighted how personality traits and creativity influence the innovative behavior of start-up entrepreneurs in the medical biotechnology and healthcare industry.

Keywords: start-up; innovation; entrepreneur; personality traits; medical biotechnology and healthcare industry

JEL classification: M12, M13, M31

1. Introduction

In the knowledge-based society, innovation is considered to be the main driving force of the economy. High risk is embedded in innovation and as a consequence of this, the market launch of inventions are usually carried out through formalized organizations, mainly through start-ups.

Researchers fully agree with the fact that inadequate market circumstances encourage the establishment and flourishing of start-ups. As a consequence of economic downturn larger corporations employ fewer people to be able to keep their flexibility in the ever changing

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Cultural Face of E-commerce: Armenian and Dutch Online Consumers

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ABSTRACT One of the restrictions of online shopping is that buyers cannot actually see, taste and try the product. This increases the importance of availability of product information in a web shop. This study investigated cultural differences and the effect of product information on online shopping. The assumption was that consumers of collectivistic (high-context) cultures prefer experiential and explicit information, whereas members of individualistic cultures (low-context) prefer factual and implicit information. Armenian and Dutch consumers were representatives of collectivistic and individualistic cultures respectively. In an online survey 444 respondents (out of which 234 were Armenians and 210 were Dutch) reported their attitude and purchase intention towards a camera in a web shop. The information provided for the camera was manipulated in six conditions (factual/experiential (information in general and reviews), implicit/explicit). The results indicated no significant differences in the effect of different types of product information on the online purchase intention between the two cultures. The implications for developing an effective (local/global) marketing strategy are discussed.

Keywords: online shopping; cultural dimension; online information

JEL classification: M31, M37

1. Introduction

Successful marketers increasingly recognise culture as the most powerful determinant of consumer attitudes, lifestyles, and behaviours. Internet and Web 2.0 technologies have fundamentally changed the way businesses interact, transact and communicate with consumers and promote the increasing prevalence of e-commerce (Pookulangara and Koesler, 2011). Online shoppers do not have an opportunity to directly experience and examine the product, try it, touch it or smell it, therefore detailed information about its characteristics and specifications gains significant importance. Additionally, Web 2.0 technologies made it possible to receive information about the product not only from sellers, but also from online reviews of buyers.

The role of culture is highlighted in various e-commerce studies (e.g. Hermeking, 2005; Keisidou, Sarigiannidis and Maditinos, 2011; Ozen and Kodaz, 2012). However, existing comparative studies mainly explore buying behaviour in both offline and online conditions of consumers from the United States, Western Europe and Asian countries such as China (e.g. Aaker and Schmitt, 2001) and Korea (e.g. Bagozzi and Lee, 2002). The regions that are situated somehow in-between remain relatively overlooked.

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Perceived Value among Cluj-Napoca Automobile Owners

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ABSTRACT The concept of perceived value is considered an important strategic part used by companies to attract and retain consumers. In order to achieve profitability, any company should be aware of the manner in which perceived value influences the consumers' behavior. The purpose of this study is to create and test a conceptual model that includes the relationships between perceived value, satisfaction and loyalty. This model will be used to measure the relationships between the constructs included. The data were collected from 182 persons that are living in Cluj-Napoca and owning at least one automobile. The findings show that functional value and emotional value have a direct a positive influence on satisfaction, and social value has a direct and positive influence on loyalty. In addition, the influence of satisfaction on loyalty is positive and direct. Finally, satisfaction partially mediates the relationships between functional value and loyalty and emotional value and loyalty. This study contributes to the value literature by providing a framework of perceived value in the automobile industry, and this is one of the first studies regarding the concept of perceived value among automobile owners from Romania.

Keywords: perceived value; loyalty; satisfaction; conceptual model

JEL classification: M30, M31

1. Introduction

Increasing globalization of the worldwide automobile industry has determined an increment of competition in this market. This determined the companies to make greater efforts in order to retain their customers, but also to attract new consumers. Despite the companies' efforts to create different types of automobiles with the purpose of satisfying the consumers' needs, some of them did not succeed in retaining their existing consumers, nor in attracting new ones. Companies observed that even the satisfied consumers express a tendency to switch to competitors (Mittal and Lasser, 1998), in other words satisfaction is not sufficient to maintain customer loyalty. Another explanation of this situation can be represented by the fact that automobile companies have built a relationship with their customers based only on rational factors, ignoring the emotional part of this relation. These companies should use consumer perceived value to create a partnership with their clients, which will increase their probability of achieving sustainable profitability.

In today's highly competitive markets, automobile companies attempt to offer consumers a perceived value superior to the one offered by their competitors because this concept is considered by several authors (Zeithaml, 1988; Kyriakopoulos and Oude Ophuis, 1997) a determinant factor in customer decision to purchase an offering. According to Kotler and

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Affordable Luxury. The Newest Trend in the Fashion Industry? Case Study: Pandora Jewelry

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Paper type: Extended Abstract

Keywords: affordable luxury; Pandora Jewelry; jewelry market trends; fast fashion jewelry

JEL classification: M30, M31, M39

A. Purpose

The purpose of this paper is to describe the main trends and perspectives that characterize the contemporary jewelry market and within this context, to also define and argue the affordable jewelry concept, which nowadays, seems to be the most successful strategy for jewelry retailers. By adopting this approach, the retailers are trying to meet some real needs of the young consumer generations (such as Z and the Millennials), who possess a lower income, yet have a great desire to wear jewelry pieces that make them feel unique.

B. Design/ Methodology/Approach

This study is divided into several parts: the first part represents an extensive literature review on current trends and prospects on the jewelry market. The literature review is also focused on defining new concepts associated with the jewelry market, such as fast fashion jewelry and affordable luxury and also on describing the relationship between fast fashion jewelry trend and younger generations of consumers (Z and Millennials).

The second part of this paper contains a case study built around Pandora, a jewelry retailer and manufacturer. Pandora is considered to be a true pioneer of the mass market - fast fashion jewelry sector, as they have adopted innovative branding and positioning branding strategies. For designing these initial two parts, the authors rely strictly on secondary sources such as scientific journal articles, specific reports published by several authorized organizations and the Danish retailer's public website and e-store.

Furthermore, based on these initial findings, the authors propose a qualitative empirical research, using the semi-directive interview technique, further applied to Pandora's company representatives from different countries.

C. Originality/ Value

This paper focuses on emphasizing the relationship between highly fashionable jewelry, included in the affordable luxury segment and the retailer's generational market approach, viewed as a key to success.

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Information Search Behavior Based on Social Media. A Generational Perspective in Romania

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Paper type: Extended Abstract

Keywords: information search; Internet; social media; Millennials; Generation X; Generation Z

JEL classification: F21, Q01, M30, M31

A. Purpose

The purpose of the study was to identify the key factors which determine Generation Z, Y and X members to use social networking for communicating and seeking information and to analyse the connection between information seeking via social networks and the use of personal sources of information when preparing the buying decision.

B. Methodology

To achieve the objectives of the study, an exploratory empirical study was conducted. The sample size was 858 people of which 511 (59,6%) belong to generation Y, 244 (28,44%) to generation X, and the rest of 103 respondents to generation Z. Once collected, data was tested for reliability, validity and internal consistency by means of the Cronbach's alpha coefficient ($\alpha > 0,7$), the „item-total” correlation, the KMO factor ($> 0,7$), Bartlett's test of sphericity (exploratory factor analysis).

C. Originality

The authors identify a number of factors that influence communication and information search through social networking, namely: desire to be informed, use of the Internet as an information source, desirable characteristics from an information. Moreover, the authors analyze the link between information search on social networks and the use of personal sources of information in decision making process.

D. Results

Analysis conducted on the three generations (Z, Y and X) highlights some very interesting aspects that help us better understand how generations X, Y and Z consumers perceive social media as a means of communication and information. Thus, the Internet is a valuable source of information for all three generations and is the main factor that enables the use of social

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An Empirical Investigation of Franchisees' Multi-unit Ownership Strategy

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Paper type: Extended Abstract

Keywords: multi-unit franchising; partner trust; franchisee experience; empirical analysis; Brazil

JEL classification: L14, L81, M31

A. Purpose

The objective of this study is to investigate franchisees' multi-unit ownership in order address the calls for more research based on insights form franchisees.

B. Design/ Methodology/ Approach

We collected empirical data from 116 Brazilian franchisees form 45 different franchise systems belonging to various business sectors. We employ logistic regression analysis to test our hypotheses.

C. Originality/ Value

The major focus of the franchising research has been on franchisors' perspective. There are relatively fewer studies that investigate franchisees' perspective in franchising research. The franchising researchers have been stressing on the importance of including franchisees' perspective into the franchising research. Most of the past franchising research has been concentrated in the USA. The franchising researchers have called for bringing in empirical evidence from developing countries and particularly the emerging markets as many believe that the future of franchising lies in these markets. This study aims at filling these research gaps by presenting evidence on the use of MUF in Brazil and by explaining the franchisees' choice of MUF ownership.

D. Findings/Results

We argue that franchisee's trust in the franchisor and franchise system plays an important role in explaining his/her multi-unit ownership. In addition, we argue that multi-unit franchising is used as an incentive device in the franchise system and franchisees having longer experience with the franchise system are more likely to become multi-unit owners. On the other hand, multi-unit franchisees are also likely to have franchised units in other systems. We hypothesize that franchisee's experience in the system, his/her trust in the franchisor, and ownership in other franchise systems are positively related with multi-unit ownership.

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Can Bad Publicity Be Good Publicity? An Investigation Regarding Negative Publicity, Brand Choice and Brand Attitude

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Paper type: Extended Abstract

Keywords: negative publicity; brand choice; brand attitude

JEL classification: M31

A. Purpose

The main goal of this research was to investigate the impact of negative brand publicity on brand choice and brand attitudes.

B. Design/ Methodology/ Approach

In order to accomplish this research goal we designed and implemented four “pre-post” experiments among four different consumer samples, each sample being exposed to a certain type of brand negative publicity: employer quality negative publicity (58 subjects), product technical problems negative publicity (50 subjects), price fairness negative publicity (50 subjects), and combined negative publicity, in this case exposing subjects to all previously mentioned negative brand messages (50 subjects).

C. Originality/ Value

The impact of negative publicity on brand choice, as well as on brand attitude, using an experimental approach and a specific socio-cultural context represent the main points of originality and value for our research.

D. Findings/Results

Acknowledging the results exhibited from the undertaken experiments, we can assert that negative publicity significantly alters the perception of the attitudinal brand component (brand trust, brand prestige and brand congruity), considered for analyses, thus, disrupting consumer’s attitude toward a particular brand.

E. Study/ Research limitations

The research focused on examining perceived negative information regarding only one class of products (smartphones). Furthermore, the analysis displayed just one source of information

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Using Mirrors and Social Norms to Improve Fruit and Vegetable Purchases in Grocery Stores

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Paper type: Extended Abstract

Keywords: grocery stores; in-store marketing; social norms; objective self-awareness theory; fruit and vegetables purchases

JEL classification: I18, M31

A. Purpose

The aim of this research is to improve fruit and vegetable purchases in grocery stores.

B. Design/ Methodology/ Approach

Two field studies were conducted in one grocery store in the U.S. by deploying mirrors only (study 1) or mirrors and social norm messages (study 2) in shopping carts. Sales data was collected over 11 weeks and 14 weeks, respectively. Produce sales during treatment conditions (i.e. interventions) were compared to baseline (i.e., sales before the interventions).

C. Originality/ Value

We provide evidence that increasing consumer self-awareness while providing consumers with social norms references regarding what and how much produce to buy may lead to healthier purchases.

D. Findings/Results

Results in study 1 suggest that focusing consumers' attention towards self by deploying mirrors in grocery carts did not significantly change their shopping behavior. In study 2, we found that self-awareness combined with the use of social norm messages increased fruit and vegetable purchases by 12.4% ($p < 0.01$) compared to baseline.

E. Study/ Research limitations

The current studies are constrained by the relative short-term consumer exposure to the interventions in one store only. Future studies may include longer interventions over multiple stores, ideally including treatment and control locations.

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