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COMPARATIVE ANALYSIS OF CUSTOMER PREFERENCES IN EU AND AFRICAN MARKETS

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Abstract

The success and survival of businesses hinge on customer loyalty and satisfaction, factors influenced by varying preferences shaped by attitudes towards products, services, and cultural contexts. With over 90% of businesses categorized as small and medium-sized enterprises (SMEs), family businesses play a significant role, constituting about 50% of private businesses in Europe and 80% in Africa. Recognized as pivotal for economic development and job creation, the favorability of these businesses among customers is crucial for their sustainability. This study investigates and compares customer preferences in developing countries, exemplified by the Mbulu region in Tanzania, and more developed countries, represented by Liberec in the Czech Republic. Through hypothesis testing, the research identifies a correlation between customers' preferences and their geographical origin. African respondents exhibit a preference for large non-family businesses over small or medium-sized family enterprises, while European respondents lean towards small or medium-sized family businesses.

Introduction

The economic landscape of African countries, as extensively studied by the African Economic Research Consortium in 2000 (cited in Ndulu & O'Connell, 2000), revealed a lack of substantial economic growth in the period spanning 1960-2000, except for two outliers. This circumstance has led to the characterization of the African continent as experiencing an 'African crisis,' marked by the entrenchment of a poverty trap exacerbated by unstable economic and political conditions and an unfavorable business environment. Faced with these challenges, private companies have frequently sought to fill the void left by the state, attempting to forge an alternative institutional environment (Hare & Davis, 2006). Among these private entities, small and medium-sized enterprises (SMEs) have emerged, often spearheading innovative initiatives alongside research institutions and university environments (Brem & Voigt, 2008). Additionally, family businesses have assumed a distinctive role in the economic dynamics of developing countries.

In the context of developing nations, family-owned businesses have progressively addressed the shortcomings of public organizations, significantly contributing to job creation and wealth generation (Khavul et al., 2009). As asserted by Fang et al. (2012), family businesses serve as catalysts for business activities and economic growth,

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constituting a substantial portion of the market. However, the mere existence of these enterprises does not guarantee the revitalization of a stagnant system. Success hinges on their ability to actively participate in wealth creation and profitability, a feat that necessitates external support and customer engagement. Establishing enduring relationships between customers and companies becomes imperative, along with employing key tools for sustaining market presence.

Against this backdrop, an exploration of customer preferences in choosing enterprises and making purchasing decisions becomes paramount. Questions arise: Do customers in developing countries lean towards small and medium-sized enterprises, representing the majority in these regions, or does this prevalence have contrasting effects? What role does the familial nature of a business play in customer decision-making? This research endeavors to address these inquiries through a comprehensive investigation leveraging primary data collected from a questionnaire survey. By identifying and comparing the types of enterprises preferred by customers in developing countries, particularly representative of the Mbulu region in Tanzania, this study aims to discern whether these preferences align with or diverge from those of respondents in developed countries, represented by Liberec in the Czech Republic.

The ensuing sections delve into the historical context of economic challenges in Africa, the emergence and impact of SMEs and family businesses, and the critical link between customer preferences, loyalty, and satisfaction in both developing and developed markets. Through a meticulous comparative analysis, this research seeks to shed light on the nuanced dynamics that influence customer choices in the complex interplay of economic, cultural, and enterprise-specific factors across EU and African markets.

1. Literature Review

1.1. Customer-Perceived Value and Customer Satisfaction

Today's progressive age of innovation also brings significant changes within the market environment, related, among other aspects, to increasing competition and changes in customer behavior (Kotler and Koller, 2007). To identify customer approaches and preferences in terms of the type and size of an enterprise, we must first focus on the factors actually affecting value for customers, their satisfaction and loyalty. In today's competitive age, when customers are ever more demanding, companies must learn to observe and understand the customer and their wishes. Knowledge customer-perceived value is an essential indicator for companies to compare themselves with competition and improve their own position (Leroi-werelds et al., 2014; Grönroos a Ravald, 2011). Customers continue to compare an enterprise with competing sellers, as well as with their own expectations (Lošťáková et al., 2009).

In a simplified form, customer-perceived value may be understood as the difference between the total benefit a customer gains upon purchasing goods or services and the total costs for obtaining those respective goods or services (Grönroos & Ravald, 2011). The total benefit is an individual quantity for each customer, depending on their expectations. The total costs are then composed of all costs expended on obtaining, using, and disposing of the given good or services (Fitrizal and Limakrisna, 2019; Woodruff, 1997). Also Kotler and Koller (2007) approach the definition similarly, seeing customer value, meaning value perceived by the customer, as the difference between the expected total of financially evaluated economic, functional and psychological benefits, and the sum of nominally assessed financial, time, energy and psychological costs. Therefore, it is essential to realize that the customer purchases not only the goods or services but a specific solution to a problem that they subsequently evaluate according to their own criteria (Webster, 1994; Po-Tsang and Hu, 2010). Therefore, customer-perceived value is related to the complete shopping process (Vlček, 2002). This is inherently connected to and affected by the company's very character. Some customers may prefer shopping in large malls where they have a large selection and frequently have a free hand in selecting, while others prefer cozy small shops with several employees who advise them with their choice.

Thanks to their familiarity and proactive approach, small enterprises are better able to manage and maintain long-term customer relations. Therefore, customer relations essentially represent assets or investments for these companies, leading to the company's increased value while increasing value for shareholders (Gneiser, 2010; Rao and Bharadwaj, 2008; Ramdeen et al., 2007). On the other hand, large enterprises interest their customers using discount and bonus programs and tend to be more aggressive in approaching and communicating with potential and new customers (Javed and Cheema, 2017). However, each enterprise's strategy may differ (Müller, 2014; Burnett, 2002).

Satisfaction with the course of the purchase subsequently affects the overall customer satisfaction that forms the basis of gradually-building customer loyalty (Kotler & Koller, 2007; Lošťáková et al., 2009; Innis a La Londe, 1994). Yet, there are many factors affecting customer satisfaction that are affected by each customer's individuality, personal experiences, opinions of users close to them, experience with competitive products or the marketing efforts of the enterprise. Thus customer satisfaction is related to the direct purchase (price and availability) and benefits of the given product as well as the entire process of shopping, including customer service (Innis & La Londe, 1994).

1.2. Customer Loyalty

Customer loyalty reflects the willingness of customers to return to an enterprise and make additional purchases (Wessling, 2002). It is presumable that a fully satisfied customer will be more loyal to an enterprise than a somewhat satisfied customer. According to Lošťáková et al. (2009), increased customer satisfaction leads to repeated purchases and remaining with the enterprise. However, as Ramdeen et al. (2007) pointed out, this does not mean that the degree of satisfaction would serve as a measure of customer loyalty. Customer loyalty is not equal to satisfaction, yet satisfaction is one of the cornerstones of building loyalty. A customer may be fully satisfied and still not be loyal.

On the other hand, even a customer who fails to show signs of satisfaction may be loyal to their suppliers for various reasons. Thus, the degree of satisfaction of individual customers may not correspond with the same degree of customer loyalty (Melnic, 2016). According to Lošťáková et al. (2009), customer loyalty and the choice to stay with an enterprise are directly dependent on the level of competition within the given market. In a highly competitive market, a customer may leave a company despite being satisfied. On the contrary, in less competitive markets, a customer frequently stays with a company despite not being entirely satisfied with their goods or services. Customer loyalty depends on the degree of customer satisfaction, the degree of staying with the enterprise and the degree to which they are willing to recommend products or services to others. Only a customer who is satisfied with their own selection and their choice of enterprise will recommend this company further.

1.3. The Role of Small and Medium-Sized Enterprises and Family Businesses

According to (Mowery & Rosenberg, 1999) particularly large companies were until recently considered the drivers of the economy and initiators of innovation. However, further research showed, that small and medium-sized companies actually achieve higher levels of innovation thanks to their flexibility, adaptability and ability to make quick decisions in response to changes in the market (Covin et al., 2000; Huarng et al., 2015; Wiklund, 1999). Changes in large companies are frequently associated with complicated bureaucratic processes, while small companies can respond relatively quickly and sensitively to changes in the behaviour of their customers. This is among the reasons why small companies form the base of most economies (Fjose et al., 2010). These enterprises are able to quickly change their plans and find new solutions, as well as use, develop and combine all their competencies to maximize customer satisfaction. According to World Bank estimates, the majority of business entities in individual states fall into the category of SME and thus play a key role in affecting the economy, including the overall operation of the economy as well as creation of job opportunities (Ministry of Industry and Trade, Czech Republic, 2019).

However, the greatest weakness of these companies tends to be the lack of finances or assets for securing loans or grants that would enable them to prepare and execute new projects. Thus, they may encounter further obstacles that may result in existential problems (Santamaría et al., 2010). Family enterprises also face similar obstacles due to insufficient liability through their assets (Pounder, 2015). Family enterprises also began to form naturally in previous centuries and despite the fact that in most countries there is no legal definition for them, family companies are discussed on many levels. However, it is very likely that the definition of a family enterprise may differ in various countries.

Perret (2016) defines family businesses as those where two or more family members contribute to the leadership and management of an enterprise and own the majority of company shares. In his view, a family enterprise features a tight interconnection of the team not only through enterprise activities but also in accordance with shared goals. Family enterprises tend to be associated with easy communication within a simple organizational structure, flexibility and responsiveness toward customers, leading to gaining their loyalty even during times of crises. A family company carries a certain brand of quality, traditions and trustworthiness, while being built on shared values. A family enterprise is considered the driving force of economic growth worldwide, significantly contributing to the creation of jobs and wealth (Khavul et al., 2009). For this reason, family businesses are seen as a strong tool in the fight against poverty (Collier, 2007).

Using this definition, it is estimated that nearly 50% of all private companies active within the European market are family enterprises (EFB, 2017). Estimates regarding the proportion of these companies in developing African states are even higher. According to the World Bank, the ratio of family businesses in Sub-Saharan Africa compared to the total number of operating companies is up to 80% (The World Bank, 2020).

Nonetheless, according to research in the EU countries, only 10% of family enterprises survive the first decade of their operations, while the remaining majority ends unsuccessfully within three years (Mgudlwa, 2017). The situation in African countries is even worse. Aside from common internal problems and family disputes, African companies additionally face external negative influences, particularly in the area of insufficient support on part of the state and governing organizations. Family enterprises in African states frequently deal with issues regarding financial management resulting in limiting the amount and quality of their own products, which may result in the loss of clientele.

Meta-analysis. The research questions were established in relation to the estimates of the World Bank, according to which up to 80% of private business entities in the Sub-Saharan Africa are of a family character (The World Bank, 2020), while within Europe it is 50% (EFB, 2017). The majority of private businesses are of small or medium-size type. Thus, this study sets the goal to determine whether people in developing countries have the same or different preferences as customers in developed countries, whether they more frequently prefer visiting small and medium-sized companies (which are in majority) or whether this fact has the opposite effect on customer preferences.

The actual primary research was designed to focus on the given goal and help answer the previously established core research question: Is the preference in selecting a type of enterprise different for customers in developed and developing countries?

Aside from the main research question, two additional partial research questions (RQ') were established, along with their respective hypotheses.

RQ' 1: Do customers from developing countries prefer SME more frequently than those from developed countries?

Hypothesis 1: Is the preference of the selection of an enterprise according to size independent on the respondent's country of origin?

RQ' 2: Do respondents who prefer selecting SME also prefer family enterprises at the same time?

Hypothesis 2: Are preferences in selecting the family business independent on the preferences of selecting an enterprise according to size?

Within this research, an enterprise is considered a family enterprise if it is owned and managed in majority by members of one family (Mamede & Allouche, 2018). According to the definition of the European Commission, small and medium-sized enterprises are considered those with up to 250 employees, turnover up to 50 million EUR and final balance up to 43 million EUR (Europeam Comission, 2016).

2. Materials and Methods

This section proposes a pilot study that compare the approach of the respondents to company type selection in developed and developing countries. The selection of respondents within the Liberec Region took place using a random numbers generator that selected 30 entities among those certified to provide hairdressing, cosmetic and similar services, listed in the publicly available database of the Ministry of Finances of the Czech Republic ARES. Nearly 600 physical persons and legal entities were included in this category, formed based on the CZ NACE professional classification of economic entities. Those 30 selected were approached with a request to place the questionnaire directly in their establishments and distribute it among their clients. A collaboration was established with 18 of them and a total of 540 printed questionnaires in the Czech language were distributed.

However, the same approach was not achievable in the Mbulu Region. Although statistical offices function in Tanzania, the average user cannot practically reach their information. Additionally, the mandatory company registers are not very accurate due to the existence of informal enterprises (microenterprises without respective licenses, permits and registrations) (Leino, 2009). Upon the recommendation of the representatives of the university in Dar es Salaam, a 'local form' of questionnaire distribution was selected. Thanks to eight local citizens, a total of 400 questionnaires written in Swahili were distributed among the customers of local hairdressing salons.

2.1. Research Limitations

Just as with any other tool, the questionnaire surveys have their advantages, as well as certain limitations. Among the most frequent disadvantages in collecting primary data using questionnaires is their low return rate, slow response and, due to maintaining anonymity, the inability to guarantee the truthfulness of individual answers by the inquirer. Among other disadvantages the possibility of different understanding of the meaning of the individual questions may also be considered, as well as the overall intent of the questionnaire. This possible error must be particularly considered in the creation and processing of questionnaires in multiple language versions distributed among groups of respondents from different cultures.

Another limitation of this research is also the selection of two states, representing developing and developed countries, and the selection of enterprises intended for collaboration in the research in the Czech Republic, along with the absence of the quota-based selection and nonstatistical method of respondent selection in the Mbulu Region of Tanzania. The results obtained must therefore be evaluated carefully, with respect to all of the above limitations. Nonetheless, a questionnaire was selected as the most suitable data collection tool, leading to the identification of customer preferences in selecting enterprises in developed and developing countries.

3. Results

A total of 121 answers from respondents in the Czech Republic and 105 from Tanzanian respondents were collected from the total of nearly a thousand distributed questionnaires. Following verification, 27 were removed. Thus, it was possible to use the answers of 199 respondents, who use hairdressing services.

3.1. Profile of Respondents

The respondent samples included 61% women and 39% men, in age groups ranging from 5% up to 20 years, 63% 20-29 years, 10% 30-39 years, the same for a group between 40-49 years of age and 11% 50 years and more. The country of origin, which was identical in all cases with the location of hairdressing salons, was the Czech Republic in 121 cases and 78 cases in Tanzania. Over 84% of respondents regularly visit their favourite salon. This fact was stated by 92% of respondents from the Czech Republic and 79% from Tanzania.

The size of the municipalities in which the respondents resided was divided into several intervals in terms of population size. The first interval were respondents residing in towns or municipalities with less or equal to 1,000 residents. The next range was intended for respondents from towns or municipalities with 1,001-5,000 residents, followed by cities and municipalities with 5,001-50,000 and finally cities with more than 50,000 residents. Respondents from the developing Tanzania were most frequently from cities or municipalities up to 5,000 residents, as shown in Figure 1, while the majority of the respondents from the developed Czech Republic was from large cities with more than 50,000 residents (61%).

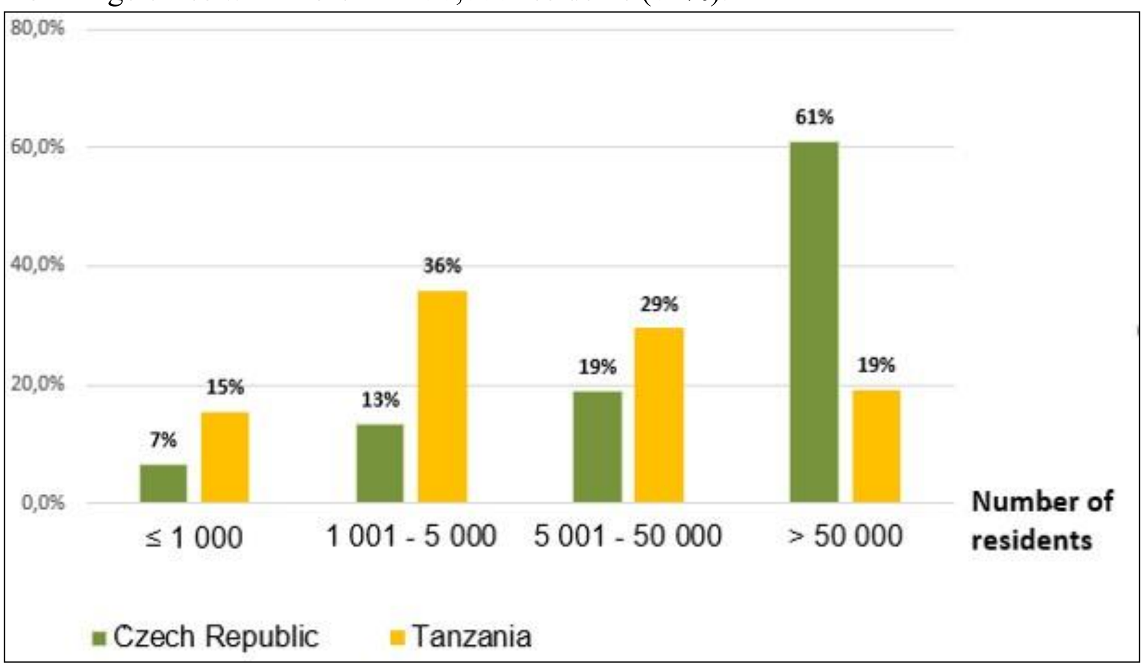

Figure 1. Respondents' size of municipality of origin – divided according to number of residents *Note: Author's own*

3.2. Preferred Type of Enterprise According to Size

Subsequently, the research focused on the type of salon that customers in developing and developed countries prefer and whether their preferences in these countries are identical or not. Respondents had the opportunity to state whether they prefer small or medium-sized operators, or large enterprises, or whether they do not care about the size of salon. A contingency table (Table 1) with individual answers was first created to research the independence of the category characteristics. Subsequently, dependencies were tested between the preferred type of salon from the perspective of size and the respondents' country of origin, using the Test of Independence, see Table 2.

Table 1.

*Nationality * Company size Crosstabulation*

		Company size			Total
		Small and medium	Large	No prefference	
Nationality Czech Rep.	Count	88	9	24	121
	% within Nationality	72.7%	7.4%	19.8%	100.0%
	% within Company_size	77.2%	18.8%	64.9%	60.8%
Tanzania	Count	26 33.3%	39 50.0%	13 16.7%	78
	% within Nationality				100.0%
	% within Company_size	22,8%	81.3%	35.1%	39.2%
Total	Count	114	48	37	199
	% within Nationality	57.3%	24.1%	18.6%	100.0%
	% within Company_size	100.0%	100.0%	100.0%	100.0%

Note: Author's own

Table 2.

*Tests of Independence - Nationality * Company size*

	Value	Df	Asymptotic Significance (2-sided)
Test of Independence	48,723025		2,6298E-11

Note: Author's own

P-value is lower than 0.05 meaning that on the 5% level of significance we reject the hypothesis that the preferred type of enterprise is independent on the country of origin and we accept the alternative hypothesis about their dependence. The strength of the association of Cramér's V (see Table 3) is 0.494812, signifying a medium-strong association (Steinberg, 2008).

Table 3.

*Symmetric_Measures Nationality * Company size*

Value	Cramer's V	0,494812

Note: Author's own

The respondents from developing countries more frequently preferred larger enterprises to SME type establishments as shown in Figure 2. In the Czech Republic, SME are preferred more frequently than in Tanzania.

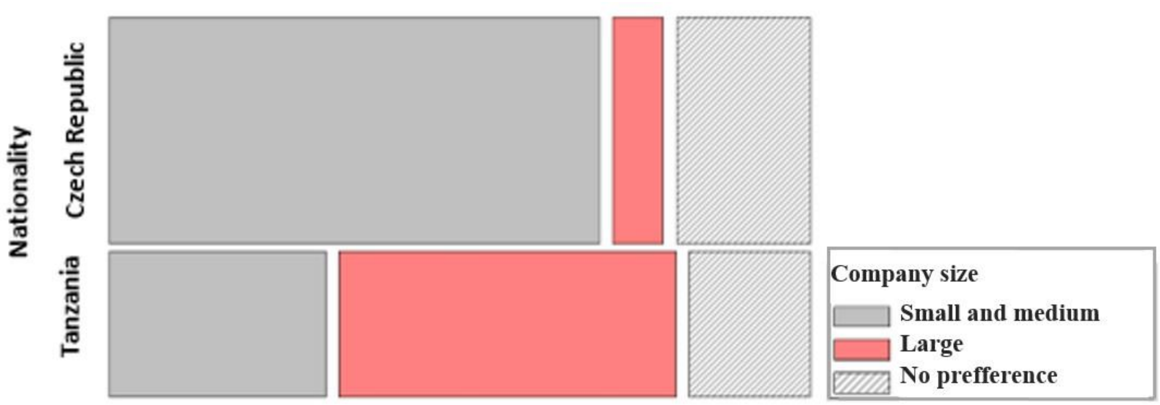

Figure 2. Preferences in Company size

Note: Author's own

3.3. Dependence Between size and Family Ownership

Another area of the research focused on whether there is a connection between preferences regarding the size of the enterprise and preference of family-owned or non-family-owned businesses. First, a contingency table with the individual responses was created (Table 4) and subsequently, the dependencies between the preferred type of salon and the selection according to family ownership were evaluated using the Test of Independence, see Table 5.

Table 4.

*Company size * Family consideration Crosstabulation*

			Family consideration		**Total**
		Family	**Non-family**	**No prefference**	
Company size SMB	Count	72	22	20	114
	% within Company size	63,2%	19,3%	17,5%	100,0%
	% within Family consideration	80,0%	45,8%	32,8%	57,3%
Large	Count	13	25	10	48
	% within Company size	27,1%	52,1%	20,8%	100,0%
	% within Family consideration	14,4%	52,1%	16,4%	24,1%
No preff.	Count	5 13,5%	1 2,7%	31 83,8%	37
	% within Company size				100,0%
	% within Family consideration	5,6%	2,1%	50,8%	18,6%
Total	Count	90	48	61	199
	% within Company size	45,2%	24,1%	30,7%	100,0%
	% within Family consideration	100,0%	100,0%	100,0%	100,0%

Note: Author's own

Table 5.

*Test of Independence - Company size * Family consideration*

	Value	**Df**	**Asymptotic Significance (2-sided)**
Test of Independence	85,496778		1,1901E-17

Note: Author's own

P-value is lower than 0.05 meaning that on the 5% level of significance we reject the hypothesis that the preferred type of enterprise from the perspective of family-ownership is independent on the user preferences in terms of size and we accept the alternative hypothesis about their dependence.

The strength of the association of Cramér's V (see Table 6) is 0.463482, signifying a mediumstrong association (Steinberg, 2008).

Table 6.

*Symmetric Measures Nationality * Company size*

Value Cramer's V	0,463482

Note: Author's own

The preferences of the respondents from the individual countries are shown in Figure 3 for Tanzania and Figure 4 for the Czech Republic.

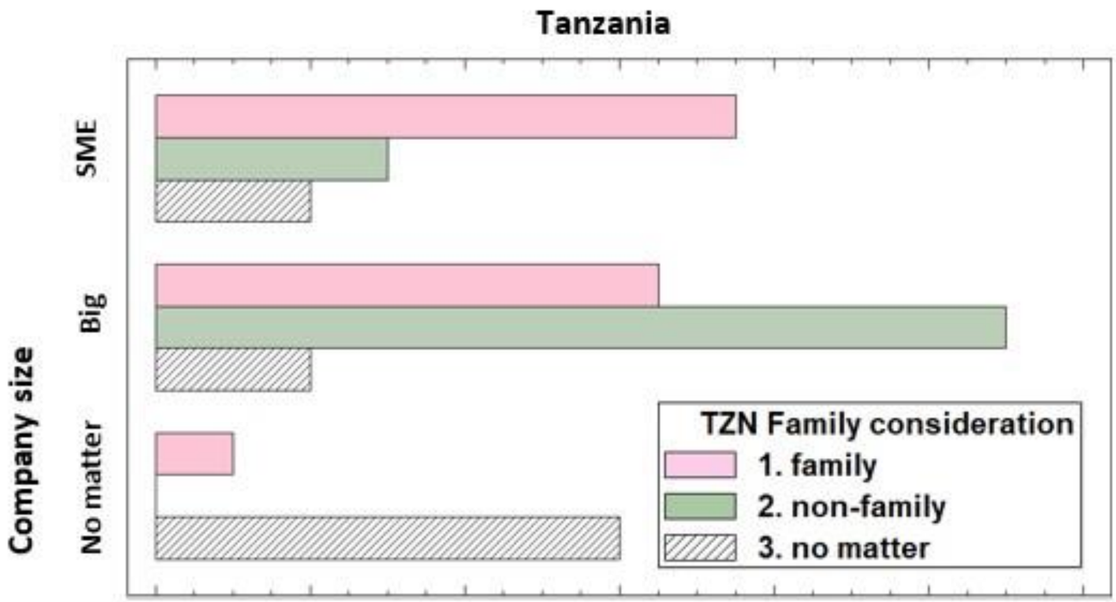

Figure 3. Tanzanian Company size by Family consideration
Note: Author's own

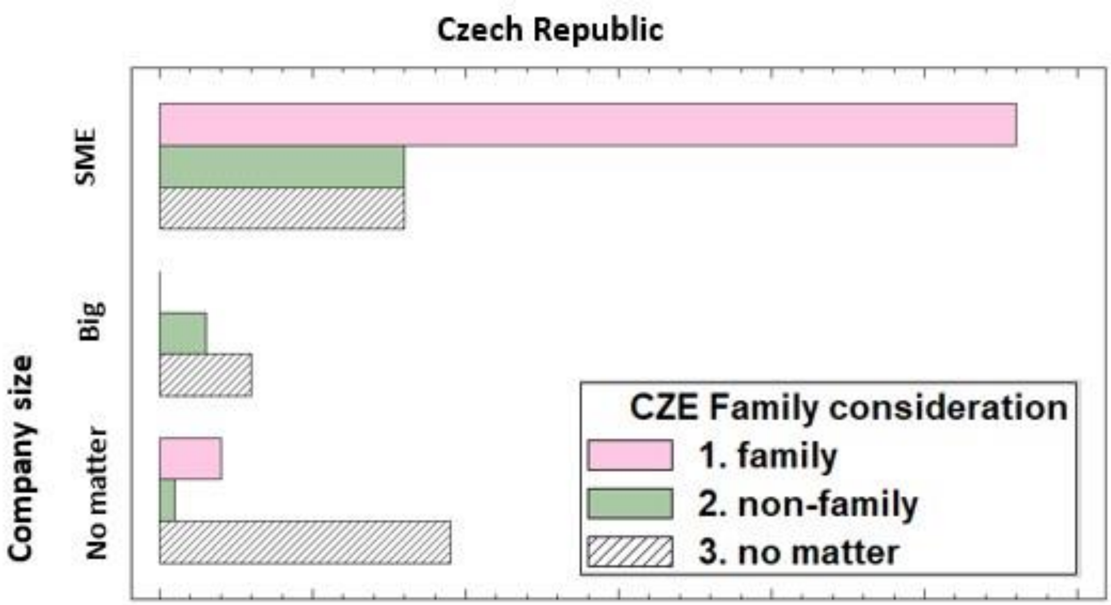

Figure 4. Czech Company size by Family consideration
Note: Author's own

As is apparent from Figure 4, customers in the Czech Republic most frequently prefer to purchase services in family businesses of the SME type. This fact was stated by a total of 46% of respondents from this country. However, the preferences in Tanzania (Figure 3) are not as clear. In Tanzania, which represents developing countries, people most frequently prefer both large and non-family-owned enterprises, 28% of cases. Subsequently, family-owned businesses of the SME type are preferred in 19% of cases and family-owned large companies are preferred in 16% of answers from Tanzanian respondents. A total of 15% of respondents cares not for the size or family-ownership of the enterprise when selecting the establishment in which to purchase. This percentage is the same in respondents from the Czech Republic.

4. Discussion

This chapter summarizes and discusses the findings obtained both on the basis of researching publications and from the results of the primary research, with the goal of answering the main research question regarding the effect of the environment on customer preferences in selecting an enterprise for executing their purchase.

As found in research literature, if a company seeks to retain their customers, they must not only focus on their products but particularly on their customers' individual wishes, desires and expectations. However, the approach from large and small, as well as family and non-family businesses, may differ significantly depending on all social and cultural influences (including traditions, customs, religions, etc.), along with the economic maturity of the area (Qi et al., 2012; Jaber and Simkin, 2017).

For a company to succeed in the market, they must focus on research among their present and potential customers and attempt to deliver maximum satisfaction with a completed purchase. Creating an emotional bond is the key to success in terms of building customer loyalty (Leroiwerelds et al., 2014; Lošťáková et al., 2009). A satisfied and loyal customer is one of the best advertising tools and a driver of company profits (Melnic, 2016; Lošťáková et al., 2009). However, research shows that it is far more complicated to gain customer loyalty in competitive markets.

The research question was posed on the basis of a finding that a majority of private enterprises in developing countries function on the basis of small and medium-sized enterprises, while the vast majority of them are family-type businesses (The World Bank, 2020). The question of whether this phenomenon shows positively or negatively for the SME that are simultaneously family businesses was posed prior to launching the field research. The advantages of small and medium-sized, as well as family, enterprises are particularly their flexibility, easy communication within the company and willingness to change an established strategy. Market conditions constantly change, particularly in developing countries, and only enterprises capable and willing to quickly change their plans and find new solutions can succeed (Huarng et al., 2015).

As this research showed, customer preferences in Tanzania and the Czech Republic differ both in terms of the size and family ownership of the enterprise. While in the Czech Republic, almost half of the respondents prefer small and medium-sized family businesses, in Tanzania, specifically in the Mbulu Region, a significant majority prefer large enterprises not owned by families. This phenomenon may relate to the fact that currently in developing countries, the main role in consumer decision-making is played by the quality of the enterprise, followed by prices of products and staff friendliness. Along with the lack of human and financial capital, it is the lack of experience that is frequently considered to be the greatest weakness of small and medium-sized enterprises, particularly in developing countries (Tidd et al., 2005). Lack of finances prevents small and medium-sized companies, as well as small family business, from executing necessary changes to ensure the quality of their services and to maintain lower prices as large companies can, due to smaller clientele. Thus, small companies frequently find themselves in a vicious circle from which they find a way out only with great difficulty (Hare & Davis, 2006).

5. Conclusion

Building a friendly business environment, as well as support and development of entrepreneurship, are certainly essential tools enabling the development of economies. However, this frequently tends to be problematic in developing countries (Khavul et al., 2009). Nonetheless, SME type business, largely formed by family businesses, are considered to be significant tools for economic development. Nevertheless, the generally rising competition increases offer over demand and pushes price reductions that these companies can frequently only handle at the cost of decreased quality of their own products (Müller, 2014; Silvius & Schipper, 2010). In case that even despite higher prices these companies would be preferred by customers, they would have higher chances of survival and could thus continue to contribute to further development of economy.

However, this study showed that when selecting an enterprise, respondents from developing countries prefer large and non-family businesses, unlike respondents from developed countries who prefer family businesses of the SME type. This phenomenon may possibly relate to the fact that small companies frequently lack the experience, human and financial capital that would enable them to provide high-quality services (Tidd et al., 2005). Nevertheless, the reason for this decision was not covered by this study and opens the possibility for further research.

Despite all the limitations that must be considered while generalizing these findings, this study may be seen as a significant step within a comprehensive study focusing on family businesses in developing countries, with the intent to propose a concept for the support of the development of a family enterprise system in third-world countries.

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