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INFLUENCE OF BRAND ORIGIN TOWARDS CONSUMERS' PREFERENCE AND RECOGNITION: COMPARISON OF GLOBAL AND NORDIC BRANDS BY OLDER FINNISH CONSUMERS

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ABSTRACT

Although older population exist significantly in the demographic profile of many countries in Europe and North America, they have never been well-represented as a market segment. For the last five decades, the demographic structure in Europe has changed significantly, including in Finland. The low birth rates and higher life expectancy consequently change the shape of the demographic pyramid and put the older population to be a major part of the overall population. This study is focused on older Finnish consumer behaviour towards Nordic and Global brands, including their sub segmentation and all the factors that may influence their preference, purchase habit and buying decision making.

The theoretical framework is constructed by theory of country origin, country animosity and affinity as well as the relation of country origin with the perceived product quality by consumers that are linked to the branding theory elements such as brand positioning, brand loyalty, brand equity, and followed by the explanation about consumer behavior, segmentation, buying decision making process and a closer look of older Finnish consumers' profiles. This framework is the basis in conducting the empirical part of the research. The empirical part of the study presents the data that was obtained with ethnographic approach by conducting the participants' observation and in – depth semi – structured interview which have given enormous insights about the older Finnish consumer behavior.

KEYWORDS: Older consumers, Consumer Behaviour, Finnish, Nordic Brands, Global Brands

1. Introduction

Since its independence in 6 December, 1917, Finland has been through several economic transformations. The cold climate has meant limited agricultural development and a dependency on raw materials, yet Finland has found its way to be one of the most prosperous countries in Europe. Traditional raw materials production, particularly forestry, remains a key sector that provides secondary jobs in Finnish rural areas. Yet it is Finland's competitiveness in manufacturing industries such as metal, engineering, telecommunication, and electronics that is the motor of the economy. Currently the Finnish balance of trade is 30%, exports dominated by the technology sectors such as; information and communication technology, gaming, cleantech, and biotechnology. (CIA World Factbook 2017)

Before 2009, Finland enjoyed the vast economic growth and successfully became one of the best performing economies within European Union. However, the global recession strongly hit Finnish economy in 2012 – 2014, and still leave its traces until present. Due to its small domestic market, in order to recover Finland needs to boost its exports by searching for more alternative markets to replace Russia that has been suffering from long-term recession. Finnish rapid aging population will lead to decreasing productivity in the traditional industries that will eventually threat the fiscal sustainability and economic growth. These problems should be addressed immediately in order to keep Finland globally competitive. (CIA World Factbook 2017)

Finland however, is not the only country that suffers from rapid aging population. For the last five decades, the demographic structure in Europe has changed significantly. The low birth rates and higher life expectancy consequently change the shape of the demographic pyramid and put the older population to be a major part of the overall population. Rosling (2016) explained that significant improvement of healthcare, life standard and income redistribution, have dramatically expanded the life expectancy and decrease the mortality rate if compared to the post World War II era, which resulted to the inevitable increasing number of older population. (Rosling, 2016 Gapminder.org) It is shown by the median age in 28 European Union countries is 42.2 years by 2014. (Eurostat 2016) While the median age in Finland is 42.4 years (CIA World Factbook 2017) In Finland, Germany, Sweden, France, Netherlands, Italy and some other European countries, the older population in age of 55 and above make up more than 30% in average from the whole country population. (CIA World Factbook, 2017). This number is excluding the age group of 40 – 54 years old, which if included would make the older population to become a bigger segment, according to the country's demographic profile. This significant change of demographic structure could contribute to a certain extent for bringing the European Union into economy crises. As most European countries have a vast numbers of senior citizen, who are over 50 years old and soon to be pensioners that are funded by government social benefit, while the countries heavily rely on tax revenue from active taxpayers.

1.1 Background of the study

Despite their ample existence in the demographic profile of many countries in Europe and North America, older population as consumers have never been well-represented market segment. We can confirm this situation from the rarity marketing campaigns that are targeting older consumers. It is a result of a stigma of older consumers' stereotypes that include physical and mental capabilities. (Gunter, 1998:1) Similar situation happens in Finland, as the Finnish demographic map shows that the existence of older or older consumers to be quite dominant. However, many advertisements or other kind of promotions were not built to target the older or older consumers. This situation would seem to abandon a significant number of consumers that might bring a big influence to companies' marketing and sales performances.

The vast number of older consumers is also believed to influence the national domestic consumption pattern in general, as it is found that the level of spending of older consumers is decreasing, despite their bigger possession of wealth compared to other age group in population pyramid. Spending composition found to be changed among the older consumers, because they simply allocate their money more to healthcare services, gifts and donations, rather than spending it on leisure, automobiles and fashion. (Drolet et al 2010) In general, there is skepticism that older or older consumers will spend as much as their younger counterparts in spending on consumer products, since their spending patterns are rather to be different. Drolet, Schwarz and Yoon (2010) explain that older consumers tend to spend less on transportation services and products, vacation, and food. Nevertheless, they spend more on healthcare, donation and gift. In addition, if they were wealthy in the past and continue to become wealthier, there is a tendency that they will spend less on healthcare and food, but will spend more on leisure activities, especially travel. (Drolet, Schwarz and Yoon, 2010:46)

However, many of people from this demographic group are also active consumers. In several European countries, people who are over 50 years old tend to have more money to enjoy themselves, as they have the freedom from financial burdens like mortgage and child rearing, while healthcare and pensions are significantly subsidized by the government. (Gunter, 1998:1) Moreover, Gunter (1998) elaborates that the existence of Grey Market which is occupied by the over 50 year old consumers, indicates a growing and increasingly affluent section in a society. (Gunter, 1998:40)

As one of the least researched market segments, some arguments arise when it comes to comprising older consumers as market segments. Some experts use classification of 65 years and over as the retirement age marking. Some others use 60 years and over in order to comprise how the decline in physical and mental skills influence their consumption. While 50 years and over is used to represents those who enter pre-retirement or early retirement age, thus called as “The Grey Market”. (Gunter, 1998:5)

Gunter challenged the common stereotype about older consumers as the non-prospective segments by Louden and Della Bitta (1993:156):

- Older consumer are homogenous. (Gunter believes that older market segment consists of few sub segments).
- Most people in this segment think themselves as old. (Gunter quite agrees with this, yet he adds that it does not begin until they become 70 years old).
- Older consumers are less important than other consumer segments. (Gunter counters that in USA, those who are 50 years and above own nearly half of all American disposable income and entitled for almost one-third spending on home appliances, jewelries, new cars, floor coverings and groceries).
- Older consumers are not keen to try on something new. (A survey released by Golding and Company found that in the preceding 12 months, 45 percent of older consumers had tried a new brand of cereals and 30 percent had tried new canned soup as well as soft drink brands).

- Older consumers tend to suffer mental inclination. (Gunter describes that only five percent from this market segment who suffer mental impairment. In addition, intelligence changes a little from age 51 to 80).
- Older consumers tend to be in poor health condition. (Gunter finds that they will remain healthy until their last years).
- Older consumers enjoy the solitude. (Many are found to be sexually active, involved as volunteers or partake on new responsibilities).
- Older consumers are not physically active. (A Gallup poll revealed that many who are 65 years and above are engaged in regular sport activities).
  (Gunter, 1998:6)

1.2 Problem statement and objectives of the study

The ample existence of older population in Finland, combined with the rarity of marketing studies about older consumers, has led the researcher to conduct this research. Based on the illustrations and explanations on the introduction and the previous sub chapter, the main research question about older Finnish consumers in this research study is as follows:

"**How does the cultural and social background of older Finnish consumers influence their preference and recognition towards the global brands compared to Nordic brands?"**

Based upon the problem statement mentioned, the objectives of this study are as follow:

- To discover of how the cultural background combined with social background of older Finnish consumers influence their brand preferences
- To find out until which extent the country of origin of the brand influence the recognition and buying decision making process of older Finnish consumers.
- To provide empirical data about the purchase habit pattern of older Finnish consumers

The problem statement and the objectives of the study above will be the framework of the whole study. Therefore, the researcher believes that the research is best presented as explanatory and comparative study. Furthermore, this study is significant due to the fact that there are not many research about older Finnish consumer behavior despite their ample existence in the country's population. Hopefully, this research will be able to fill in the research gap by academically elaborating the importance of older consumers as a segmentation in marketing study and discover the relevance of present facts and analyses about Older Finnish consumer behavior with the existing theories. The researcher aims this research to provide some practical significance in order to provide practical information and data about Older Finnish consumers' aspiration towards Finnish retail industry. In addition, this study can be used by Finnish retail practitioners as a feedback to see how Older Finnish consumers perceive their brands.

1.3 Delimitation of the Study

This research is conducted to obtain a clear understanding about how older Finnish consumer in age of 50 to 65 years old, perceive global brands and how they compared them with Nordic brands, which assumed to be more familiar to them in their daily life. This research will use ethnography as the research approach, which drives the researcher to heavily rely on in-depth interview and observation take in-depth interview data collection methods. Therefore, the delivery of this study will be based on the point of view or perspective of the respondents as samples of older or older consumers in Finland. Ideally, this research could embody larger older age spectrum and cover many industries. As the research has to be kept focus and manageable, the researcher decided to concentrate on older Finnish consumers in age of 50 to 65 years old. Moreover, the brands are also limited by taking brands from Fast Food, Alcohol, Automotive, Home Appliances and Footwear industries. Due to the fact that Finland has a limited availability of consumer brands, and the limitation made the researcher to take Nordic brands to represent local brand in those five sectors mentioned above.

This research also has a time constraint, whereas everything is scheduled to be finished prior to May 2017. The limited network of researcher in Finland, also made the observation and interview to be conducted only in Ostrobothnia area, with combination of Swedish-speaking Finnish and Finnish-speaking Finnish people as research participants. By including the Swedish-speaking people as research participants, the researcher aims to capture the experience from two different Finnish subcultures, which assumes to offer different perception and characters. Hence, the researcher tries to give maximum efforts to make the data collection of this research balanced and accountable.

1.4 Structure of the study

The study is constructed into six chapters in order to cover the full picture of the background of the study, theoretical framework, research methodology, research findings and its analysis, and its conclusion.

The first chapter describes about Finnish economy and older consumers as the setting and object of this research study. On this chapter, the researcher will also explain the justification of the study, why older Finnish consumers are chosen and different from other Nordic consumers. This chapter also stated the problem statement, the objective, the significance of the study and other matters that are directly related to this research study.

The second and third chapter will elaborate about theory of country origin, country animosity and affinity as well as the relation of country origin with the perceived product quality by consumers that are linked to the branding theory elements such as brand positioning, brand loyalty, brand equity, and followed by the explanation about consumer behavior, segmentation, buying decision making process and a closer look of older Finnish consumers' profiles. This chapter is needed to examine consumer behavior, what factors that influence them, and how they are segmented by their personality and behaviors. Furthermore, this chapter also elaborates in more detail about the older consumer as a market segment. This chapter focuses more on the attitude of older consumers towards promotions, advertisements, and their internet usage. This chapter also discussed about the evolution of Finnish consumers behavior, especially the baby boomers generation. Finally, on the last sub chapter, the researcher explains about the buying decision making process.

Moving on the fourth chapter, it elaborates the review about methodology that is used by the researcher to conduct this research study. Whereas the researcher uses the qualitative research method with ethnography as research approach, and participant observation and informal semi-structured interviews as data collection techniques. These data collection techniques are applied to the research sample or participants, who are chosen carefully to represent the older Finnish consumers in age 50 to 65 years old, as the object of this research study.

In the chapter five, the researcher describes and discusses the research findings and the data that are obtained from the interview and observation. By using the methodology that is explained in chapter four, the researcher will analyze the relevant points and correlation between the collected data and the theoretical framework given.

As the closing chapter of this research study, the chapter six contains the conclusions of the research as the whole study and suggestions based on the analysis that has been given in chapter six. The conclusions and suggestions are expressed by the researcher and supported with the references obtained. Thus, these conclusions and suggestions are hopefully to be necessarily matched and beneficial to the study. Nevertheless, this chapter also contains the managerial implication related to the research findings.

2. Consumer Behavior and Segmentation

Consumer behavior studies always have been involving the theories derived from psychology, sociology, and economics. It corresponds with the nature of marketing as an interdisciplinary study. On this chapter, consumer behavior and its elements will be elaborated in several phases. The first sub chapter will explain about the construction of consumer behavior in general. Meanwhile the second sub chapter will focus on the discussion about the existence of older consumers as a market segment, which will be linked to the profile of Finnish consumers in detail, including their transformation over time. This should provide a vivid description of how older consumers in Finland experienced the change in their consumption curve in their life time span. The last sub chapter serves as an explanation about purchase decision making process including all of its related factors.

Consumer behavior is studied in order to create better understanding for the marketers to provide a better environment for their customers. It emphasizes the core concept of marketing that puts customers in the ultimate position. As the size of the consumer product markets are enormous, it is impossible to reach the whole market with one simple strategy or understanding. Therefore, market segmentation is conducted as process to breakdown the whole market for a product or service into specific subgroups or segments. These segments represents as a manageable size of target market which can be reached by a set of marketing strategy that is conveyed through of marketing mix. (Lancaster and Reynolds 2004:32)

Lancaster and Reynolds (2004) amplify that in consumer product markets there are three common segmentations: geographic, demographic and lifestyle or psychographic. Geographic is found to be an inevitable segmentation as markets are divided into segments based on their geographical situation. Given the differences in climates, time zones and cultures, geographic segmentation allows companies to set a customized strategies for each region. Meanwhile, demographic segmentation consists of a rage of bases for subdividing the markets such as age, gender, income, social class, education, nationality, political view, family size, family life cycle and sagacity, or the refinement of family life cycle grouping system. (Lancaster and Reynolds 2004:36 – 38)

In many countries, social classes are divided in a distinct structure with several layers. Herewith is the description of social classes division in the United Kingdom as described by the table below:

A	Upper middle class (executive, higher managerial, administrative or professional)
B	Middle class (intermediate managerial, administrative or professional)
C1	Lower middle class (supervisory, clerical, junior administrative or professional)
C2	Skilled working class (skilled manual workers)
D	Working class (semi and unskilled manual workers)
E	Lowest levels of subsistence (state pensioners with no other incomes, widows, casual and lowest grade earners)

Table 1 Social class and grade structure in the United Kingdom (Lancaster and Reynolds 2004:37)

However, the social classes might not be applicable in every country. For example, in Nordic countries whose societies are more socialist and egalitarian, the social class could have less layers, due accountable clean government, high taxation that lead to minimum income disparity.

As child rearing expenses are high, the refinement of family life cycle grouping becomes important in segmentation. Furthermore, sagacity is mainly broken down into four stages: dependent, pre – family, family and late. Nevertheless, this sagacity is detailed by the following table:

Bachelor Stage	Young single earner who is not living with parents or known as YUPPIES (Young Urban Professionals)
Newly Marrieds	Young married couple with no children or known as DINKIES (Double Income – No Kids)
Full Nest I	Young married couple with the youngest child under 6 years age
Full Nest II	Married couple with the youngest child is 6 years old or over
Full Nest III	Older married couple with dependent older children living at home
Empty Nest I	All the children have left home, but the head of family is still working or known as WOOPIES (Well Off Older Persons)
Empty Nest II	All the children have left home and the head of family is already retired

Table 2 Family life cycle segmentation base (Lancaster and Reynolds 2004:38)

2.1 Consumer Behavior Elements

Consumer behavior is a whole spectrum of studies about consumer's totality decision as a person or group in relevance with their acquisition, consumption, and disposition of goods, services, activities and ideas involving decision making units. Consumer behavior is a dynamic process that may involve many people other than the consumer itself, therefore it involves many decisions. There are four main domains that constructs consumer behavior. They are psychological core, the decision making process, consumer's culture and consumer behavior outcomes. (Hoyer and MacInnis 2007:3 - 11) Kotler and Armstrong (2015) argue that consumer behavior is the buying behavior of end consumers, thus individuals and households that buy products and services for personal consumption. While Lancaster and Reynold (2004) define consumer behavior as:

"The acts of individuals directly involved in obtaining and using economic goods and services, including the decision processes that precede and determine these acts." (Lancaster and Reynolds 2004:50)

Lancaster and Reynolds (2004) suggest the idea of using five core psychological notions in order to understand comprehensively individual buyer behavior: personality and self – concept, motivation, perception, attitudes, and learning. (Lancaster and Reynolds 2004:55) Furthermore, Hoyer and MacInnis (2007) elaborate more about consumer involvement as consumer motivation affects them when processing information in buying decision making. (Hoyer and MacInnis 2007:51) Consumers' low involvement is correlated with their low motivation in searching the information about the product they purchase, and usually happens to non – durable products. The purchase on most common grocery products fall into this category, as most consumers would take the decision making shortcuts like choosing the product with cheapest price, color, flavor or scent. On the contrary, durable products evoke high consumer involvement or as Hoyer and MacInnis (2007) call it, felt involvement. Hoyer and MacInnis (2007) explain felt involvement as psychological experience of the motivated consumer, this involvements include enduring involvement, situational involvement, cognitive involvement and affective involvement. (Hoyer and MacInnis 2007:51)

Enduring involvement occurs when consumer is interested to engage in an offering or activity in a long period of time. For example, golf enthusiasts joining the course membership.

Nevertheless, consumers can engage in several enduring involvements for offerings or activities at once. (Hoyer and MacInnis 2007:51) While for enduring involvement consumers need to engage in offerings or activities for a long period of time, situational involvement requires less commitment. Situational involvement is happens to consumers on the one – time purchase situation. For instance, non – gadget enthusiasts will just buy a new smartphone when their old one is broken. However, Hoyer and MacInnis (2007) argue that situational involvement would be more engaging when consumers buy gifts. Moving on cognitive involvement, where the consumers are thoughtfully processing information related to their goals, therefore will learn thoroughly about the offering or activity. For example, when a professional swimming athlete buys a swimming gear, he or she will learn thoroughly about the product specifications in order to improve their performances. Last but not least, affective involvement is more psychological and emotional than the other involvements. Companies would aim to evoke consumer's sentimental stimuli to lead them in executing the purchase. (Hoyer and MacInnis 2007:52)

2.1.1 Consumer internal psychological factors

Apart from their social circles, consumers often face many considerations regarding their personal situation before following their peer suggestions or execute the purchase. As individuals, people have different age, life-cycle stage, financial situation, lifestyle, characters and self-concepts. (Kotler and Armstrong 2015:169) We need to understand people's differences and diversities in order to respond them with the right marketing efforts. Different occupations also might drive different product and brand preferences. For instance, people who work in creative and entertainment industries might have more variations in their wardrobe compared to people who work in finance industry, as their work environments have less strict dress codes and tend to let them to explore with their fashion sense at work. Moreover, Kotler and Armstrong (2015) amplify that different occupational group could create a niche market by their jobs nature. (Kotler and Armstrong 2015:170) For example, Caterpillar as a shoemaker is a well-known brand among oil, industrial, electrical, civil engineers for its safety boots.

On the other hand, a person's financial situation plays an important role in shaping his or her consumption pattern. Kotler and Armstrong (2015) mention how marketers watch the financial trends, such as personal income, savings and interest rates prior to set their periodic marketing target and strategies. (Kotler and Armstrong 2015:170) In addition, lifestyle becomes another factor to tackle before setting the marketing strategies. Lifestyle is defined by Kotler and Armstrong (2015) as a pattern of living as shown in someone's psychographics that involves major AIO dimensions (activities, interests, opinions). From lifestyle, we can profile people beyond their social class and personality, as it captures how they act and interact in the world. (Kotler and Armstrong 2015:170)

Each individual has a distinct personality that shapes their purchase behavior. Personality is explained by Kotler and Armstrong (2015:170) as unique psychological characteristics that distinguish a person or group. In other words, personality can be formulated by terms of traits such as self-confidence, dominance, sociability, autonomy, aggressiveness and many others. Lancaster and Reynolds (2004) add that personality is the main notion of individual consumer behavior as most of purchase decisions are the reflections of individual's personality. The self – image is created by individuals with an aim to express the inner selves in a socially relatable and acceptable form. Marketing must acquire these inner needs and responds them by providing products or services that are socially acceptable. (Lancaster and Reynolds 2004:55-56) Enhancing the personality concept, motivation requires a reaction to a stimulus. When it is correlated to purchase behavior, motives serve as the drive to posse goods or services. Hunger, thirst, warmth and shelter are categorized as physiological motives. Whilst, acceptance, success and prestige are psychological motives. A combination of motives are always at play in forming a purchase decision. (Lancaster and Reynolds 2004:57) Consumers with different backgrounds and situations will have different motives in purchasing the products and brands, since their motives reflect their priorities and preferences

When it comes to perception, Lancaster and Reynolds (2004) explains how marketing practitioners are interested in how consumer perceive and react to products in relation to quality, aesthetic, image, and price. As the need of satisfaction is something psychological and intangible, marketers tend to influence customers with both practical and illogical motives to push the purchase decision. Consumer motives and perceptions will correspond with their attitude. Consumer strongest attitudes were established by the influences from their family and social interaction. In marketing, a set of customer attitude can be taken as a set of cognitions a potential consumer has regarding to the potential purchase in the future. Many marketing practitioners believe that once companies established this attitude in the consumer's mind, then it will be hard to change. (Lancaster and Reynolds 2004:62) Nevertheless, learning process through experience may help many customers to adjust their perceptions and attitudes. It can also facilitate the shift of behavior, when a consumer figures that certain products are more favorable than the others, then repeat purchase would happen. This satisfaction is the base of brand loyalty. (Lancaster and Reynolds 2004:63)

Another influence of consumer buying behavior can be obtained from their beliefs and attitude. Kotler and Armstrong (2015) discuss belief may be founded on real knowledge or religious faith that carries an emotional charge. While attitude leads people to like or dislike things, and moving closer or further from them. (Kotler and Armstrong 2015 - 174) On the other hand, Gunter (1998) argues that behavioral segmentation distinguishes each segment of consumers from the others in terms of their patterns of consumer behavior. Behavioral segmentation concentrates on (1) product purchase pattern; (2) benefits obtained from the products; and (3) psychological classification of consumers. These characteristics are taken into account when examining the older consumer behavior as a market segment. (Gunter 1998:43) On the other hand, product usage segmentation classifies consumers by their purchase habits toward certain products and how they use them. Furthermore, it can segment based on their product orientation within product categories by testing certain preferred consumer brands. This analysis is useful to pinpoint detailed product purchase and brand preference patterns, marketers can yield the information in order to target specific consumers with specific product and messages. (Gunter 1998:44)

Marketers establish the idea that brands have personalities, so people can associate themselves with brands which they see match their personalities. (Kotler and Armstrong 2015:171) Kotler and Armstrong (2015) discuss the brand personality as the specific mix of human traits that is labelled to a certain brand. Jennifer Aaker (1997) identifies five brand personality traits: sincerity (down to earth, honest, cheerful and wholesome), excitement (daring, spirited, imaginative, and up to date), competence (reliable, intelligent, and successful), sophistication (glamorous, upper class, charming) and ruggedness (outdoorsy and tough). (Jennifer Aaker 1997) Different brands have different personality, for instance, McDonald’s with sincerity, GoPro with excitement, Forbes with competence, Jeep with ruggedness and Cartier with sophistication. The brand image positioning is mostly infused on their advertisements. (Aaker 1997; Kotler and Armstrong 2015:160)

2.1.2 Consumer culture and social factors

Cultural factors play a broad and deep influence on consumer behavior. Culture is defined as the set of basic values, perceptions, wants, and behaviors learned by a member of society from family and other important institutions. (Kotler and Armstrong, 2015:161) Despite the small – sized territory of Finland, apart from national culture, there are also number of subcultures or ethnic groups within a country. The swedish – speaking population happens to be the largest subculture in Finland. Hoyer and MacInnis (2007) state that ethnic influences become major variables in consumer behavior. Members of subcultures or ethnic groups are bonded together by their commonalities in heritage, set of belief, religion and social experiences that set them apart from the rest of the society. Marketers need to research ethnic groups and work out beyond their stereotypes and identities specific characteristics and behavioral patterns that can be directed using the right strategies and tactics. (Hoyer and MacInnis 2007:317)

Social class exists in every nation, even in Finland, although the disparities are not so visible. Many experts argue about the influence of social class on consumer behavior. This suggestion is also supported by Kotler and Armstrong (2015) that explain social class as ordered groups whereas its members share commonalities in values, interests and behaviors. Moreover, social class is measured by several variables like occupation, income, education, and ascribed and achieved status combined. (Hoyer and MacInnis 2007:334 – 336; Kotler and Armstrong 2015:164) Nevertheless, when it comes to social factors, it is impossible to exclude the influence of consumer’s small group, family, social networks, social roles and status into their perception towards brands. (Kotler and Armstrong, 2015:164)

Small social groups are divided into two, membership group and reference group. Both of this groups are seen to be influential in setting consumer perception towards brands. Membership group is defined as a group where a person belongs to, for example a family or a community. Whilst reference group is seen as an aspirational group where some people hope to be part of. For instance, a junior football athlete is aspired to play in an elite football club like Manchester United. Due to their power of influence, many marketers target reference group to gain brand awareness and consumers loyalty. (Hoyer and MacInnis 2007:401; Kotler and Armstrong 2015:165)

On the other hand, word-of-mouth also has a power in influencing consumers buying behavior. Since people have more tendencies to trust personal recommendation from people who they know well and trust, compared to advertisement and other marketing campaign. (Kotler and Armstrong 2015:165) Meanwhile, opinion leaders are seen to be the strongest individuals within groups, whereas they possess social influence towards others. (Kotler and Armstrong 2015:165) The undeniable power of internet has brought these opinion leaders as influencers in buzz marketing as part of online marketing strategy. (Kotler and Armstrong 2015:166) The idea of buzz marketing is ordinary consumers into brand evangelists who will advocate the product and brand through social media. (Kotler and Armstrong 2015:165-166) As nowadays, many people, especially the younger generation check on the consumer reviews online on Reddit, Facebook, Pinterest, Twitter and other social media before executing their purchase.

Normally, people belong to various social groups, such as family, schools, companies, clubs and other organizations, where they perform different roles and own different status in each group. Each role and status require them to perform according to the expectation from people or society in their surroundings. These expectation could vary depends on the local culture, social norms and values. (Kotler and Armstrong 2015:167)

2.1.3 Buying decision making process

The purchase decision making process is begun long before the actual purchase and continues in certain period of time after. Kotler and Armstrong (2015) explain that marketers aim to approach consumers and be involved in this entire process. The buyer decision process consist of five stages, which is explained by the figure below:

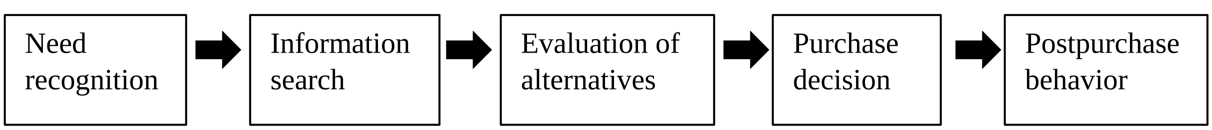

Figure 1. Buyer Decision Process (Kotler and Armstrong 2015:175)

Need or problem recognition is a situation where the buyer recognizes his or her need that is caused by thoughts or physiological sensitivity, for instance, hunger or thirst. On this stage, consumers examine theirs ideal state and actual state. For example ideal state is flashed by food and drinks advertisements on billboards, which then leads to an actual state examination whereas the consumer feels thirsty or hungry. These stimuli will move people to buy the products they see on the advertisements. (Hoyer and MacInnis 2007:195 – 198; Kotler and Armstrong 2015:175)

Not every consumer is keen in searching for information. When their drive is strong and they find the right satisfying product close by, there is high possibility that they will execute the purchase. If they do not find the product right away, they will conduct the information search related to the product. Consumers are likely obtaining information from *personal sources* (family, friends, neighbors, acquaintances), *commercial sources* (advertising, salespeople, dealer websites, packaging and display), *public sources* (mass media, consumer rating organization, social media, online searches, and peer reviews), and *experiential sources* (examining and using the product) These information sources vary and change depends on the product types and buyers. (Kotler and Armstrong 2015:175)

In the past, consumers received information about products from *commercial sources* which are controlled by the marketers. The messages are conveyed in one-way communication, then later evaluated by *personal sources* of the buyers. Nowadays, consumers share their experiences, perceptions, and reviews over their products usage immensely. Many of them will check the reviews and ratings provided a reliable product assessment from the other consumers. The knowledge and awareness of consumers about the products are gradually accumulated overtime, which may lead to brand preference and loyalty. (Kotler and Armstrong 2015:176)

The alternative evaluation is the next stage taken after consumers have gathered ample information. Kotler and Armstrong (2015) suggest that alternative evaluation is a stage where consumers process the information they have to choose several alternative brands. Consumers do not always undertake the same consideration when it comes to evaluating the purchase alternatives. Many factors could influence their evaluation, for instance their financial situation, product life cycle, environmental concerns, internal stimuli and other reasons. (Kotler and Armstrong 2015:176)

After ranking the brands and forming purchase intention on evaluation stage, consumers will likely to execute their purchase decision by buying their most preferred brand. However, Kotler and Armstrong (2015) argue there are two factor could come in between purchase intention and purchase decision. The first factor is the *attitude of others*, it is related to the people in the first social circle of the particular consumer that influence his or her behaviors. For example, some people buy apartment or house because their parents demand them to do so. The second factor is more related to financial situation of the consumers. When consumers build their purchase intention, they might have certain plans and expectation, for instance the expected income that they will use to pay the purchase, the expected economic situation and others. These *unexpected situational factors* could easily deviate their purchase intention to null situation. (Kotler and Armstrong 2015:176)

Either satisfied or not satisfied, after they bought the products consumers will engage to post-purchase behavior. Kotler and Armstrong (2015) advocate two variables, the *consumer's expectations* and the product's *perceived performance* to determine whether buyers are satisfied or dissatisfied with their purchases. When the product performance meets the consumer's expectation, then the consumer will be satisfied. However, when the product fails to fulfill consumer's expectation, then the consumer will be dissatisfied. These situation should urge the marketers to not overwhelm their promises to the buyers, with a hope that they will be satisfied, so they repurchase or even recommend it to their social circle. (Kotler and Armstrong 2015:177)

2.2 Older consumer as a market segment

The existence of older population in retail marketing is given less attention compared to other age groups. Older consumers tend to be seen as a homogenous group, and attributed with stereotypes like limited physical mobility, dependent to others, and narrow - minded, despite being more prosperous than other age groups. Older consumers can be distinguished from the other consumers by their behavioral segmentation. (Gunter 1998:43) As explained on the earlier chapters about the age groups among older consumers, the focus of the explanation below are older population in age 50 to 65 years old. Nevertheless, research found that self - perceived age has implied of how the older people think of themselves might provide better insights for consumer behavior than their physical age. Gunter (1998) discusses of how many older people might not recognize their aging process until they are 75 years old. In addition, self - perceived age is heavily related to their health and financial condition. Furthermore, physical age can be closely linked to the purchase volume of aging medical products. (Gunter 1998:54)

A psychographic approach about older consumer behavior was given by Day et al (1987) on the study about lifestyle measures which led to two major groupings, the *Self - Sufficient* and the *Persuadable*. The first group performs an extent of self - sufficiency that appears on their attitude that they are in control of their lives. While the *Persuadable* is more sensitive to persuasion as they feel they are not in full control of their lives. (Day, Davis, Dove and French 1987; Gunter 1998:48)

The *Self - Sufficient* is comprised of two subgroups: (1) *Active Integrated* and (2) *Disengaged*. People who belong to Active - Integrated group see themselves as opinion leaders and keen to interacting with others. They are affluent and capable in handling most situations and are certain with their decisions, hardly shaken by social pressures. Besides being opinionated, they are also found to be more educated, yet politically conservatives. Meanwhile, people who belong to the *Disengaged* generally have similar opinions with the *Self - Sufficient*. Moreover, they have less income with their counterpart and are less active. They are basically confident enough in handling their daily life matters and quite happy with their lives, except when it comes to financial problems. Despite of their confidence, they prefer to enjoy their daily routines, with occasional party and keep a small circle of friends. Nevertheless, they still update themselves with the world’s current issues (Day, Davis, Dove and French 1987; Gunter 1998:48 - 49)

On the other hand, the *Persuadable* are also divided into two subgroups: (1) the *Passive Dependent* and (2) the *Defended Constricted*. The first subgroup, *Passive Dependent* exhibit a self - withdrawal to life apathetically, since they do not have any desire to stand out of the crowd. They have minimal new social contact and make their homes as center of their lives, which make them unassertive, unadaptable and less-updated with the situations outside the home. The second subgroup, the *Defended Constricted* shows different traits from their counterpart, as they are highly sociable, seek for acceptance from others and financially capable to satisfy desires for something new and different. However, they do not always have the confidence to fulfill their desires. Due to their needs for acceptance, somehow they are hesitant to fulfill their desires, as they believe people expect them to do wise things as they are older. They tend to fear of missing interesting events in life, in consequence they become social orientated and continue the activities that have been done in their forties. (Day, Davis, Dove and French 1987; Gunter 1998:49)

2.2.1 Older consumers and advertising

According to Kotler and Armstrong (2015) advertising is developed as a specific communication task to be achieved with a specific target audience during a specific period of time. (Kotler and Armstrong 2015:406) There are three possible advertising objectives as explained in the tables below:

Informative Advertising

• Communicating customer value • Building a brand and company image • Inform the market about a new product • Explaining how a product works	• Suggesting new features of the product • Informing the price change to the market • Describing the available services and support • Correcting false impressions

Persuasive Advertising

• Building brand preference • Encouraging switching to a brand • Changing customer perception of product value	• Persuading customer to purchase immediately • Creating customer engagement • Building brand community

Reminder Advertising	
• Maintaining customer relationship • Reminding the customers about the needs of the product in the near future	• Reminding the consumers where to buy the product • Keeping the brand in consumer's mind during the off seasons

Table 3. Possible Advertising Objectives (Kotler and Armstrong 2015:406)

Kotler and Armstrong (2015) discuss that there are two major elements in every advertising strategy, these elements are: advertising messages and media options. Traditionally, the creative department would start the audio - visual messages, then the media department proceed to the best media placement strategy. Nowadays, where media placement cost is skyrocketing and the wave of social media, drive companies to be more focused on specific target market and media planning function. (Kotler and Armstrong 2015:409) Media planners generally aim to choose the most effective and efficient media to convey the advertising messages to the target audiences. Each medium offers advantages and limitations as follow:

Medium	**Advantages**	**Limitations**
Television	Wide mass-marketing coverage; combines sight, sound, and motion; appealing to the senses	High cost; high confusion; less audiences selectivity; rapid exposure
Online, mobile and social media	Low cost; social sharing power; focus on individuals and customers community; interactive and engaging	The audience has the most control for content and exposure; Has big potentials to only have narrow impact
Newspapers	Good local market coverage; huge	Small pass- along audience; poor reproduction quality

	acceptability; high – reliability	
Direct mail	Targeting specific audience; no ad competition on the same medium; allows personalization	High-cost per exposure; “junk mail” image
Magazines	High geo-demographic selectivity; credible and prestigious; durable and can be passed-along	Long ad purchase lead time; high cost; no guarantee of position
Radio	High geo-demographic selectivity; low-cost; high acceptance by the locals	Rapid exposure; labelled as the ”half-heard” medium; fragmented audience
Outdoor	Highly- repetitive exposure; low - message competition; low - cost; good positional selectivity	Generalized audience selectivity; creative limitation

Table 4. Profiles of Major Media Types (Kotler and Armstrong 2015:416)

Responding to the profiles of major media types, Kotler and Armstrong (2015) most of marketers aim to build an integrated marketing communication campaigns by utilizing a full mix of *paid, owned, earned* and *shared media*. (Kotler and Armstrong 2015:416)

Many advertisers assume that older consumers do not like to see older models in advertisements that targeted to them. However, IPC Magazines (1998) in UK conducted Prime Time Survey with result that 62% of older women prefer to see women in their age on advertisements. On the other hand, many advertisers worry that if they put older people on their advertisements, it will drive away their target audiences from the younger age groups, although this argument was never confirmed with evidence. (Carrigan and Szmigin 2000) It is commonly believed that even when advertisements are featuring older models, they still need to appear younger than their age and still look attractive. Despite the existence of older models on advertisements, aging or oldness is not a message to be encouraged there. Carrigan and Szmigin (2000) argue that the images of older people on advertisements are only depicted in two ways, either they are youthful or they are caricatured, instead of appearing as legitimate members of society. (Carrigan and Szmigin 2000)

Gunter (1998) suggests that advertising messages targeted at members of *Self - Sufficient* can be designed to have more of them being portrayed as self - confident, independent and outgoing. Some probable scenarios would show them having outdoor events, private parties or being up-to-date with life aspects like technology. On the contrary, the people in the *Persuadable* group would feel more related if they are portrayed around homelife. (Gunter 1998:49) In order to be more comprehensive, advertisers need to convey more factual information to people who belong in *Active Integrated* group to provide the sense of power or capabilities in making their own decisions. Meanwhile, people from the *Disengaged Integrated* can be approached by depicting people seeking advices from their loved ones or closest social circle. (Gunter 1998:49 - 50) In reality, the *Passive Dependent* people seem to appear more on the advertisements. Whereas they fit the generic old age stereotypes like avoiding risk, emotionally dependent and conservative. (Gunter 1998:50)

2.2.2 How older consumers use the internet

Some research in Germany report their surprising findings on their research that break the classic stereotype of people above 50 years old that they are practically distant from information technology. Meiners and Seeberger (2010) argue that the number of older people above 55 years old that use internet or namely the “Silver Surfers” has grown massively even when compared with the teenage users. (Meiners and Seeberger 2010) Meiners and Seeberger (2010) discuss that *Silver Surfers* in Germany spend 97 minutes online per day, with typical usage on search engines, email, music download, and making calls via internet. (ARD/ZDF 2009; Meiners and Seeberger 2010) While their counterparts in USA spend more time online than teenagers. (Pepper Institute of Aging Policy 2007; Meiners and Seeberger 2010)

Researchers, including Meiners and Seeberger (2010) argue that at least half of population of above 50 years old people in Europe are already online. Unlike the teenagers users which believed has reached their peak highest growth, the number *Silver Surfers* is expected to continue growing, especially for those who are above 60 years old. The potentials of this upcoming market cannot be ignored as the older consumers have more purchase power compared to other age groups. (Meiners and Seeberger 2010)

Older people enjoy the internet usage as it offers the convenient and cheap information obtaining process and cheap interactive communication via email or messenger. (ARD/ZDF 2009; Strauch 2008; van Baal 2007; Graune 2007; and Meiners and Seeberger 2010) Moreover, in the USA older women spend more time online than their husbands. For instance, women over 55 years old is the fastest growing segment with growth up to 175.3%. (Smith 2009; Meiner and Seeberger 2010) From all of the explanations above, we can see that internet cannot be excluded from list of useful promotional tools to execute marketing strategies targeted on older consumers.

2.3 Finnish consumer profile

As many other European countries, Finland has suffered low birth rates for the recent decades, despite the continuous effort of the Finnish government to increase it through integrated programs and benefits. Low birth rates might not be the only cause of 42.4 years as Finnish median age (CIA World Factbook 2017), the expansion of life expectancy as the result of excellent healthcare system and effective redistribution of income and wealth. In consequence, Finland is put with a demographic composition that placed the older people as the majority.

As a country, Finland has a low domestic consumption. Nevertheless, Finnish consumers are keen on excellent quality and environmental friendly products. (Ekström, 2010) Despite the fact that most Finnish consumers travel extensively, older Finnish consumers are still known to be conservative and modest people, whose lifestyles are far from lavish regardless the income level.

Finland as a country and a nation also known to be quite homogenous. However, as the globalization emerged, global brands keep on flooding Finnish retail market along with its sophisticated promotion methods on digital media. This situation might give insufficient knowledge of global brand distinction for the older consumers, and lead them to a sentiment over product or brand origins. In consequence, the low level consumption of older consumers in Finland may influence the domestic consumption curve and national economy growth in general.

Finnish consumers are known to be less consumptive compared to other European nations, especially the older or older consumers. Heinonen and Peltonen (2013:50) argue that this behavior is rooted from the Finnish mentality, the mentality of scarcity. In Finnish custom, in ideal person is portrayed as industrious, prudent, persistent, calm, and frugal. (Heinonen 1998:12; Stark 2011:55) Finland suffered from many wars, whether as part the reign of Swedish Kingdom, Russian Grand Duchy in 1807, the Great Famine from 1866 to 1868, the Civil War, the Great Depression in 1930s and the World War II. Moreover, Finland's geopolitical situation is placing the country to be the gate of the west to the east. Whereas, ideas, technology and philosophy flow, and influences the culture and society in so many ways. In the past, Finnish people struggled from time to time over the scarcity of food and harsh climate and environment, which led to poverty.

Self – sufficiency became a strong principle among Older Finnish consumers and saving resources. Resources can be described here into three components, money, time and work. (Heinonen 1998:32-45; 1999:79-82) The hardships over scarcity of resources, poverty and austerity by nature have driven Finnish consumers' mentality to turn down overindulging, dandyism and lavish lifestyle in general. On the other hand, self – control and rationality are considered as virtues of real Finnish people, despite the rise of Finnish economy in the 1980 that made Finland, nowadays to be a wealthy country with affluent consumer basis. (Heinonen and Peltonen 2013:56 – 59)

Older Finnish consumers are considered to be interesting to research due to its characteristics, whereas it illustrates a modern consumer society that evolved from a poor agrarian Nordic country, a developing country with specialization in processing forestry products into a wealthy nation with an outstanding educational system and specialized in advanced technologies. The cultural background and the mentality of scarcity that belong to older Finnish consumer might put them away from self- indulgence experience like traveling across the continent. Moreover, the older generation also have the tendency to access minimum amount of information about global brands.

2.3.1 Finnish consumer transformation

After World War II, especially in the 1960’s Finland rebuilt by the rapid economic growth that transformed the country to be a welfare state and modern consumer societies. Technological breakthroughs have become part of Finnish daily life. Refrigerator, washing machine, vacuum cleaner and television were found in more than half of Finnish homes. (Kortti 2003:245; Heinonen and Peltonen 2013:167) The baby boomers who were having their youth in the 1960’s, experienced the most of this transformation era. They were trapped in a paradoxical situation whereas they were main target of consumerism via advertising, as well as the centre of social movements that promoted equality and commonality at once. The 60’s decade has established the concept of modern and media - driven consumption that is still an essential for nowadays consumerism. (Heinonen and Peltonen 2013:173 - 174) Finland in the 1960’s and 1970’s immensely followed the welfare society model set by Sweden, which turned the society as a consumer society, by having a growing per capita consumption of commodities, efficient production methods and organized distribution channels, increasing social labor divisions and a greater social mobility. (Glennie 1995:165; Heinonen and Peltonen 2013:182)

In three decades, 1950’s to 1980’s the number of Finnish people who worked in agriculture dropped by two thirds.(Statistical Yearbook of Finland 1981:5; Heinonen and Peltonen 2013:139) Many of them moved to urban areas or even emigrated to Sweden in 1960’s as Sweden was seen as an example or more developed country. (Heinonen and Peltonen 2013:184) Despite geographically situated next to Russia, Finland was never part of eastern bloc, even though industrialized products export to Soviet Union had a significant role in the Finnish rapid economic growth. For many decades, Finland strives to balance their economic position as the border of Nordic and western bloc to Russia or Soviet Union in the past. (Heinonen and Peltonen 2013:183)

2.3.2 The Finnish life standards

During the 1970's Finnish consumer society was introduced to an improved concept of life, which was previously considered as luxury concept. This concept was exposed by pop culture and mass media, and portrayed with good food, traveling to warm and exotic places, swimming pools, fast cars, romance and freedom. As one of symbol hedonistic life, the increasing consumption of alcohol and tobacco also became more common in the 1970's, including for women. (Heinonen and Peltonen 2013:184) Other affluent Finnish staple common consumption is the ownership of summer cottage and sauna. An ideal summer cottage is located by the lake or by the beach. Every family has at least one sauna, one in their house or apartment and the other one is in their summer cottage. (Heinonen and Peltonen 2013:255-256)

As happens in other Nordic countries, like Sweden and Norway, Finnish government is entitled to the monopoly of alcohol production, licensing, import and sales. *Alkoholiliike* or nowadays *Alko* is a state-owned company that was established in 1932 and is entitled to monopoly in producing, importing and selling alcohol in Finland. Alko was an adaptation of Swedish Bratt System, whereas people needed to be registered and then were given quota to purchase alcohol beverages. Alko also gives the license to other companies to produce or import alcoholic beverages, however only Alko can own all alcohol retail shops. For restaurants, they can buy from an Alko-licensed producers or import agents. (Heinonen and Peltonen 2013:89) Over time, Alko by funding *Suomen Kansan Ryhtiliike* movement contributed in educating people in drinking responsibly. The Helsinki Olympic Games in 1952 was a turn point where alcohol drinking regulation was flexible, as tourists were allowed to buy alcohol without having an Alko registration card, and longdrinks were introduced. (Heinonen and Peltonen 2013:95)

2.3.3 Finnish modern consumers grouping

As an egalitarian society with high taxation rate, Finland has less income disparity compared to other countries. Nevertheless, as related on the first sub chapter that explains about psychological and cultural factors in consumer behavior, Finnish consumers can be grouped into three characteristics. Heinonen and Peltonen (2013) suggest that Finnish modern consumers are divided into three characteristics, the Agrarian consumers, the Middle – class consumers and the Consumer of economic. The agrarian character is based on Protestant values, whereas a virtuous consumer is seen as economical and have saving and self-sufficiency as the morality core. On the other hand, the modern hedonistic consumerism that values pleasure, self – indulgence and individualism eventually established in Finland, where the Finland's agrarian society shifts to middle class society. Finnish society is now getting used to a higher standard of living, as the trend of urbanization keeps on going, followed by economy improvement, wealth distribution throughout the country and technology advancement that brings in information and trends from all over the world. (Heinonen and Peltonen 2013:61)

The full comparison of these groups as discussed by Heinonen and Peltonen (2013: 61) are as follow:

	Agrarian / Peasant Consumer	Middle – class Consumer	Economic Consumer
Agency	Producer	Worker, consumer	<u>Consumer, investor</u>
Economy	<u>Frugality</u> Self – sufficiency and efficient use of material: avoiding to spend money and use the existing tools to make things function.	<u>Moderation</u> The resources owned is earned from paid labor: Spending in moderation to have a reasonable comfort.	<u>Maximizing profit</u> Utilizing maximum value of money: Seek for maximum indulgence or quality with less sacrifice.
Consumption	Buying as little as possible.	Has the desire to be trendy, yet won't buy on the first release products.	Leveraging from different tools: Trials, samples, loyalty cards, social benefits,

			investment to increase wealth and etc.
Character	Self – sufficient, puritan and collective.	Collective, hard-working, follow the trends.	Individual, egoistic, rational, efficient, trendsetter.
Work ethic	<u>Diligence</u> Always work, home or beyond.	<u>Working</u> Paid labor, pension.	<u>Enterprise</u> Paid labor, entrepreneurship, optimize the social benefit and investment
Hedonism	<u>Self – denial</u> Avoid the useless consumption	<u>Entitlement</u> Do the self-rewarding from hard work	<u>Proportionality</u> Enjoy spending and as much as earning

Table 5. Finnish modern consumer's Characteristics (Heinonen and Peltonen 2013:61)

Finland as a prosperous country, finances its public consumption with its tax revenue. Education, healthcare, and other well-being aspects are well-funded by the government. People generally enjoy outdoor activities and cultural events like opera, concerts, film screenings and other performances. These activities are nowadays also available in other cities, apart from Helsinki. (Heinonen and Peltonen 2013:258)

3. Branding and Country of origin

A brand is defined by Kotler and Armstrong (2015) as a name, sign, symbol, or design, or a combination of these that identifies the maker or seller of a product or service. It is quite often to find a situation where consumers attach themselves to certain brands by certain associated images of the brands. (Kotler and Armstrong 2015:237). Moreover, branding has a main focus of how to develop a strong brand. Keller (2013) suggests the concept of customer – based brand equity to explain a perspective on what brand equity is and how it can be built, measured and managed best. Customer - based brand equity is the distinctive effect that brand knowledge has on consumer response to the marketing of a particular brand. There are three main concepts in the definition: distinctive effect, brand knowledge and consumer response to marketing. (Keller 2013:68-69) When a consumer is highly aware and familiar with a brand and holds some strong favorable, and unique brand associations in memory, then customer – based brand equity is established. (Keller 2013:73)

Another approach to build brand equity is by leveraging secondary brand associations for the brand. Leveraging secondary brand associations can be done by linking the brand to companies, countries, channels of distribution, other brands (through co-branding), characters (through licensing), spoke person (brand ambassador), events (through sponsorships), other third party sources (through awards or reviews) (Keller 2013:260) Globalization has enabled consumers to choose brands originating from different countries, based on their beliefs about the quality of the products associated. For example, many global consumers prefer to drive German cars and wear Italian fashion products. Therefore this chapter aims to provide the explanation and correlation of branding theories and country of origin.

3.1 Brand Equity

The product or service itself is the heart of brand equity, as consumers experience with the product or service composes the primary influence of their perception towards a brand. (Keller 2013:111) Creating brand awareness is the first thing to do in order to build brand equity. Keller (2013) defines brand awareness as a reflection of the ability of consumers in identifying various brand elements like name, logo, symbol, character, packaging, and slogan under different conditions. (Keller 2013:339) Brand awareness is constructed by brand recognition and recall. According to Keller (2013), brand recognition is a situation when consumers are able to recognize the brand, which they have been exposed to before, when they go to the store. Furthermore, brand recall happens when the brand is on top of consumers' mind when they are given the product category. For example, people mention Wilson as a brand that they recall for tennis racket. As a fundamental basis of brand equity, brand awareness can be developed by improving the familiarity of the brand through repetitive exposure (for brand recognition), and build strong associations with the right product category or other relevant consumption cues (for brand recall). (Keller 2013:76)

Rust et al (2004) explain that brand equity is customer's subjective and intangible examination of the brand, above and beyond its objectively perceived values. Supported by Keller (2013), they suggest that consumer brand awareness, brand attitudes and perception of brand ethics are the key aspects of brand equity. (Rust, Zeithaml, Lemon 2004; Keller 2013:135) On the other hand, Kotler and Armstrong (2015) define brand equity as a differential effect that distinguish the brand name has on consumer response to the product and its marketing. It can function to measure the brand's capability in capturing consumers' preferences and loyalty. (Kotler and Armstrong 2015:249) A brand is a powerful company asset that must carefully nurtured and managed. Hence, a brand exists in the consumers' minds. It something that represents consumers' perceptions and feelings about a product and its performances. (Kotler and Armstrong 2015:249) When consumers react more favorably to a certain brand than to generic brand, then this particular brand owns a positive brand equity. On the other hand, negative brand equity is a situation where consumers react less favorably to a certain brand. (Kotler and Armstrong 2015:249) It is emphasized by Kotler and Armstrong (2015) that global brands became big not only because they have unique benefits and reliable services, but also because they successfully established a deep relationship with their consumers. (Kotler and Armstrong 2015: 249 – 250)

Many global companies are competing to strengthen their brands and enhancing their brand equity, since brand equity is regarded as a valuable asset. Brand valuation is defined by Kotler and Armstrong (2015) as a conduct of measuring the total estimation of financial value of a brand. Hence, high brand equity gives the company several competitive advantages. For example, a strong brand is automatically entitled to a strong consumers brand awareness and loyalty, since consumers demand many retailers to sell some particular brands in their stores. This situation creates an opportunity for manufacturers or producers to negotiate better deals with their resellers. As the brand has a high credibility along with consumers' awareness and recognition, it will be easier for it to launch a new product lines or brand extensions. Moreover, a strong brand allows company to avoid price wars with its competitors, due to its strong presence and domination in the overall market share. (Kotler and Armstrong 2015:250)

Nevertheless, a strong and profitable customer relationship forms the basis of a strong brand. Thus, customer equity as the value of customer relationships that the brand creates becomes the ground of brand equity. Finally, we can conclude that customer equity should become the prime goal in setting the marketing strategy, whilst brand management serves as a major marketing tools. (Kotler and Armstrong 2015:250)

3.1.1 Brand Positioning

Keller (2013) explains that brand positioning is the core of marketing strategy. Brand positioning is seen as the act of designing company's offer and image so they will be distinctively and highly perceived by the customers. (Keller 2013:79) Moreover, Kotler and Armstrong (2015) also emphasize that major brand strategy decisions in mostly involve brand positioning, brand name selection, brand sponsorship and brand development. In addition, brands are described as powerful assets with challenging natures therefore they must be carefully developed, fostered and managed (Kotler and Armstrong 2015:252). As supported in details by the figure below:

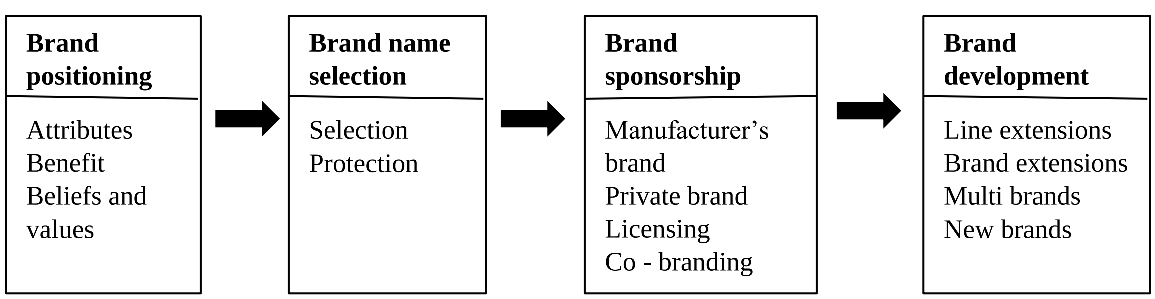

Figure 2. Major Brand Strategy Decision (Kotler and Armstrong 2015:253)

Brand positioning is divided by three levels, starting from the lowest, product attributes to benefits and the highest, beliefs and values. Product attributes can be easily copied by competitors. For example, P&G with its 2in1 shampoo by the brand Rejoice that introduced the concept of shampoo and conditioner in one product, which was instantly followed by many other toiletries manufacturers. (Kotler and Armstrong 2015:252) In order to obtain a better positioning, a brand must be associated with a desirable benefit. For example, Volvo with safety, Facebook with connection and sharing and DHL with wide coverage and on time delivery. (Kotler and Armstrong 2015:252) Those brands which can manage their attributes and benefits will aim for strong beliefs and values. Successful brands require a deep and emotional engagements with consumers.

Advertising agency, Saatchi & Saatchi on Kotler and Armstrong (2015) amplifies that brands should aim to be lovemarks, which explains as products or services that inspire loyalty beyond rationalities. For example, Apple inspire many of its consumers to change their phone every time they launch a new one, despite the technology of the previous phone can still cope with the needs of its consumers. (Kotler and Armstrong 2015:253) Brand names selection plays a crucial factor in a brand’s success. There are several required qualities in brand naming, these qualities are: (1) the name should describe product’s benefit or qualities, (2) it should be easy to remember, recognize, (3) it should be unique, so it becomes distinctive compared to other brands, (4) it should be expandable, in case that the company decides to add more product categories, (5) the brand name is ideally does not have unpleasant meaning in any foreign language, (6) last but least the brand name should be original and never been used before, so there is no legal issue to arise. (Kotler and Armstrong 2015:253)

Fast moving consumer goods and retail market have always been dominated by national brands like Nestle, P&G, Mondelez, and Unilever. However, there has been a significant change in the fast moving consumer goods or retail market in the last decade. Big retailers like Target in the USA, Carrefour in France and Asia or Kesko Group in Finland launched their private brands. Kotler and Armstrong (2015) amplify the studies which discover that many consumers nowadays become more price – conscious and less brand – conscious. The studies also show that store or private brands sales more rapidly than regular or national brands, and ousted them by 6 percent annual sales growth in the last six years. (Kotler and Armstrong 2015:254)

Many manufacturers spend years and tremendous amount of money to develop their brands. However, some manufacturers take a different branding strategy by associating their products or brands with a well-known or established characters from popular movies. In consequence, their sales growth will be heavily influenced by the popularity or rating of the programs where the characters belong. (Kotler and Armstrong 2015:255) Apart from licensing, many companies which already have an established brand, decided to join forces to launch a product line with co – branding strategy. Co – branding is defined by Kotler and Armstrong (2015) when two companies with two established brands join their power to produce a product together to obtain a greater brand equity. For example, Nike and Apple launched Nike + iPod Sport Kit, which enables runners to enhance their performance by linking their shoes with iPod to monitor speed, heart rate and calories burn. (Kotler and Armstrong 2015:256)

The last stage of branding strategies after brand sponsorship is brand development. Kotler and Armstrong (2015) suggest that a company usually has four options in developing their brands. These four options are line extensions, brand extensions, multibrands, or new brands. Line extension as the first option is defined as a situation where a company extends their existing brand names to new forms, colors, sizes, ingredients, or flavors of an existing product category. (Kotler and Armstrong 2015:256) For example, Valio launches yoghurt with various flavors. On the other side, the second option, brand extension strategy goes extending an existing brand name to new or modified products in a new category. For example, H&M has launched cosmetic line under the same brand with their clothing line. (Kotler and Armstrong 2015:257) The third option, multibrands comes up with a strategy where a company sells several different brands in a certain product category. For example, Nestle has several brands in chocolate and confectionary, such as Kit-Kat, Smarties, Wonka, Lion Bar, Aero, and Crunch. (Kotler and Armstrong 2015:258) The last option is new brands, where a company invests its power of its current brand name is declining, so there is an urgency to launch a new brand name. However, this strategy can also be used by companies who want to expand their market and none of their existing brands are seem to be appropriate. For example, Toyota launched Lexus as their premium brand for luxury market and Scion for millennial consumers. (Kotler and Armstrong 2015:258)

Companies need to carefully manage their brands. Advertising campaigns and other promotion activities can be utilized to make the brands recognized. However, it is believed that strong brands are built upon their consumers' brand experiences through personal experiences, word of mouth, social media mobile applications and others. (Kotler and Armstrong 2015:258-259)

3.1.2 Product strategies and brand loyalty

Keller (2013) advocates that favorable brand association influences consumer product evaluations, perceptions of quality and purchase rates. (Keller 2013:99) From this statement, we can see that product quality becomes the primary influence. It is obligatory for companies to create and deliver a product or service that is able to satisfy the consumer's needs and wants. Thus, companies must achieve the expectations set by the consumers in order to establish brand loyalty. (Keller 2013:187)

Keller (2013) defines perceived quality as consumers' perception of the whole quality or superiority of a product or serviced compared to its competitors' quality related to its intended purpose. The efforts to achieve the perceived product quality is endless, as consumers tend to set higher expectation once the product is improved. Product quality is a broad subject beyond functional product performance, as it also includes the quality of product delivery and installation; the courtesy and helpfulness of the customer service; and the quality of the repair service. (Keller 2013:187) These aspects might not be entirely applicable for non – durable products, as it requires less thoughtful decision making.

Aftermarketing is developed to establish a strong bond and long-lasting relationship with the customers. Aftermarketing, especially customer service programs and loyalty programs are crucial factors of profitability. Moreover, customer service programs enhance the expertise image of a brand, while loyalty programs divert customers from brand switching and increase retention towards other brands. (Keller 2013:188-189)

3.2 Country of Origin

According to Jaffe and Nebenzahl (2001), country origin is defined as the country which associated by consumers as the source of particular brands or products. For example, BMW as a german brand, although BMW has some assembly or production plants outside Germany. (Jaffe and Nebenzahl 2001:27) Apart from country origin, many consumers nowadays add made-in country label into their consideration as part of their buying decision making process. Despite only small population of consumers seem to understand what made-in label really means. According to the survey that was conducted by Federal Trade Commission (FTC) in the United States in 1995, later followed by a survey by the Australian Federal Trade Commission in 1999, approximately only 7 percent of the respondent who could describe what made-in label really means (Jaffe and Nebenzahl 2001:141-142). Jaffe and Nebenzahl (2001) explains that made-in country is a country where the final production takes place. (Jaffe and Nebenzahl 2001:26) Indeed, to put a country on the made-in label does not take a company to conduct the entire production activities in one particular country. For example, a designer bag can be produced in several countries. The body of the bag can be sewed in Indonesia together is assembled with the zipper and handle that are produced in China, while the label stamping and packaging are done in Spain. Thus, it appears a bag that is made in Spain. Nevertheless, there are different regulations applied in different industries and countries related to the made-in and product-of labelling manner.

3.2.1. Country animosity versus affinity

Nowadays, a made-in country or origin country might results to subjective and bias consumer response. This situation is likely to lead consumers into certain sentiments, whether to buy or not to buy certain brand or product based on their associated country. With this sentiment, a consumer will buy or not buy certain brand or product, regardless the quality of the product itself. (Jaffe and Nebenzahl 2001:79) Consumers are mainly segmented into two dimensions: ethnocentrism – othercentrism (patriots – inferiors) and animosity – affinity (hostiles – friends). (Jaffee and Nebenzahl 2001:79-85)

Animosity is believed as to be constructed by ethnocentrism, a situation whereas consumers are reluctant to buy imported products. Jaffe and Nebenzahl (2001) call these ethnocentric consumers as patriots. This group of consumers sees their act of buying local products as a patriotic duty as they contribute to national economy. (Jaffee and Nebenzahl, 2001:72)

On the contrary, Jaffee and Nebezahl (2001) explains othercentric consumers or the inferiors as a group of consumers who generally prefer to buy imported products. This behavior is mostly found in developing countries. Moreover, the ownership of certain foreign brands or products can be seen as a symbol of higher social class.(Jaffee and Nebenzahl 2001:71) However, this favoritism that constructs affinity towards particular countries is very subjective and bias, just like ethnocentrism that constructs animosity. (Jaffee and Nebenzahl 2001:84)

Aside from those two dimensions, Jaffee and Nebenzahl (2001) also segment the consumers by their attitude. They are divided into four attitudes: (1) patriots, (2) cosmopolitans, (3) traitors, and (4) hostiles. As aforementioned, patriots are consumers who prioritize to buy local products, regardless their quality. While the hostiles despise imported products from certain countries, based on their disapproval of any policy related to the particular country. However, the hostiles are not necessarily have the bias or preference towards locally made products and tend to have equal judgment over all products. (Jaffe and Nebenzahl 2001:71) On the other hand, traitors which matches the othercentric dimension, obviously prefer imported products. They do not see buying local products as a duty of everybody to support local economy. Nevertheless, there are the cosmopolitans who judge the products equally and value them based on quality and other attributes, without ignoring the country origin. (Jaffee and Nebenzahl 2001:71)

3.2.2 Country of origin and perceived product quality

Jaffee and Nebenzahl (2001) develop a theory that describes how country origin image influences the brand or product images. This theory is built upon the relationship of marketing fundamentals, which are exposure, perceptions, retention, knowledge, attitudes and behavior. (Jaffee and Nebenzahl 2001:38)

There are a number of previous researches that explained country image effect (CIE). However, along with other researchers, Jaffee and Nebenzahl (2001) rather focus to halo or summary construct. (Erickson, Johansson, and Chao 1984; Johansson 1989; Johansson, Douglas and Nonaka 1985; Shimp, Samiee and Madden 1993; Jaffee and Nebenzahl 2001:42) The halo construct refers to a situation where someone is not familiar or has no knowledge and experience related to the products that are made in particular countries. However this situation does not make this person to be free of opinion about particular country as a source of product. The country image still will be built up by his or her insufficient knowledge and perceptions. At last, this perception of consumers about made-in country has a direct impact to consumers' attitudes towards brands or products that are believed to be originated from particular countries. Jaffee and Nebenzahl (2001) follow Han (1989) who explains the halo construct formulations as:

Made-in Country Image (MCI) => beliefs about attributes => brand attitudes

(Jaffee and Nebenzahl 2001:42)

On the other hand, the summary construct is driven by the country images that were obtained from previous experiences with products or brands from a certain country which led to a perceived to other products or brands that come from this country. Experience here is not necessarily defined as personal experience. This experience can be obtained from other people that are passed via various medium, such as word-of-mouth (offline and online product reviews) and mass media. In result, Jaffee and Nebenzahl (2001) agree with Han (1989) who formulates the following hypothesis that explains the relationship between experiences with brand attitudes:

Experiences => beliefs about attributes => made-in country image (MCI) => brand attitudes

(Jaffee and Nebenzahl 2001:43)

Nevertheless, these two above mentioned constructs, Lampert and Jaffee (1998) suggest halo and summary can be combined to become halo – summary construct, as a dynamic model. This model constructed upon three stages that refer to the dynamic process that is begun where country image takes a role as a halo construct. This construct continues to build whereas consumers gain more experience from the product they previously bought based on halo construct. The experiences obtained from the purchase will help to develop familiarity with the true attributes of the product and eventually revise the existing or previous country image. (Jaffee and Nebenzahl 2001:44) The dynamic halo – summary construct is described as follow:

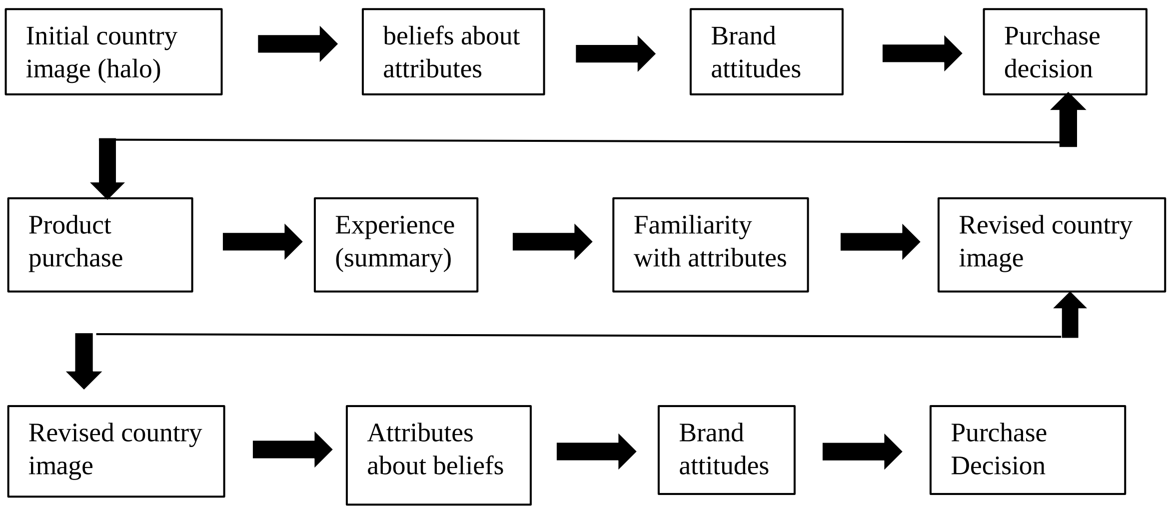

Figure 3. Halo – Summary Construct as a dynamic model of country image impacts to brand attitude (Jaffee and Nebenzahl 2001:44)

In the first phase, as the consumers have no experience related to the brand or product, the country image will act as a halo which fuels the expected attributes that results in their brand or product attitude. In the second phase, as the consumers have gained some experience from the previous purchase, they will revise their knowledge about the brand or product attributes which will lead them to revise country image. In the third phase, the revised country image acts as the beliefs related to brand or product attributes. In conclusion, the halo – summary model explains that country image may change overtime and may shift from halo construct to summary construct as more information and experiences obtained will enrich the consumers' knowledge about particular countries. (Jaffee and Nebenzahl 2001:46)

3.3 Conceptual Framework

This research is based on the combination of theories from several disciplines, like psychology, anthropology, economics, sociology and marketing. The description below is the conceptual framework of this study:

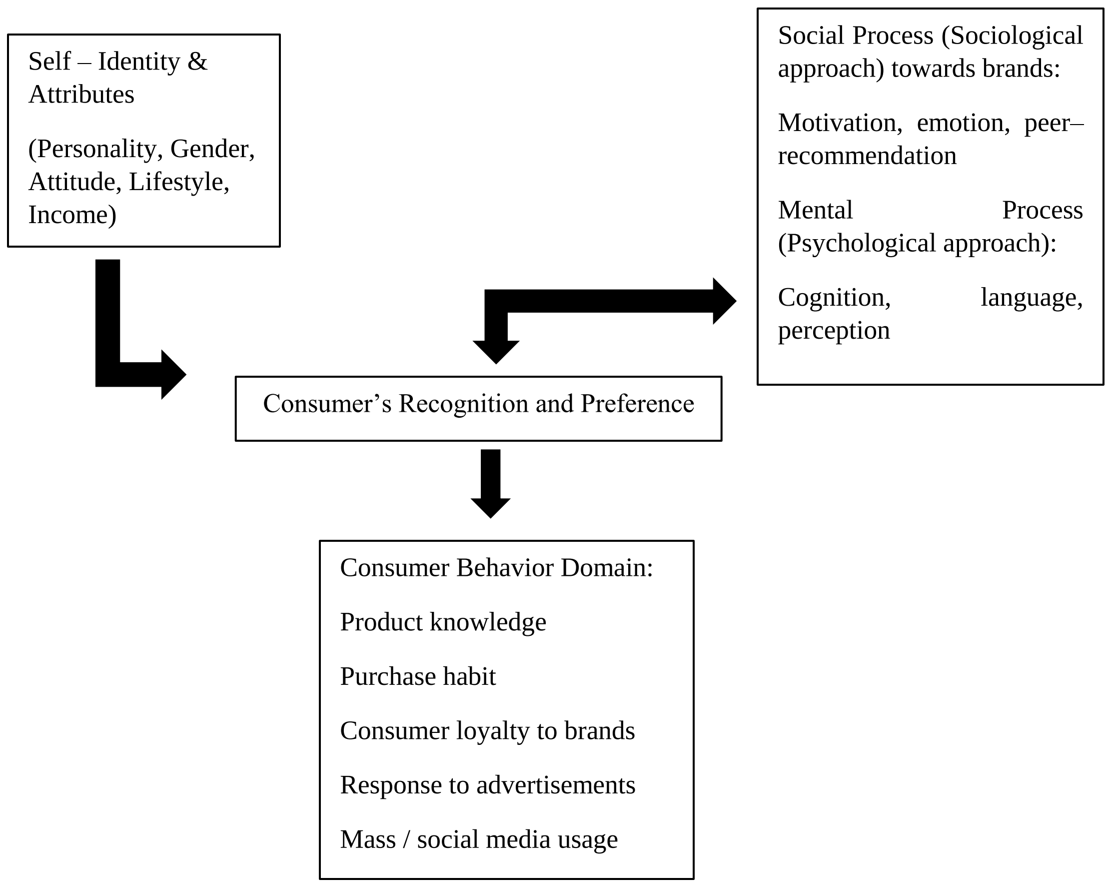

Figure 4. Conceptual framework of the study

4. Research Methodology

This study in using qualitative research methodology. Daymon and Holloway (2004) explain that qualitative research is concentrated on words instead of numbers, researcher involvement, participant viewpoints, small-scale studies, holistic focus, flexible, processual, natural settings, inductive and then transformed into deductive. (Daymon and Holloway 2004:6)

The researcher believes that this study fits well to qualitative research methodology due to several reasons. First of all, the research object is a niche group, older Finnish consumers which fits the small-scale studies. Secondly, the data collected was concentrated on participant viewpoints that were obtained from researcher's involvement through the observation and interview in the natural settings of research participants. This research is also processual, as the study explains about the evolution of Finnish consumerism. Although in this research, the data collection was conducted before the theoretical framework was fully developed, this study can be still categorized as a deductive study. Due to the fact that the researcher uses the existing theories for the analysis of research findings.

4.1 Research Approach

This research uses ethnography as the research approach of this study. Ethnography is rooted in cultural anthropology, a study founded that focused on small – size group of societies, and is concerned upon the nature, construction and maintenance of culture. (Goulding 2005:298) There are four basic premises in using ethnography as an approach in consumer research: (1) Ethnography is a study of behavior conducted in natural settings not in the library; (2) It requires the empathetic process of understanding the participants language that includes the use of dialect, jargon, and other special uses of words; (3) Ethnography requires a long – term immersion of the researcher in the research setting in order to be able to capture spontaneous yet important moment of daily consumption; (4) The researcher is also required to understand the local values and wisdom in order to understand the value systems that shape the consumption patterns. (Elliott and Jankell – Elliott 2003:216; Arnould and Wallendorf 1994; Holt 1997; Thompson and Troester 2002) Daymon and Holloway (2004) highlight ethnography as a research approach that requires researchers to immerse themselves in a group, organization, or community for an extended period of fieldwork. Ethnography can either be combined with other research approach, like grounded theory or discourse analysis or solely used on its own. (Daymon and Holloway 2004:129)

Daymon and Holloway (2004:130) elaborate that ethnography is both a research methodology and the product of the research itself. Moreover, ethnographic research can be conducted with qualitative or quantitative methodologies. Thus, in public relations, marketing communication and other people-focused disciplines, most researchers conduct the research in qualitative methodology. In consumer research, ethnography is widely appreciated. Pettigrew (2000:257) explains that consumption symbolize a phenomenon that adequately can be directed by ethnographic techniques, based on the social meaning that is communicated by material possessions. Moreover, Arnould (1998: 86) adds that an in – depth discussion of consumer – oriented ethnography proposes the idea that ethnography pursues to clarify the structured patterns of actions that are cultural and/or social, instead of solely cognitive, behavioral or affective. Ethnography can be distinguished from other qualitative research approaches by its emphasis on culture and people's distinction. In other words, what makes one group of people is different from the others. (Daymon and Holloway 2004:129-130) Culture is the implicit knowledge, belief, values and shared meaning that is held together by a group, organization or community which describes their certain way of life. Furthermore, culture is reflected in people's behaviors, such as in language, rules, norms and how they interact with each other, including their consumption of products and services. (Daymon and Holloway 2004:130) In other words, ethnography studies are theoretical, descriptive, comparative and cultural. (Daymon and Holloway 2004:132)

According to Daymon and Holloway (2004), there are two types of ethnography: descriptive or conventional and critical ethnography. Descriptive or conventional ethnography is concentrated on the description of communities or groups, uncover patterns, typologies and categories through analysis. Meanwhile, critical ethnography includes the study of macrosocial factors, like social power, common sense assumption and hidden agenda examinations. Critical ethnography has some objectives such as bring in some changes in the setting where the research is conducted, for instance, facilitate the minority in the researched group to speak up and state their needs. (Daymon and Holloway 2004:132) Hence, following these descriptions, researcher believes that this study can be categorized as critical ethnography. Due to the non-existent representation of older consumers in Finland as a market segment.

4.1.1 Research Focus

The research focus of this study is the consumer behavior of older Finnish consumers in age 50 - 65 years old towards global and Nordic brands or products in Finland, including their marketing activities to reach out this older segment of consumers. The consumer behavior shall embody all related factors to shopping behavior, buyer decision making process, perception towards brands, and response to promotion and advertisements. In order to ease the data collection, researcher will put several Nordic brands and global brands from several categories such as home appliances, automotive, fast food, outdoor gear and alcohol beverages. During the interview, the researcher points out several Nordic and global brands to the participants in order to stimulate their responses towards brands, and also to elaborate their consumption pattern. These brands are chosen carefully to represent the current situation of the market.

4.1.2 Reliability and validity

Traditionally, researchers utilize the concept of reliability and validity to demonstrate the quality of their studies. Daymon and Holloway (2004) argue that reliability and validity are the measurement of objectivity which is the principal of quantitative research. Meanwhile, subjectivity is a notable characteristic of qualitative. Nevertheless, reliability and validity can alternatively be redefined as trustworthiness and authenticity by recognizing the distinctive characters of qualitative research. (Daymon and Holloway 2004:88-89)

In quantitative research, reliability is how a research instrument for example, a questionnaire could be used more than once and reproduce the same results or answers. As the researcher is the main research instrument in qualitative research, it is unlikely that the research will be consistently replicable and achieve the same results, if the research is conducted by other researchers even in the similar situations and conditions. In order to achieve some measure of reliability in qualitative research, Daymon and Holloway (2004) suggest to apply an audit trail. An audit trail is documentation of the decisions and steps taken during the research. This documentation enables the other researchers to follow the similar process that was done by the current researcher, eases the readers to understand the decisions that was made by the current researcher, support a way of establishing and indicating the quality of the study and show a means of evaluating the whole study. (Daymon and Holloway 2004:90)

In quantitative research, validity is referred as the relation of the methods, approaches and techniques to the topic that is being explored. Hence, according to Daymon and Holloway (2004), validity in qualitative is more notable than reliability There are three aspects of validity in qualitative research; internal validity, generalizability and relevance. Internal validity is used to determine whether the research findings are genuine and reflects the research purpose and social reality in the research setting. Internal validity can be developed by showing the research findings to the involving research participants. By doing so, the research participants can confirm the compatibility of what they say with the researcher’s interpretation. (Daymon and Holloway 2004:90) External validity or generalizability is described as the most debatable in qualitative research. In quantitative research, generalizability exists when the research findings and conclusions of a research study can be used to other, similar settings and populations. On the other hand in qualitative research, generalizability is focused on specific cases that are not necessarily representing the other cases. Given the samples are purposeful, and cases are likely to be atypical. Therefore the concept of generalizability is irrelevant, yet the study can be still successful if the non-typical features and be related or compared with more typical cases. (Daymon and Holloway 2004:91) Moreover, relevance is a further aspect of validity. A research study must be meaningful and useful for who conduct it and those who read it. (Hammersley 1998; Daymon and Holloway 2004:92)

4.2 Data Collection Technique

In relevance with qualitative method and ethnography as the research approach, the researcher uses some of common qualitative data collection technique to obtain the needed data. In ethnography, the data collection is referred as fieldwork, which is mainly generated from observations and interviews. (Daymon and Holloway 2004:133) The data collection technique includes the purposeful and deliberate sampling, with homogenous sample type to match the characteristic of ethnographic study. (Daymon and Holloway 2004:133,159) The researcher is required to find a specific group, choose a setting and set up some criteria to choose the participants. Unlike in other kind of studies, the research participants are treated as research collaborators who can help the researcher to immerse into the group or society, instead of just being passive respondents. (Daymon and Holloway 2004:133)

In addition, participative observation and in-depth interview are used as a method to generate data. Some audio and visual documentations, and other evidence are very crucial tools to support the reliability of the research.

4.2.1 Research Sample

Qualitative sampling techniques are rarely probabilistic or random. The sampling techniques are more purposeful and deliberate. In qualitative research, there are several sampling dimensions such as people, setting, events and processes, activities, and time. (Daymon and Holloway 2004:158) The sampling dimension for this research are as follow:

Sampling Dimensions	Description
People	Eight older Finnish people (four couples), 50 - 65 years old who are married or in civil partnership and have children
Setting	Ostrobothnia, Finland
Events and Processes	Durable and non-durable products consumption, Perception towards global and Nordic brands (products)

Activities	Weekly shopping, home visit, coffee talk
Time	October 2016 until March 2017

Table 6. Research Sampling Dimension (Daymon and Holloway 2004:158)

According to Daymon and Holloway (2004), a homogenous sample consists of a group of individuals that belong to particular subculture and share similar characteristics. (Daymon and Holloway 2004:161) As participants of this research are gathered by their variables homogeneity, such as area of residence, citizenship and age group. Therefore, the researcher considers the sampling type of this research is homogenous. In general, there is no strict rules regarding the sample size in qualitative research. Thus, qualitative research samplings are more about in-depth study of small sampling units. However, Daymon and Holloway (2004) amplify that some research suggests six to eight data units for homogenous sample type. (Kuzel 1999; Daymon and Holloway 2004:163) Nevertheless, some very insightful studies, especially in phenomenological research allows the researchers to focus on very small samples in order to concentrate more on a few phenomenon. In addition, smaller samples can be used as long as the data has very high intensity. Small samples allow the researcher to capture participant's holistic responses and personal interpretations, which are often to be missed in quantitative research due to large sample size. (Daymon and Holloway 2004:163-164)

Based on the above given explanation, researcher decided to find four married couple or who are in civil partnerships. All of these participants must have children in order to see the transformation of their spending behaviors, purchase decision making process, and perception towards brands from time to time. As childcare indeed requires a massive amount of financial resource and significant changes in lifestyle. Couples without children might not have significant change in their financial plan if compare to their counterparts who have children. Despite the homogeneity of area of residence and age, the participants come from different academic, professional and subcultural backgrounds.

4.2.2 Participant Observation

According to Daymon and Holloway (2004), observation of human actions within their social mechanism reflect the data that can be used to analyse consumer behavior. Observation is recommended due to the fact that it enables researchers to identify both spontaneous and well-conscious actions of the participants, despite the existence of the researcher in the setting. Qualitative participative observation allows researchers to capture the phenomena that cannot be captured from fully - structured interview or questionnaire. As participative observation provides the room for researchers to investigate about what people say, what people they do and what they actually do. (Daymon and Holloway 2004:203)

Qualitative research observation is many times labelled as “participant observation”. Participant observation is defined by Daymon and Holloway (2004) as a situation whereas the researcher takes part to certain extent in the activities of the research participants. Moreover, in ethnographic study, observation requires a long-term involvement of the researcher in a setting. In some cases, researchers spent years to immerse within the community or groups which becomes their research object. This is a deliberate process to make the approach unstructured so the researcher can discover more and crystalize the research focus. (Daymon and Holloway 2004:205)

During and after the observation, it is important for the researcher to take field notes in order to record the detailed descriptions of behavior of participants in their settings. The perception of researcher is also written on these field notes. (Daymon and Holloway 2004:213) However, observational method is often seen as a time-consuming method. It is quite often that researchers need to spend time to negotiate access, familiarize with the setting including with all of the participants and their on-going events, and to manage the observation records after. Nevertheless, in some cases, the research duration can be shortened if the researcher is already familiar with the setting or the participants. (Daymon and Holloway 2004:214)

4.2.3 Semi – structured interview

Daymon and Holloway (2004) describe interview as a useful form of data collection as it allows the researcher to explore the perspectives and perceptions of different stakeholders of the research. (Daymon and Holloway 2004:166) In qualitative researches, unstructured and semi-structured interviews are very common to use. Unstructured interviews allow researchers to generate the richest data and uncover the surprising evidences. However, the chance to find non-usable data are also high, if the researcher is inexperienced. On the other hand, researchers equip themselves with interview guide that contains the core topics or questions on semi - structured interviews. The researcher may not fully follow the sequenced questions or topics, as each participant could give different response, thus require different interview processes. Semi-structured interviews are seen as an effective method to lower the chance of generating unusable data. Both unstructured and semi-structured interviews aim to capture the perspectives and perceptions of the research participants. (Daymon and Holloway 2004:169-171)

From the above given explanation, the researcher uses semi-structured in-depth interview in generating the data, and combines it with participant observation. All of the interviews in this research were conducted in informal situation. Prior to data analysis, all of the interviews are recorded and transcribed to preserve the data accuracy.

5. Data Elaboration and Analyses

After all the data are gathered, the data analysis process starts by coding the data. Furthermore, the researcher starts labelling by seeking for patterns, themes and connections between ideas. These describing and analyzing stages are parallel with data interpretation whereas the researcher gives meaning to the obtained data. Interpretation requires theorizing and explaining by relating the ideas developed from the researcher's analysis to the existing theories. So the researcher can compare her study with the other studies and therefore, the study should construct a coherent storyline. (Daymon and Holloway 2004:137)

On this chapter, the empirical results of the research is presented and elaborated. As explained on the previous chapter, the empirical results on this research were gathered through conducting field observation and in-depth semi-structured interview with participants. These empirical results are linked and interpreted by the researcher to the theoretical framework which constructs the analyses. This research is examining the behavior of the participants as Older Finnish consumers which embodies their perception towards brands and country origins, their consumption or purchase pattern related to their social and cultural backgrounds, their buying decision making analyses, and their responses towards marketing campaign both online and offline.

5.1 Ostrobothnia profile

This study is taking Ostrobothnia as the research area in consideration of the familiarity of the researcher with the Ostrobothnian subcultures, geographic location and social network. Ostrobothia or Österbotten in Swedish or Pohjanmaa in Finish is a region located in west coast Finland that borders the Baltic Sea with around 180,000 inhabitants. It consists of fifteen municipalities, with Vaasa as the largest municipality with around 66,000 inhabitants. Ostrobothnia is divided into 15 municipalities. The detailed geographic location of the 15 municipalities are shown on the following map of Ostrobothnia:

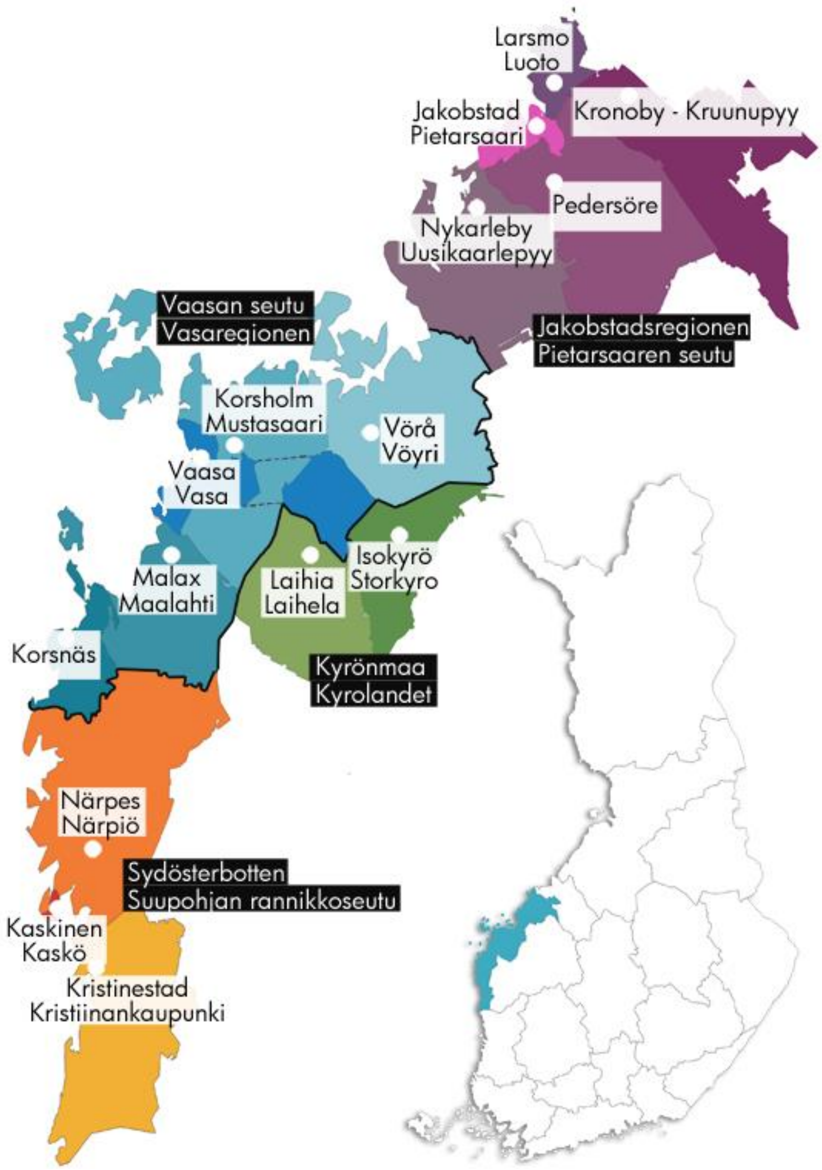

Figure 5. Map of Ostrobothnia, Finland (www.obotnia.fi 2017)

The full fifteen Ostrobothnian municipalities in alphabetical order are listed in the table below:

Name in Finnish	Name in Swedish	Population	Finnish speakers	Swedish speakers
Isokyrö	Storkyro	4,766	98.9%	1.1%
Pietarsaari	Jakobstad	19,464	40.2%	59.8%
Kaskinen	Kaskö	1.301	71.9%	28.1%
Mustasaari	Korsholm	19,308	29.8%	70.2%
Korsnäs	Korsnäs	2,206	8.8%	91.2%
Kristiinankaupunki	Kristinestad	6,798	43.4%	56.6%
Kruunupyy	Kronoby	6,654	16.7%	83.3%
Laihia	Laihela	8,121	99%	1%
Luoto	Larsmo	5,132	92.5%	7.5%
Maalahti	Malax	5,520	11.8%	88.2%
Närpiö	Närpes	9,392	11.6%	88.4%
Uusikaarlepyy	Nykarleby	7,559	10.7%	89.3%
Pedersöre	Pedersöre	11,098	9.9%	90.1%
Vaasa	Vasa	67,495	75.2%	24.8%
Vöyri	Vörå	6,691	15.4%	84.6%

Table 7. List of municipalities in Ostrobothnia (www.pohjanmaa.fi 2017)

Municipalities in Ostrobothnia have been administratively reconstructed for several times. The current Vörå is the result of consolidation of Maxmo (Finnish: *Maksamaa*) and Oravais (Finnish: *Oravainen*). Nykarleby (Finnish: *Uusikaarlepyy*) has been merged with Jeppo (Finnish: *Jepua*). Korsholm (Finnish: *Mustasaari*) has been consolidated from the five municipalities of Korsholm, Solf, Replot, Björköby and Kvevlax. Pedersöre has the former Finnish name *Pietarsaaren maalaiskunta*. Unlike other regions in, Ostrobothnia has the most significant population of Swedish speaking – Finnish in Finland. (Pohjanmaa 2017)

Situated in the west coast of Finland, Ostrobothnia claims to be the most international region in Finland after Helsinki greater area. Ostrobothnia region has become more international by the existence of international students from Unversity of Vaasa, Vaasa University of Applied Science (VAMK), Hanken School of Economics, Novia University of Applied Science and Åbo Akademi, as well as the expatriates working for multinational companies like Wärtsilä, ABB and others. The significant population of foreigners in Ostrobothnia has led most Finnish residents to be Finnish – English bilinguals, Swedish – English bilinguals or even Finnish – Swedish – English trilinguals.

In Ostrobothnia, the diversity in population is complemented by the dynamic economics. In agriculture, Ostrobothnia produces 70% of Finnish tomatoes and 40% Finnish cucumbers. While in general 70% of Ostrobothnian products are exported, including20% of Finnish technology export. (Pohjanmaa 2017) The researcher believes that mix of agricultural activities, combined with international industrial and academic scenes would lead to an interesting acculturation for Ostrobothnians that strongly affects their consumerism, including their perception towards brands.

5.2 Participants Coding

All of the participants and the researcher have been in contact with the researcher for six months or more. Half of the participants are the parents' of the researcher's friends. However, there are four people or two couple who the researcher met at a social networking activities. All of the participants live and work in Ostrobothnia for decades. Despite the fact that not all of them are originated from Ostrobothnia, the researcher believes the acculturation and assimilation that have been happening for decades are enough to infuse them into the subcultures in Ostrobothnia.

The research was conducted for seven months from October 2016 to April 2017. However, the research has an idle period during Christmas holiday in December 2016, as most of the participants were spending the time for family events. In addition, the researcher had been acquainting for one to five months prior to the six month research period with some of the couples. Half of the participants are Finnish native speakers, and the rest are Swedish native speakers. However, from the acquainting period, the researcher figured that all of the thesis participants are trilinguals, as they speak Finnish and / or Swedish as their mother tongue, good conversational English. This situation made the acquainting process easier as the researcher could approach the participants with less language barriers. Given the fact that the researcher does not speak either Finnish or Swedish fluently.

However, in order to avoid misunderstanding or misconception, the researcher was accompanied by an interpreter who are fluent in Finnish and Swedish during the most interview, except with Couple A, who speak better English compared to the others. There are a few of interpreters who help the researcher in conducting the interview. The interpreters are the children of the research participants, who are also the friends of the researcher. The researcher also tried to use familiar terms Nevertheless, the interpreters were not present during the participant observation, as the researcher mostly just engaged the participants in short conversation and simple languages which translations can be found on online translation application.

Initially, the researcher planned to engage ten to twelve people or five to six couples as research participants. Unfortunately, the situation of the researcher as a foreigner living in Finland who does not speak Finnish or Swedish fluently, makes it rather difficult to engage the ideal number of participants. However, as this research uses a homogenous sample type, whereas Daymon and Holloway (2004) amplify on the previous chapter that some previous studies or research allow six to eight data units for homogenous sample type. (Kuzel 1999; Daymon and Holloway 2004:163) Despite the size of the sample is small, the data obtained from the research participants has a very high intensity, as the researcher managed to capture participant’s comprehensive responses and personal interpretations, which are often to be missed in quantitative research due to large sample size. (Daymon and Holloway 2004:163-164) Therefore the researcher believes that this study is still well – founded.

As explained on the previous chapter, the researcher uses participant observation and semi – structured interview as data collection techniques. In order to preserve the privacy of the research participants, they are coded as couples and alphabetically labeled. Meanwhile, each person is given a fictive matching first name with their alphabetical couple label. The participant coding and interview conduct are described by the table on the next page:

	Names of member	Age	Occupation	Area of Residence (Finnish / Swedish)	Annual Income range (in Euro)	Interview situation	Interview duration
Couple A	Anne	51	Manager at Travel Agency	Vaasa / Vasa	48k – 60k	Home interview over tea in the weekday evening(18/01/2017)	150 minutes
	Andrew	56	Sales Manager at Engineering Company		48k – 60k		
Couple B	Bianca	53	Business Owner	Raippaluoto / Replot	60k – 100k (joint income)	Home interview over weekend lunch (04/03/2017)	180 minutes
	Barry	54	Business Owner				
Couple C	Claire	62	Farmer	Koivulahti / Kvevlax	48k – 60k (joint income)	Home interview over tea in the weekday evening.(21/03/2017)	150 minutes
	Clay	65	Farmer				
Couple D	Diane	53	Librarian	Raippaluoto / Replot	36k – 48k	Home interview over weekend dinner. (04/02/2017)	180 minutes
	Dylan	57	Business Owner		60k – 100k		

Table 8. Profile of research participants as couples or households (Fictive names are taken from www.babynames.com)

During the research period, the researcher scheduled to have a casual meeting at least once in a month with each couple, with an interview conducted in between. This monthly casual meeting is to enhance the position of the researcher as an acquaintance to the research participants, so they can be relax and feeling comfortable during the interview as well as the observation. Furthermore, the observation regarding their purchase habits were conducted three times apart from the meetings during the six months research period. Regarding to the observation conducted during the shopping, the researcher inform all participants during the initial meetings, that such activities will be done to collect the data and that they become the research object. In order to capture more insights about the participants' brand recognition, they were also given a short questionnaire that required them to identify brand logos.

The meetings consisted of home visit and coffee talks at few coffee shops in Vaasa. However, the interviews were done at the participants' houses, in order to preserve their convenience. All of the meetings and shopping observation were conducted on weekdays, between 4 pm to 8 pm and on weekend from 1 pm to 4 pm for participants' convenience reason.

5.3 Couple Profiles

The researcher met the Anne from Couple A from Fintandem, a language partner program in September 2016, as the researcher aims to improve her Finnish, and Anne would like to improve her English. As the language learning goes, the researcher offered Anne to participate on the research. Anne happens to be the only participant who meets the researcher weekly. Anne and her spouse, Andrew are not married, yet they have been together for 23 years and live Andrew's apartment in Palosaari, Vaasa. Anne is originally from Helsinki, while Andrew is from Vaasa. Both of them have two adult children from their previous marriages. Anne and Andrew are Finnish speakers, yet they are trilinguals as they also speak fluent English and good Swedish. Anne and Andrew from Couple A enjoyed their later stage of their career in Vaasa. They work on the weekdays and have some leisure time during the weekend. Including, singing at the Vaasa Opera for Anne. Both of them have gym memberships and social media accounts. They drive a Skoda and use Android phones. Anne is on Facebook, Linkedin, Instagram, Youtube, Twitter and Trip Advisor. While Andrew feels happy enough with Facebook. Andrew was rather introverted and Anne was more an easy going. One day, Anne told the researcher that as she is from Helsinki area and was raised in the city life, it made her quite skeptical when she firstly moved to Vaasa with her ex-husband.

"I told my ex – husband when he wants to move to Vaasa, that I can only live here for 5 years maximum. But look at me now, I am still here twenty years plus later. Everything is available here, Helsinki can give me a headache sometimes."(Anne, Couple A)

They generally feel less pressure once their children left the home. They also allocate a little part of their monthly income for their annual travelling budget. They travel twice a year, short vacation in the winter and long vacation in the summer. Anne and Andrew prefers to go traveling within Europe for winter vacation and somewhere outside Europe for summer vacation. Anne admitted that she is happier with her situation now.

"I do miss my children, the hectic situation when they were small. But my life is more about me now. I don't have to worry what to cook, if I forget to buy food, then me and Andrew can always eat at a restaurant."(Anne, Couple A)

In contrast, Andrew at one interview said that, he is more like a traditional Finnish man. Coming originally from Vaasa, he is content with what he has in Vaasa and never have any plan to move out. He told the researcher amusingly:

"I have been living here for my all my life. Me and Anne is (are) quite different, she is from Kehä Kolme (Helsinki Ring Road III). People from there think other people from other cities are all farmers. But you see, now she likes it here too. Vaasa is small, I can go anywhere fast. There are stores selling everything I need. I cannot complain."(Andrew, Couple A)

Anne and Andrew both came from middle – sized families. Anne has four siblings, while Andrew has 3 siblings. Their childhood were rather described as a normal one without any major crisis. Anne parents were school teachers and Andrew parents worked as an electrician and a clerk. Both families are not religious. They both told the researcher that their parents were far from indulging them, but they always had enough food and clothes for everyone in the family. Although both of them were divorced from the previous marriages, it was confirmed by them that money never becomes a major problem in their entire lives.

Couple B happened to be the ex-employer of the researcher for the summer job in 2016. Bianca and Barry own a company that sells candy and ice cream. They sell ice cream and candy on exhibitions, concerts and other events in all over Finland. Bianca uses a Windows phone, Asus Android tablet, Facebook, Whatsapp and Skype. While Barry does not either own a smartphone or a social media account. They also have one shared email account that mostly used for communication related to work. He is quite satisfied with information and entertainments on television. Both of them love their new BMW 5 Series Touring that they bought in 2016.

Bianca is originally from Oulu, while Barry is originally from Rovaniemi. Both of those municipalities are Finnish speaking areas. However, they met and married in Sweden, since they were raised in Sweden after their family joined the Finnish labor migration wave in the 1960's. In 1988, they moved back to Finland and settled down in Raippaluoto (Replot in Swedish), an island part of Kvarken archipelago in Ostrobothnia. Technically, Bianca and Barry are Finnish – speaking, however they were raised and educated in Sweden. Thus, they do not have any problem to assimilate in Raippaluoto, which is practically a Swedish – speaking area. For this reason Bianca notices the need of suing social media in order to keep in touch with her mother, siblings and other relatives who live in Sweden, and also with one of her daughters who lives in Netherlands. Unlike many other Finnish people who joined the migration wave to Sweden after World War II, and acquired Finnish – Swedish double citizenships after, Bianca, Barry and all of their children are all Finnish passport holders.

In contrast with Couple A, the life that Bianca and Barry were more turbulent. The economy crisis that hit Finland after the World War II drove their families to migrate to Sweden in a hope for a better life. Both Bianca and Barry came from big religious protestant families. Barry has 13 siblings and Bianca has 11 siblings. Their families did not perceive birth control as something contradictive with their belief. Barry even has a sibling who is a priest. Raising a big family during the financial crisis time, drove them to poverty which led to the migration. In Sweden, both of their families managed to get a better life.

Neither Barry nor Bianca enrolled the university level of education. Barry was the bread winner of the family and he has changed so many jobs in Sweden and Finland before he established the company with Bianca. Barry and Bianca have five children. They informed the researcher that they were rather religious when they were young, however they stop believing after their fifth child was born. Barry believes that enrolling university or higher education is solely personal choice.

"I did not have the interest to study at the university. I like to work and I work hard but I don't really like to sit in a class. In the past, university education is not something you must have. Until now, for me it is a choice. I have a brother in Lund (Sweden) who just study in his whole life and never really work. I don't can (literal English - Swedish translation from Jag kan inte) become like that."(Barry, Couple B)

Together, Barry, Bianca and their children contribute in the company operations. They mostly work in the weekend, and summer is their peak selling season. One of their children work fulltime for the company, and the others with some seasonal workers help during big festival days like *Vappu* (Labor Day, 1st of May). They admitted that they were struggling financially when their children were still small and the company was still new. Now they enjoy life more, as the company is well-established and their children are all adults. This couple also travel overseas annually, although unlike the Couple B are less adventurous. They tend to limit their destinations within Europe only.

Couple C was introduced by a friend of the researcher. Claire and Clay are the parents of researcher's friend. They are Swedish – speaking wheat and oat farmer residing in Koivulahti (Kvevlax in Swedish). They have three adult children, one child lives and work in Vaasa, and two of them live in Sweden and United Arab Emirates. Although they are Swedish – speaking by mother tongue, they also speak quite fluent Finnish. Claire used to work in a bank, hence she said that she needed to speak both Swedish and Finnish to the customers.

Meanwhile, Clay used to work in a factory before started farming 40 years ago. Clay realizes the importance of speaking Finnish, so he can communicate better with his clients or suppliers. Clay sells his crops to local commodities companies that will export them in overseas market. Nevertheless, he criticizes the global trade mechanism in farming, as he believes that it gives him disadvantages as Finnish wheat and oat farmer.

"I started farming chicken and sugar beet, but now I only have wheat and oat. Farmers have very difficult time now, the world market that makes the price go down. Shall we say, we for example we have to work harder because of the weather here, than farmers in Germany or France. But the price is same, can be lower sometimes and we have no season (seasonal) workers." (Clay, Couple C)

Clay's statement was also confirmed by Claire.

"Farming sugar beet is a hard work and the price is not good. Wheat is easier because you use a lot of machines to do it. We don't always have much work, to have employee you need to always have the job."(Claire, Couple C)

Clay and Claire broke the Finnish farmer's stereotype that are mostly described as conservative, frugal, introverted and sometimes narrow minded. They are quite adventurous, well – rounded and easy going. They travel once in a year to various part of the world. So far, they have been to South Africa, Ecuador, and New Zealand, three times to China and few times to United Arab Emirates. Clay mentioned that they just started travelling avidly 10 to 15 years ago.

"Travelling in the past was more difficult. It became easier 10 to 15 years ago, that was why we started travelling more."(Clay, Couple C)

They told the researcher that they used to drive a BMW, but now they just drive a Volkswagen. They enjoy using their smartphones, Claire uses iPhone and Clay uses Samsung

Galaxy S series. Neither of them is on social media, however Clay subscribes himself a few news applications on Google Play Store like New York Times and Guardian.

Couple D happens to be a mixed couple. Diane is from Kurikka, a Finnish speaking municipality in Southern Ostrobothnia. While Dylan is from Raippaluoto (Replot in Swedish) and a Swedish speaker. They were married and started to settle down in Raippaluoto in 1986. They have one child and she has lived on her own since two years ago. Both Diane and Dylan are from small families. Diane only has one sibling and Dylan is the only child. Diane works at the city library of Vaasa and Dylan owns a heavy equipment contractor company. They speak Swedish at home and their daughter is registered as a Swedish speaker on the civil registration. Thus, she enrolled her entire education in Swedish. Dylan generally understands Finnish, but he told the researcher that he does not feel comfortable to use it at home.

"I understand Finnish, but my Finnish is not perfect. While Diane speaks perfect Swedish. We registered our daughter as a Swedish speaker so the number of us, Finlandssvensk (Swedish – speaking Finnish) doesn't go down."(Dylan, Couple D)

Dylan statement above was meant to describe Swedish – speaking people is the minority in Finland and Finland as a bilingual country. The Swedish – speaking people would like to keep to have all of the information and services in Swedish, for example education, health, banking services and others, as one of their civil rights in Finland.

Diane drives a 1995 BMW Wagon, while Dylan prefers to drive a Toyota Hilux, as he believes a double cabin truck is suitable with the nature of his job as a heavy equipment contractor. Both Diane and Dylan use android smartphones and have Facebook accounts. They are also known as sociable couple in their surroundings, since they occasionally host their neighbors to watch sport games such as Ice Hockey, Football and Formula 1 together in their house. Their house is located in the secluded area of Raippaluoto, and it takes a 40 minute drive to the city. Diane told the researcher that she prefers to go home straight after work.

"I am old, I have to drive for a long time from work to home. I just feel tired after work, so I just want to go home and relax. I like it better here, we are so close with our neighbors. Where I am from (Kurikka) people are not this social (sociable)."(Diane, Couple D)

Due to their house location, they just go to the city for necessary activities, such as work, groceries and bank errands, and medical appointments.

Although all of the thesis participants speak good or intermediate level English, the researcher always tried to keep the interview in a moderate pace and to use simplified dictions to enhance the situation, as when the participants felt convenient with the situation, they tend to speak in "Rally English" (for Finnish speakers) or do the literal translation (for Swedish speakers).

As Finnish speaking people, Anne and Andrew from Couple A, admitted that they notice the segregation between the Finnish speaking people and Swedish speaking people in Finland. However, they do not have negative sentiment towards this phenomenon. Despite the fact that he does not really have Swedish speaking close friend, Andrew is used to the idea of speaking some Swedish daily.

We have Swedish language at school and when you live in Vaasa, you hear the words in many (public) places. It is easier to study, when it is everywhere. Of course it will be a different story if you live in Tampere. (Andrew, Couple A)

While for Anne, her work requires here to cooperate with some Swedish speaking companies, so speaking Swedish is part of the job. Both of them enjoy the stability that they have in life. Raised by affluent parents, enrolled the higher education that led them to a stable career and financially settled. Anne and Andrew have two apartments, one apartment where they live in Palosaari and another one that they rent out on Kauppapuistikko (Handelsesplanaden in Swedish)

Bianca and Barry from Couple B have a vague idea about the segregation between Finnish speaker and Swedish speakers in Finland. They admitted their situations allows them to be socially versatile. However, when it comes to written communication, they also feel discomfort sometimes. For instance, all of their administrative identification in Finland are done in Finnish, yet they somehow feel that they would understand more if it is provided in Swedish. The Swedish culture immersion they experienced during their residency in Sweden have made up a significant part of their self – identity. This self – identity concept influences many decisions in their lives, including the decision to send all of their five children to Swedish – speaking schools, from kindergarten to high school levels. On one interview, Bianca mentioned that somehow she felt like Swedish is her mother tongue, as she tends to make spelling mistakes in Finnish writing despite she speaks Finnish to all of her children.

"Finnish is not easy. I can speak, but when I have to write, it makes me confuse. Sometimes I forgot that there is two N in huomenna (tomorrow in Finnish). All of my children go to Swedish school, but we only speak Finnish at home."(Bianca, Couple B)

In contrast, Claire and Clay from Couple C have a clear idea about the segregation between Finnish speakers and Swedish speakers in Finland. Clay and Claire are conscious that they cannot expect to get all the services and information in Finland in Swedish all the time. That is why they were rigorously studying Finnish at school. Nevertheless, Clay claimed that Swedish speakers in Finland are generally more outgoing if compared to their Finnish speaking counterpart.

As a mixed couple, Diane and Dylan try to minimize the segregation by balancing their social circles. They travel regularly to visit Diane's relatives and friends in Kurikka, Pori and Tampere, where Dylan need to speak Finnish to communicate with them.

5.3.1 Lifestyle

From the observation and the interview, the researcher obtained a big picture that all of the participants profess the *Lagom* or *Sopivasti* as their life's philosophy, despite the income differences. *Lagom* (in Swedish) or *Sopivasti* (in Finnish) can be translated literally as appropriate or sufficient (Sanakirja 2017), it is a virtue of moderate lifestyle. It is about consuming just as much as needed, and not being wasteful. All of the participants demand quality products in a reasonable price. In other words, they believe that quality does not come with cheap price. Among all of the participants, Barry gave the most notable statement about quality.

"My parents were poor, you know big family with many (14) children. It was hard to live nicely in the past with that condition. But my father learn (taught) me about quality. He said either you buy products with (good) quality or you buy nothing. That is why I don't buy cheap stuff."(Barry, Couple B)

The other participants are rather more price sensitive, whether it is durable product or non – durable product, they do not assume straightly that the cheapest product has the lowest quality. Despite not being price sensitive, Barry still adheres the *Sopivasti* or *Lagom* principals. He does not like the idea of buying things that he does not need. On the other hand, apart from being price conscious, Clay and Claire are loyal customers of Stockmann, a Finnish premium department store. They take a trip to Tampere, a few times a year to check on the annual or seasonal sale. Simple self – treat is done moderately, this is reflected on their fast food and alcohol consumption. Couple A is the least frequent to go to a fast food restaurant, like Burger King, Hesburger or McDonald's, as they just go once in two or three months. While the other couples go to the franchise fast food restaurant at least once in a month. All of them prefer to go to locally owned pizza restaurants than going to franchise fast food restaurant. Although, they believe that all franchise fast food source their ingredients locally. Their alcohol consumption goes for twice a month for one or two cans of beer or cider as complement beverage for their sauna sessions. All of the female participants happen to dislike beer and prefer to drink wine or cider. However, stronger alcohol like wine or liquor, are consumed more seldom like once a month or just on special occasions. The researcher figured from the interview that all of the research participants enjoy self – indulgence yet apply the self – restraint at the same time.

Both Couple A and Couple C, prioritize active lifestyle. Anne and Andrew goes to the gym regularly as well as play golf whenever the weather allows. Meanwhile Clay still actively runs marathon, every year he joins Stockholm Marathon. In response to the active lifestyle, Claire enjoys fast pace walking which she does almost every day. Both of these couples allocate special budget for sport activities and equipment. Diane and Dylan from Couple D have the similar attitude about outdoor activities with Bianca and Barry from Couple B. They choose the activities more carefully as they age.

Barry and Bianca invest some part of their income in the Finnish stock market, by buying several Finnish listed stock, such as Finnair (FIA), Kone (KNE), Wärtsilä (WRT) and others. (Nasdaqomxnordic 2017) Meanwhile Anne and Andrew prefers to invest in real estate by buying two units of apartment in Vaasa city center and Helsinki. Claire and Clay do not really trouble themselves with investment plan, as they already own some agriculture land in Koivulahti (Kvevlax in Swedish). While Couple D diversify their investments by buying an apartment in the city center of Vaasa, some plot of land in Raippaluoto and other areas in Southern Ostrobothnia, and also buying some Finnish listed stocks.

5.3.2 Purchase Habit

In this research, as the researcher would like to capture the whole perception towards brands and country origin effect, some of the data about these subjects come from the shopping observation. In general, there are four big chain of supermarkets like Prisma, K – Citymarket, Lidl and Minimani that exist in almost every big municipality. For smaller municipalities, usually there are smaller size of supermarkets like S-Market and K-Supermarket. Couple A, C and D do their groceries errands weekly, while Couple B goes twice a week. Couple A likes to go to K-Supermarket in Hietalahti, Vaasa and occasionally go to K-Citymarket in Vaasa city center. Meanwhile, Couple B and D although live in Raippaluoto that takes a 40 minute drive from Vaasa, likes to go to Minimani Vaasa, and Couple C prefers to go to Prisma. Couple B, C and D choose their stores based on their convenient routes from home. Regarding to the daily route, Couple D, told the researcher that they also go a lot to Sale in Raippaluoto and an independent store in Södra Vallgrund, a village in Raippaluoto.

Meanwhile Couple A choose K-Supermarket because it is a medium size supermarket, as Anne told the researcher.

"I prefer to go to K – Market in Hietalahti. It is not too big so I don't have to walk around for too long to find what I need. They have less customers if you compare to Prisma and Minimani. I don't really like long queue." (Anne, Couple A)

The reason why Anne choses K- Supermarket is rather unique as she lives in Palosaari and there are two hypermarkets (Minimani and K – Citymarket) on her route to K – Supermarket. Anne from Couple A and Diane from Couple D have similar reasoning, however for Diane it is also because she tends to forget what to buy and does not really like to make a list or weekly groceries plan.

"I just buy food for me and my husband, our daughter does not live at home anymore. We mostly eat out for lunch. I like small store like the one in Södra Vallgrund, because I am also forgetful. I forget many things I have to buy if I have to go around in a big store to look for what I need."(Diane, Couple D)

Despite their different store preferences and shopping frequency, each of them have customer membership card from all of the stores. Anne also added that she prefers to go for groceries errands every Thursday, as she believes many people prefer to go on Friday. This statement could be confirmed by the other couples preferred days. Couple B, C and D prefer to go to the store on Friday. Nevertheless, they have one commonality with each other in prioritizing to buy Finnish fresh products, such as fruit, vegetables, dairy, meat, fish or poultry. Their main concern was the freshness of the product. They believe that the more local the product the more fresh it is. In addition, they do believe that Finnish products are ethically produced. However, when it comes to non – fresh products or basic products like sugar, salt and spice powder their frugality seems to appear once in a while.

On the first shopping observation all of the participants felt a little uneasy, as they realized that the researcher was following them. However, the situation for each participant was generally more relaxed on the second and third observation, as the researcher preserved sufficient distance from the participants. From all of the couples, the role of the women spouses were quite dominant in groceries errands. During the interview, Andrew, Clay and Dylan admitted that they rarely go to the groceries store or hypermarket together with their spouses. Clay informed that he usually drive Claire, his wife to Prisma, then he drives alone to hardware stores or sport equipment stores and fetch his wife when she finishes shopping. Clay stated:

"I trust her (his wife), she always does it (groceries errand) well. I prefer to go to other stores that sells a lot of tools (hardware). I like to go to the forest in the weekend sometimes."(Clay, Couple C)

Those interview output was confirmed as Andrew, Clay and Dylan were never present during the shopping observation. However, Couple B showed different set of attitudes. Barry always tries to go with Bianca for groceries errands whenever he can. Barry aims for quality, while Bianca tends to be more frugal. These differences were shown in some attitudes that were captured during the shopping observation.

"Look, he (Barry) just took this (showing a pack of quarter kilogram of organic tomatoes). Four euros for half kilogram! I hope they taste so much better than the usual one." (Bianca, Couple B)

The disagreement did not end yet, as Couple B proceeding their shopping, there was a moment that captured by the researcher when Barry put back one private / store - own label product on the shelf as Bianca was looking away in the other direction. Bianca eventually realized that the product she took was gone when they were at the register.

Despite all the dynamics that occurred during the groceries shopping observation, all of the participants seem to enjoy to go on window shopping when an upcoming festive event is coming, for example like Christmas or birthdays of their beloved. For durable products, all of the participants have the same attitude to not buy or replace anything, unless the old product that they currently have is broken. This is a real implication of frugal lifestyle that becomes the core value of *Lagom* or *Sopivasti.*

5.3.3 Leisure Activities

Now and then, doing sports have become leisure activities for all of the participants. However, all of them realize that they need to make adjustments due to their aging physical condition. Andrew and Anne from Couple A enjoy doing indoor sports together, like exercising at the gym and playing tennis. While Clay and Claire from Couple C enjoys outdoor activities, like marathon, walking in the forest and moose hunting with one of their sons. Couple B, do not really do sport as Bianca had a minor foot injury. However, they still go to Vaasa swimming hall once a week for water aerobics. Diane from Couple D does not really enjoy outdoor sports, and she chooses to work out in their gym room at home. While her husband, Dylan enjoys to take a walk in the forest with their dog or swim at the beach in the summer.

Traveling is highlighted as the peak of self-indulging activities. For Couple A, travelling is an adventure. In spite of Anne's job at the travel agency that could ease the trip, they rather do their own research and prepare the trip themselves. They like to combine culture and adventure. For example, they did desert safari in Abu Dhabi during their winter vacation 2016. Given the fact that some of the participants like Couple B and C that have children living in another country, has driven them to combine two leisure activities together. Visiting their child's family and traveling overseas at once. Couple B, travel to Netherlands to visit their daughter almost one in a year, despite the fact that their daughter and her family visit them once in a year in Finland. The nature of their business where the sales is peaking in the summer, makes them to travel before or after summer. They would like to make an intercontinental trip, yet Barry's health condition with Diabetes Type 2 and Parkinson become the main concern. Following to this situation, they choose not to be adventurous. Clay and Claire from Couple C have traveled avidly to many places. It was a rather surprising fact that they informed always hired a service from a travel agency in Åland for all places they have been to.

On the other hand, Couple D enjoys sailing during warmer season as they live in the beach and own a yacht. Sailing to Umeå from home in the summer is not something unusual for them. They also love to open their house in the summer to host a barbeque party as they have a big terrace at the beach where people can sunbathe and do the barbeque. Despite their fondness for the activities in and around the house, does not mean they do not travel to some places further from Umeå. They travel twice a year for winter and summer vacation. They go to visit their friend in Spain once a year and some other destinations for the other vacation, for example India. Furthermore, for intercontinental trip, they always hire a service of travel agency.

5.4 Perception towards brands

In order to stimulate the participant responses towards brands, the researcher asked several questions regarding some durable products that were spotted during the home visit, such as home appliances, cars and winter shoes. Although all of the participants realize that a brand does not always represent the country where the brand was originated, Couple A and B seem to trust brands and even attach themselves to some of their favorite brands. Couple A and B just assure themselves that they try as much as possible to not buy Made in China products. In contrast, for Couple C and D brands do not seem to matter. Couple C, especially Clay have the skeptical opinion about the role of brands today as globalization allows companies to deploy their production and other operations outside the country where the brand is originated. For Clay, brands nowadays are almost non – existent.

"The situation is so different now. In the past, if you buy Siemens product then you know it was made in Germany, all of it (the components). But now, you see some of the components are made in China then they ship it to a factory in Poland to put it together. So brands are just names."(Clay, Couple C)

In response to this skepticism, Clay does not like online shopping. As brands are just names for him, he has the urge to go to the store to check on the products before buying them. Dylan has the similar idea, he highlighted the fierce competition between global brands that makes them end up offering the similar features or benefits. If the male participants from Couple C

and D draw their sentiments by analyzing the business competition among global companies, their spouses, however have some different reasons for it. For instance, Claire is reluctant to buy products with Made in China label too. However, her reluctance was more based on unethical production, like child labor and underpaid workers.
While Diane, has a reluctance towards Made in China products, because of China's political policy for being an ally of North Korea.

"I don't want to buy products with Made in China label in it. I have a North Korean friend who escaped North Korea some years go. She said the Chinese government supports the North Korean government. If I buy Chinese products, then I support the North Korean government too." (Diane, Couple D)

In order to get a better understanding about the participant's perception towards brands, the researcher asked them about several global brands and Nordic brands. After the participants were given questions, the researcher asked them to identify several logos of global and Nordic brands that have been edited before.

5.4.1 Global brands

The researcher chose several global brands from several industries that exists in Finland in order to capture the participant responses towards global brands. These brands area McDonald's, Heineken, Caterpillar, Bosch, and Volkswagen. All of these brands are part Finnish people daily life as their stores exists in many regions in Finland.

All of the participants have quite neutral responses towards McDonald's as they do not consume fast food on regular basis. However, all of them show the tendency to include eating pizza and drinking alcohol as a form of simple self – treat. The responses towards Heineken were not notable either. The male participants has a preference for Finnish beer brand or Danish beer brands like Carlsberg and Tuborg, or Irish beer brand, Guinness. Barry from Couple B, shared a distinctive response to the researcher.

“Heineken in Finland tastes different compared to Heineken in (the) Netherlands. It tastes better in Holland. Maybe the one in Holland (has) have more alcohol percentage. The one in Finland tastes a bit like water. I am not sure I don’t really drink beer. I like cider and wine more.”(Barry, Couple B)

On the other hand, Clay who is a beer drinker, does not like Finnish beer brands. He likes to enjoy one or two cans of beer after a long day. However, he has a strong fondness for Guinness stout.

“Sometimes after a long day working in the field, maybe like once in month, I drink one or two beers at night. I don’t like lager. I like dark beer, Guinness. It has more flavor.”(Clay, Couple C)

Proceeding to winter shoes category, none of the participants had the experience with Caterpillar boots, except Dylan. But what he wore was safety boots. Thus his experience was irrelevant. On the other hand, Barry from couple B is fond of Bosch and German brands for home appliances. Most of the appliances at Couple B’s home are German brands. Their refrigerator, oven stove, blender and dishwasher are Bosch. Their TV is Grundig, and mix of other brands for other appliances. While for the Dylan from Couple D, he only consider brands important when it comes to TV and home theater systems. For these products, he likes Samsung and LG. For Couple A and C, they are more concerns about the features offered and the price labeled on a product than just a brand.

As the most durable products in this context, car brands have the most attention from all of the participants. They are more thorough when giving the responses about cars. They see German car brands as reliable brands. Even for Clay who seems to be skeptical about brands. Despite some participants drive various cars from different brands, all of them have one commonality, they have experienced owning a BMW car. They are fond of BMW, moreover, they also trust other German car brands like Volkswagen or Audi. However, Barry from Couple B, has a positive sentiment for a French car brand.

"I have experienced buying BMW twice and Citroën twice. Citroën interior is very comfortable for long distance drive. That BMW (pointing to his 2016 5 Series Touring) is the best car I have ever had. I had a BMW sedan before, but it didn't feel like driving a BMW. I sold it after 6 months."(Barry, Couple B)

As one of two participants who drive BMW, Diane, however would like to sell her BMW and change it to the newer model of Audi. She thinks it is better to drive a new middle-up range German car brand, then driving a premium brand but old car.

From the description above, we can see that German car brands gained a consensus trust from the participants. German home appliances brands also obtained significant trust from the participants, despite more participants are attracted to Korean brands for home entertainment systems.

5.4.2 Nordic brands

The researcher also chose several Nordic brands from the same industries as the brands mentioned on the previous subchapter in order to capture the participant perceptions and familiarities towards the brands. These brands are Hesburger, Karhu, Ecco, Electrolux and Volvo.

The response towards Hesburger was quite neutral, and even though it is a Finnish brand, the participants did not have any excitement towards it, as they do not really eat at fast food chain restaurants. However, some of the participants admitted that they would rather choose McDonald's than Hesburger, for personal taste reason. When the researcher asked them about their efforts to prioritize Finnish products, Anne from Couple A gave a notable argument:

"I heard about the regulations that make them (McDonald's) have to source their ingredients from Finland (locally). I believe it is true, so there is no difference if you go to McDonald's or Hesburger." (Anne, Couple A)

As none of the female participants like to drink beer, the questions were passed to the male participants only. Karhu, one of the market leaders for beer in Finland has a quite neutral response as well. Only Andrew and Dylan who choose to drink lager beer among other alcohol beverages, as Barry chooses wine and cider, and Clay choose to drink stout beer. Thus, more questions were passed on to Andrew and Dylan. Andrew response is in a simple manner as follow:

"It is a good beer and it is easy to find. You can go to any store to buy it, they always have it. I don't want to do so much for drinking beer."(Andrew, Couple A)

The response is getting intense for Ecco. All participants recognized the logo and some even have developed loyalty to Ecco. Despite the familiarity, only one participants know that Ecco is a Danish company. Anne from Couple A, even thought that Ecco was an Italian brand. However, Barry gave the most notable response, explaining why Ecco is one of his favorite brands.

"It is not that I don't like other brands. I like Clarks too. I like their designs but their shoes never fit my foot. Finnish foot (shape) are different, it is more wide compared to other European foot."(Barry, Couple B)

The next brand, Electrolux is not located under the brand preference radar of the participants. They tend to give a judgement based on the features and the opinion of the people they trust, and never solely by the brand. If compared, Electrolux received less positive sentiments than Bosch. Volvo, as another Swedish brand had the similar response with Electrolux. The participants were not so enthusiastic when telling their opinion about Volvo. This situation might be quite obvious, since none of them drives Volvo. Moreover, even Clay was joking around about the brand as it was acquired by Geely or Zhejiang Geely Holding Group in 2010. (New York Times, 2010)

"Volvo always promotes safety, but now the Chinese company (Geely) has bought it. I don't know how they will maintain that safety."(Clay, Couple C)

In this stage, we can see that the participants' concept to prioritize Finnish products is more applicable for fresh or agricultural products. As for the durable products, the response and perception change significantly, whereas they use more cognitive approach to breakdown the information about the product and the brand.

5.5 Buying Decision Making Factors

From all the steps in the buying decision making process, information search and evaluation of alternatives become two most crucial parts for older Finnish consumers. In order to make a good purchase decision that leads to satisfaction, older Finnish consumers as many other consumers need to comprehend all of the information they obtain. At these stages, they need to examine their wants, needs, and emotional bias combined with the information they have obtained, before they proceed to execute the purchase. This examination significantly influences their brand choices.

As many other consumer segments in Finland, the older Finnish consumers also perform a routine basis of consumption. The repetition of consumption that is built over long period of time, could lead to an automated consumption that drives these consumers to take less or null consideration to switch to a new brand. This behavior is performed by the research participants on the purchase of non – durable products. Whereas all they are concerned about is the collective label, as they prioritize that Finland appears to be the made – in country on the label. From the observation and interview, it can be seen that all of the respondents are aiming for qualities. However, all of the consumers can be still considered as frugal consumers, given the fact that they aim for quality and ethical products in reasonable price but never for luxuries.

5.5.1 Information search and evaluation of alternatives

All of the participants show lower involvement to non – durable products, compared to durable products. For groceries products, their involvement stops at the made – in country level. They associate the country image with the expected quality of the products. In this research, all of the participants prioritize Finnish groceries products. However, they seek for more information for durable products, such as footwear, electronics and cars. In addition, some of the participants admit an interesting fact that they have the tendency to take a shortcut in decision making process.

Since it requires a lot of time and efforts for them to comprehend the product features and services that are offered by a brand, they tend to seek for advices from many sources, such as their children and friends, salesmen at the stores, even customers online review or ratings. This events occur the most often in considering which electronic brands to buy. However, each couple have different preference in obtaining pre – purchase advices. For instance, Couple A prefers to look for information about the product they need or want, they are mostly relying to customer online reviews.

“I don’t really need the advice from my children to buy fridge, dishwasher or oven. They might not have much experience with them. Now we have many websites where we can see other people’s experiences with the products.” (Anne, Couple A)

The other Couples, like Couple B and Couple C, stated differently about their preferred information sources. Barry and Bianca from Couple B, rely their decision over the suggestion from one of their daughters. Despite it comes to their knowledge that their daughter also obtains the information from the customer online reviews, they still rely to hers suggestions. On the other hand, Couple C choose to trust the salesmen at the stores more than any other information sources, including their children. Clay delivered similar reasoning with Anne from Couple A, regarding to this matter.

“At first, we still asked them (their children) about their opinions whenever want to buy something. But I always ended up following what the salesman at the store suggested me.” (Clay, Couple C)

Clay’s son affirmed the statement above amusingly.

"One time he (Clay) wanted to buy a new TV. I told him to buy Samsung or LG, he ended up buying Grundig. Seems like whenever he wants to buy something and I make a suggestion, he always ends up in the opposite direction." (Clay's son)

Couple D told that they still listened to their daughter's opinion, however the final decision tend to not to be relied solely on her opinion. From all of the respondents, it is quite clear to see that only Bianca and Barry from Couple B who still intensely relying on their immediate family for pre – purchase information search. It is rather surprising for the researcher, as the some of the previous studies in other European countries suggest the opposite, explaining older consumers tend to rely on their immediate family and friends in searching for pre – purchase information. However, for automobiles all of the respondents are very confident customers who trust themselves in examining the quality of the products and their needs. Sometimes, they do not really trust the car salesmen when it comes to product knowledge. Barry shared one of his views with the researcher on the statement below.

"I always try to try myself and feel the engine on the test drive. BMW generally is a good car (brand). But few years ago, I took a test drive for a new BMW sedan and it was not good. I return to the shop (dealer) and told the salesman that it does not feel like I drive a BMW." (Barry, Couple B)

All of the participants are quite confident with their knowledge and ability to make purchase decisions. However, there are many times where they just made shortcut decisions in both durable and non – durable product purchases. Diane, from Couple D shares some of her technique in shortcutting the decision making process to the researcher, as quoted below.

"Sometimes or maybe many times I just don't want to read everything on the label or I just don't have the time to search for the information about the products. I bought the cheapest hairdryer in the store long time ago, but after 10 days it was broken. So now I just take the product with the middle (range) price. I don't think their quality can be so bad." (Diane, Couple D)

5.5.2 Response towards Promotion and Advertising

Most of the research participants live in the country side. Therefore they do not really receive catalogues that are sent almost daily by post services, like most of Finnish people who live in the city. However, most of them still watch television on daily basis. From all of the participants, only Couple A seem to not watch television on daily basis, since they prefer to engage in other activities after work such as going to the gym, singing at the opera, having dinner with friends and some other activities. It can be understood that Couple B, C and D prefers to relax at home while watching television as it takes 20 to 40 minutes to drive from their home to Vaasa city center. Like many other residents of Raippaluoto (Replot in Swedish), Couple B and D can access many television channels that are broadcasted from Sweden.

None of the participants who use social media follow any official accounts of any brands that are available in Finland. However, they are used to the idea to obtain some entertainment online from Youtube, Netflix, iTunes and Spotify. They like the idea that online paid entertainment websites or application do not really bother them with advertisements. Despite their reluctance towards advertisements, the older consumers admit that sometimes they enjoy the audio – visual advertisements that they see on television or Youtube, providing the advertisements are amusing or entertaining. These older consumers have quite little response on advertising. They told the researcher that many times they cannot relate with the brand that is advertised or even the advertisement itself. They did not aware were not sure that they can also consume or but the products that are advertised, because the advertisers did not give any hint about older consumers. In other words, the research participants tend to feel unfamiliar even excluded by the advertisements around them. Given the fact that these older consumers are rarely exposed by visual or audio – visual advertisements, most of them are not familiars with logo brands or any other kind of promotions done by the retail companies. From all of the participants only Barry from Couple B that are still willing to talk to the telemarketers or sales people.

6. Summary and Conclusion

The main objective this study is to discover whether the cultural and social background of older Finnish consumers influence their preference and recognition towards the global brands compared to Nordic brands. Furthermore, the main objective is extended to find out how country of origin influence the brand recognition and buying decision making process as well as providing the empirical data about the purchase habit pattern of older Finnish consumers.

This last chapter of the study goes through the entire study by presenting a summary and a conclusion that are based on the theoretical and the empirical parts of the study. In addition, the previous studies that construct the theoretical part will be linked with the empirical findings in order to find the actualities and provide the managerial implications. Since this study is not perfect due to many limitations in it, and combined with the rarity for studies about older consumers in Finland, the suggestions for the future studies will be also presented on this chapter. As the research gap is rather wide, this chapter is also presenting the potentials for the future studies, along with its related factors.

6.1 Summary

This study is focused on older Finnish consumer behavior. It studied their behavior and perception towards brands. This is an explanatory and comparison study between the response and attitude of older Finnish consumers, who are in age 50 to 65 years old towards Nordic originated brands and other global brands in an attempt to see the relevance of their cultural and social background in influencing their brands choice. The research took older Finnish people who live in Ostrobothnia region. Moreover, in order to seek for the significant behavior from the older consumers, the researcher applied the purposive research sampling methods by engaging only older Finnish people or couples who have adult children. So it can be observed whether their spending pattern has changed overtime.

The theoretical part is constructed by combining the theories of country of origin with the branding theory elements such as brand positioning, brand loyalty, brand equity. Furthermore, these theories are linked to the explanation about consumer behavior, segmentation, and buying decision making process to connect with the more detail elaboration about the older consumers as a market segment as well as the profile of Finnish consumers and their transformation overtime. Those series of the theories are combined together and compared with the empirical findings and analysis, which were obtained from older Finnish consumers in Ostrobothnia region.

In the empirical part, the researcher present the data that was obtained with ethnographic approach by conducting the participants' observation and semi – structured interview. The in – depth interview and observation led have given the study enormous insights about the older Finnish consumer behavior. The summary of the empirical findings is described by the table below:

Couple Profiles	1. All of four couples coded as Couple A, B, C and D are married or in a civil partnership. All of them are still actively working and have adult children who have lived independently. (Empty nest household) 2. Couple A and B are Finnish speaking, but Couple B speak Swedish and immerse themselves in the Swedish speaking community. Whilst Couple C is Swedish speaking and Couple D are mixed couple, as Dylan is Swedish speaking and Diane is Finnish speaking. 3. Only Couple A live in close to the city center of Vaasa. The other couples live in the country side and commute to Vaasa for work and errands. 4.All of the research participants can be categorized as Well – Off Older People (WOOPIES)
Lifestyle	1. Six from eight participants use smart phones and four of them use social media. 2. All of them travel outside Finland at least once in a year. Couple A and C travel extensively twice a year, once a year they travel outside Europe. Spain is a favorite holiday destination.
Purchase Habit	All of the Couples opt to commute to Vaasa for big routine groceries errands. But Couple A and D prefer to go to a smaller supermarket, so they do not have to roam around the store for so long. All of female participants are more dominant as purchase decision makers for non – durable products.
Leisure Activities	Couple A and C have more active lifestyle compared to Couple B and D. The home location can be a crucial factor for Couple B and D, as they live quite far from Vaasa, the biggest municipality in Ostrobothnia.

Table 9. Summary of empirical findings about lifestyle, purchase habit and leisure activities of older Finnish consumers

Perception towards brands	None of the participants show the attitude of brand loyalist. Made in Country becomes a more important issue than the brand.
Perception towards Global Brands	1. Affinity and trust towards German brands for their meticulous works, product durability, ethical production and reliability. 2.Animosity towards Chinese brands based on their perception due to low quality and short product durability, child labors, underpaid workers, and being ally of North Korea
Perception towards Nordic Brands	1. Easy to access, available at every store. 2. Affinity towards Finnish or Nordic brands only exist for non – durable products.
Buying Decision Making Factors	1. Information sources derived from participants' children review, online customers review and salesman's advices 2. Products or alternatives are evaluated by their features, country of origins and price

Table 10. Summary of empirical findings about perception towards brands and buying decision making factors of older Finnish consumers

6.2 Managerial Implication

The empirical findings affirm the some of the recent studies about the growth and transformation of older consumers as a market segment. Yet most of retail companies treat older consumers as a homogenous market segment, some even tend to not allocate their resource to touch this market segment. The older consumers in Finland tend to be open – minded about brands, despite their country origins as long as the product was produced ethically, has a good quality and a reasonable price. In other words, in order to attract older Finnish consumers, companies must prove their credibility by delivering what they have promised to their customers. In addition, to anticipate the low response of older Finnish consumers towards advertising, companies might need to use other kinds of promotion to reach them, for example by product samples or free trial services.

Older consumers on this research can be called as the younger elderly. As the recent studies suggest, the young elderly in age 50 to 65 years old do not tend to feel old until they reach 70 years old. Since they are still professionally and socially active, their level of spending could be as high as their younger counterparts who are in the 40's. This phenomenon should be considered as a potential business opportunities by companies in Finland.

6.3 Conclusion

From the empirical findings, it can be seen that older consumers has not been taken significantly as a market segment by retail companies in Finland, despite their significant existence in the national demographic pyramid. The research participants can be considered as younger elderly, as they are still professionally and socially active. These people who are in age 50 to 65 years old tend to not feel old until they become 70 years old. All of the research participants shown that they are still very confident with themselves and keen to interact with other people. They are affluent and capable in handling most situations and are positive with their decisions, despite the social pressures that may come along the way.

Their settled financial position enables them to be versatile in choosing the products that are available in the market. However, some of the research participants shared their aspirations for more products that are customized or designed for their needs to be available in the market. Therefore, they show just a slight brand attachment, and tend to be a rational brand loyalist, especially for non – durable products. Moreover, they relate closely Made – In Country label with certain level of quality and ethical production practice. As they understand how globalization allows companies to source their production and other operation activities outside the country where the brand was founded, Made – In Country becomes a more important issue than the brand itself.

In general, the influence of Finnish culture and life philosophy that emphasize frugality is shown by all of the research participants. Despite being frugal consumers, the older Finnish consumers still aim for quality and comfort. They are willing to pay more for quality products, yet are not interested in luxury products. Furthermore, they rather use affective approach by using rational information in choosing brands, therefore they have affective commitments towards brands. Therefore, Finland can be still considered as an open and potential market for any company that offers quality products with ethical production and sourcing.

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APPENDIXES

Appendix 1. Interview core questions

1. Profiling questions:

a. How long have you been living in Ostrobothnia?

b. How many children do you have?

c. What do you do for a living?

d. What is your annual income range?

e. What do you do on the weekend?

f. Do you do any sport?

g. How often do you travel overseas?

h. Where have you been traveling?

i. What do you like from the destination?

2. Questions related to non – durable product consumption:

a. How often do you go for groceries errands?

b. Which store do you go? Why?

c. Do you have their (the stores') customer membership card?

d. Do you buy private label (store brand) product?

e. Do you buy products from local farmers?

f. Do you eat fast food? What do you usually eat? Why?

g. Do you drink alcohol? What do you drink? How often?

h. Do you drink Finnish alcohol brands (Karhu, Lapin Kulta, Koskenkorva, Finlandia and etc)?

3. Questions related to durable products:

a. Do you have any favorite brand for shoes? Why do you like it? Where do you buy it?

b. Which department store or apparel store do you usually go? What makes you go there? How often?

c. What do you think about designer's brand shoes?

e. Do you shop online? Why?

f. Do you shop when you are overseas? What do you usually buy?

g. Do you have any favorite brand for electronics? Why?

h. Apart from features, what do you consider in a product?

i. Do you have anything that is Made – In China? What do you think about "Made – In China" product?

j. Do you use smartphone? (If yes, What is your favorite application and Why?

k. Are you on social media? Why?

l. What kind of car do you drive? Any complain about your car?

m. If you can get a new car, what kind of car (which brand) are you going to get?

4. Questions related to buying decision making:

a. (General question for electronics and cars) How do you search the information about the product that you want to buy?

b. Do you ask any of your children for suggestion?

c. How much do you consider / believe of what the salesman say?

d. Do you have any notable experience with after sales service?

e. Does promo price matter to you?