

University of Texas Rio Grande Valley

ScholarWorks @ UTRGV

International Business and Entrepreneurship
Faculty Publications and Presentations

Robert C. Vackar College of Business &
Entrepreneurship

5-2022

Africa Meets America: The Impact of Collectivism and Individualism on Attitude towards Shopping

Charles Blankson
University of North Texas

Thuy Nguyen
University of North Texas

Esi A. Elliot
The University of Texas Rio Grande Valley

Sayed Abbas Ahmed

Pumela Msweli

Follow this and additional works at: https://scholarworks.utrgv.edu/ibe_fac



Part of the [International Business Commons](#)

Recommended Citation

Blankson, C., Nguyen, T., Elliot, E.A., Ahmed, S.A. and Msweli, P., Africa Meets America: The Impact of Collectivism and Individualism on Attitude towards Shopping.

This Conference Proceeding is brought to you for free and open access by the Robert C. Vackar College of Business & Entrepreneurship at ScholarWorks @ UTRGV. It has been accepted for inclusion in International Business and Entrepreneurship Faculty Publications and Presentations by an authorized administrator of ScholarWorks @ UTRGV. For more information, please contact justin.white@utrgv.edu, william.flores01@utrgv.edu.

Africa Meets America: The Impact of Collectivism and Individualism on Attitude towards Shopping

Charles Blankson

University of North Texas, USA

Charles.Blankson@unt.edu

Thuy Nguyen

University of North Texas, USA

Thuy.Nguyen@unt.edu

Esi A. Elliot

University of Texas at Rio Grande Valley, USA

Esi.Elliot@utrgv.edu

Sayed Abbas Ahmed

Ajman University, UAE

S.abbas@ajman.ac.ae

Pumela Msweli

University of South Africa, South Africa

mswelp@unisa.ac.za

Abstract

The adoption of marketing strategy does not occur in cultural vacuums. Instead, marketing strategies unfold within social contexts that encode values, beliefs, and patterns of behavior. The increasingly inter-dependent global economy results in the acculturation of tensions between global and local consumer cultures. This dynamism however offers new opportunities for international firms to redefine and reevaluate their glocal (global/local) marketing strategies. Relying on Triandis cultural dimensions, this research contributes to international marketing literature by answering two key research questions, namely, what are the differences between African (Ghanaian) and American consumers' cultural characteristics? and how do the cultural differences explain attitude towards shopping behavior? The results of the study demonstrate, contrary to the literature, that Ghanaians, unlike Americans, exhibit a fusion of collectivism and individualism. Further, while both individualism and collectivism cultural traits positively and significantly impact attitude towards shopping, the extent to which culture impacts attitude towards shopping is higher in the American consumer sample than in the Ghanaian consumer sample. The authors discuss implications for international marketing practice.

Keywords: culture, collectivism, individualism, attitude toward shopping, Africa, America

Introduction, literature background and hypotheses

Extant literature reveals that national culture influences consumers' perceptions and evaluations of firms' deliberations (Webster and White 2010). Despite the importance of culture in international marketing strategy formulations, the international consumer culture literature has overlooked the crucial relationship between national culture and purchasing behavior in cross-national marketplace. Secondly, comparing the role of culture in determining purchasing behavior of consumers in sub-Saharan Africa (African culture) and United States (Western culture) remains largely under-researched and lags behind other regions with regard to comprehensive study of national cultures and firms' pursuit of marketing strategies (Darley, Luethge, and Blankson, 2013; Yang, Wang, and Su 2006). Furthermore, the increased globalization of world economy has acculturated local consumers to become global consumers (Steenkamp, 2019). As a

2022 Academy of African Business and Development Conference, UPSA, Accra, Ghana. May 17-21, 2022

result, the implications of the new economic and social cultural landscapes on marketers and consumers call for new investigations and strategies. These gaps in the literature and the present phenomena provide the momentum for this research. This study examines the influentially differential roles of cultural dimensions; individualism-collectivism and horizontal-vertical, on American and African consumers' shopping behaviors. Likely, consumers' behavioral responses can be more accurately predicted if underlying cultural aspects of their perceptions are accounted for in the formulation of marketing strategies. The following section of this manuscript presents the discussion of literature on individualism-collectivism, international marketing in Africa and American cultures. Next, we state the hypotheses before discussing the research methods for the study. We finally discuss the results followed by conclusions, implications and future research directions.

Cultural Dimensions

The links between cultural dimensions (individualism and collectivism), customer preferences and international marketing have been discussed in the literature (de Mooij and Hofstede, 2010; Steenkamp, 2014). De Mooij and Hofstede (2010) note the importance of strategic congruency between brand images and a country's cultural values. The authors argue that the consumers' information processing and self-values, and motivation are derived from the dominant cultural values, and that marketers should be cognizant of this fact while operating in international markets. Steenkamp (2014) extends this logic by comparing the Hofstede and Schwartz models of country culture and discusses the role of these dimensions in international marketing research. Both de Mooij and Hofstede (2010) and Steenkamp (2014) debate how global brands create values from the international firms' perspectives. Studies suggest that the impact of horizontal-vertical cultural values on consumer behavior is distinct from the impact of individualism-collectivism cultural values (Shavitt et al., 2006)

Individuals sharing membership in the same national culture often differ in their orientation toward supposedly collectivist or individualist dimensions. These differences affect purchase decision-making process (Hofstede 1980; Kluckhohn and Strodtbeck 1961; Triandis 1995; Triandis and Gelfand 1998). Collectivist consumers typically demonstrate a great deal of conformity to group norms and family ties. By contrast, individualist consumers are driven by self-interests to guide their behaviors. Consumers' cultural orientation also differs as a function of their social standing in group relationships. In horizontal relationships, all members are assumed to be of equal social importance while in vertical relationships, members are differentiated in a hierarchical order of importance (Shavitt et al., 2006).

In recognition of these tendencies, Triandis and Gelfand (1998) developed four mutually exclusive cultural-orientation categories. Their framework was operationalized by combining the individualist/collectivist (I-C) dimensions of culture with the horizontal/vertical dimension of group relationships, as follows:

1. *Horizontal individualists (H-I)*: Individuals who place greater importance on self-reliance and the pursuit of individual goals rather than group goals.
2. *Vertical individualists (V-I)*: Individuals who place greater importance on self-enhancement over group affiliation, status attainment, and strong competition with group members.
3. *Horizontal collectivists (H-C)*: Individuals who emphasize conformity with common goals without subordinating individual goals to group norms.
4. *Vertical collectivists (V-C)*: Individuals who emphasize commitment to group norms at the expense of individual goals and are willing to sacrifice personal goals to further the group's interests.

Triandis (1995) claims that the four types of I-C can be interpreted as being similar to various combinations of Hofstede's (1980, 2001) I-C and power distance dimensions. The importance of I-C cultural dimensions in the exploration of individual and national cultural differences and firm cultures is evidenced in the work of Atuahene-Gima and Li (2002) when they operationalized the I-C cultural dimension in their comparison of China (collectivist) and the United States (individualist) cultural

environments. Triandis and Gelfand's (1998) cultural orientation serve as the basis of this study in view of its popularity in the social sciences, its stability and meaningfulness in explaining cultural differences and its simplicity in operationalization. Moreover, Triandis and Gelfand's (1998) and Triandis' (1995) works have gained attention because of the explosion of business interaction between East Asia and rest of the world (Cavusgil, Knight, and Riesenberger 2008).

American vs. African Cultures

There are mixed results in literature about the degree of individualism and collectivism between African Americans and European Americans (Okoro, Cardon, and Marshall 2008). Interestingly, a meta-analysis conducted by Oyserman, Coon, and Kimmelmeier (2002) concluded that there were no significant differences between African Americans and European Americans in terms of I-C. Another study found that African Americans exhibited individualist and collectivist values more than European Americans (Coon and Kimmelmeier 2001). These studies reveal uncertainties within the broader American culture that demands researchers' attention. At the same time, few empirical studies have examined the cultural differences between Africans (e.g., Ghanaians) and Americans. To our best knowledge, the present research is the first to examine, empirically, the differences between African culture (i.e., Ghanaian) and American cultures using the Triandis and Gelfand's (1998) and Triandis' (1995) cultural orientations.

African culture posits that a person's individual identity is intertwined with his or her kinship's identity, with lineage and its solidarity constituting an important context of "Africanity" (Oppong 2003). For example, Kuada and Hinson (2012) articulate that in general, most Ghanaians remain firmly attached to their traditional cultural roots. Blankson, Cheng and Spears (2007), however; find that even though consumers in their study setting were individualistic (i.e., USA) and collectivistic (Taiwan and Ghana), their attitude toward bank selection were similar across the three countries. The authors opined that open and liberalized market environment, that characterized the three countries' market environments, moderate cultural values and attitudes toward bank selection irrespective of national development (i.e., developed vs. developing). This inference reflects Blankson, Cheng, and Spears' (2007, p. 469 and 483) conclusion that indeed, open and liberalized business climate appear to explain consumers' decisions. In this study, we acknowledge the differences in culture between USA and Ghana in that without diligent appreciation of culture, as in the case of Home Depot's failure in China (see Gao 2013), success in international markets will elude a firm's foreign marketing deliberations. Against this background, we study the differences between African (i.e., Ghanaian) and American cultures and relationship with attitude toward shopping. Following Hofstede (1980, 2001) and Darley, Luethge and Blankson (2013), we infer that while each of the four Triandis' cultural dimensions will reveal differences between the two cultures, American culture will likely exhibit individualism relative to African culture while collectivism will characterize African culture relative to American culture. Further, following Blankson, Cheng and Spears (2007), we infer that there will likely be positive relationship between the four Triandis' cultural dimensions and attitude towards shopping in both the African (Ghanaian) and American cultural milieus. Thus, we hypothesize that:

H1: The four Triandis' cultural dimensions (i.e., H-I, V-I, H-C, V-C) show variations between USA and Ghana samples, such that V-I and H-I will be higher in USA than in Ghana. At the same time, H-C and V-C will be higher in Ghana than in USA.

H2: Horizontal individualism (H-I) is positively associated with attitude towards shopping in USA and Ghana.

H3: Vertical individualism (V-I) is positively associated with attitude towards shopping in USA and Ghana.

H4: Horizontal collectivism (H-C) is positively associated with attitude towards shopping in USA and Ghana.

H5: Vertical collectivism (V-C) is positively associated with attitude towards shopping in USA and Ghana.

Research Method

Pursuant to the purpose of this study, we conducted our study to, first ascertain the differences in cultural value orientations between Africans (Ghanaians) and Americans. The primary purpose of the study was to examine empirically the underlying cultural characteristics of Africans and American. As noted earlier, Africans (i.e., Ghanaians) and Americans serve as illustrations. Consistent with Malhotra, Agarwal, and Peterson's (1996) suggestions, both etic and emic procedures were used for refinement of the scale. Specifically, prior to the pilot test of the questionnaire, the questionnaire was reviewed by four academics, two from the United States and two from Ghana. Their suggestions resulted in minor corrections in the statements. In the first place, the questionnaire was pilot tested among twenty college secretaries and staff in a southwestern university in the United States. Secondly, following announcements in classrooms, a convenience sample of 10 undergraduate, 8 MBA and 2 Ph.D. students in the United States completed the survey in classrooms. In Ghana 20 MBA students completed the pilot self-administered survey in classrooms. The pilot tests helped refine sensitive and ambiguous statements (i.e., items) in the questionnaire. On the basis of feed-back from the pilot tests, the items in the questionnaire were reshuffled to reflect a randomized list of items (see Table 2).

For the main study, students attending a major state university in southwestern United States and a major university in the capital city of Ghana, concurrently, completed the self-administered survey in classrooms in return for extra credit. The 13-randomized item questions were adapted from Sivadas, Bruvold, and Nelson (2008) and Okoro, Cardon, and Marshall (2008). A 7-point Likert scale (ranging from 1= not fitting at all and 7 = extremely fitting) was used for measuring the items. We did not translate the questionnaire in Ghana since our sample (Ghanaian) is Anglophone where the English language (British English) is the official and national language in schools, colleges and for advertising activities. In all, 500 questionnaires each were distributed to respondents in the United States and in Ghana. Following reminders in classrooms, we received 312 useful responses out of 500 in the United States, giving a 62.4% response rate in a one-wave cross-sectional study. 288 responses were usable after cleaning. At the same time, we received 294 responses out of 500 questionnaires distributed to respondents in Ghana for a 58.8% response rate in a one-wave cross-sectional study. 247 responses were, however; used for analysis following cleaning of the survey questionnaires. We found no significant differences between early and late respondents in the United States and Ghana samples indicating that non-response bias was not a major problem (Armstrong and Overton 1977).

Results

As shown in Table 1, the majority of the respondents in the United States are in the age group 18-30 (94%) followed by 31-40 (4%). In contrast, majority of the respondents in Ghana belong to the age group 31-40 (64%) followed by 41-50 (26%). As well, 8% of the Ghanaian respondents belong to the 51-60 age groups, compared to 0.3% of USA respondents. While female (56%) respondents, compared to males (44%) dominate the sample in USA, in Ghana, male respondents (64%) are dominant compared to females (36%).

Insert Tables 1 and 2 here

Table 2 reveals the differences in cultural values between the USA and Ghana. On average, Ghanaians more strongly endorse horizontal individualism (H-I) than USA (Ghana Mean: = 6.02; USA Mean: = 5.60, $p < .05$). Similarly, Ghanaians exhibit higher horizontal collectivism (H-C) than Americans (Ghana Mean: = 6.31; USA Mean: = 5.62, $p < .05$). There are however no differences in vertical collectivism (V-C) and vertical individualism (V-I) attitudes between the two cultures (V-C: Ghana Mean: = 4.44 and USA Mean: = 4.38, $p > .05$; V-I: Ghana Mean: = 4.51 and USA Mean: 4.68, $p > .05$). The foregoing discussion and the finding that there are significant differences in the means of horizontal individualism (H-I) and horizontal collectivism (H-C) provide partial support for hypothesis H1.

Insert Tables 3 and 4 here

In order to assess whether the attitudes of the samples followed the same pattern as that of Triandis (1995), we conducted separate exploratory factor analysis for each country similar to Okoro, Cardon, and Marshall (2008). As indicated in Tables 3 and 4, the results show that with the exception of a few items from both the USA and Ghana, items were differently classified as compared to Triandis (1995). In addition, there is a high correlation between the items for the two samples. As expected, because of the contrast between the two cultures, the factor loadings and reliability are quite different for Ghana and the USA (see Tables 3, 4) providing further support for H1. Furthermore, as shown in Table 5, H-I, V-I, H-C, and V-C positively and significantly impact attitude towards shopping in USA and Ghana, thus, support H2, H3, H4, and H5, respectively.

Insert Table 5 here

Conclusions and Implications

The cultural dimensions, individualism-collectivism and vertical-horizontal, have significant impacts on American and African consumers' shopping behaviors. The results of the study provide several insights. Ghanaians exhibit higher degree of horizontal individualism (H-I) and horizontal collectivism (H-C) than their American counterparts. However, there is no significant difference between the two countries in terms of vertical individualism (V-I) and vertical collectivism (V-C). There are several plausible reasons for these results. A reason for the high level of Ghanaians exhibiting higher levels of horizontal individualism (H-I) could be attributed to the sample in the study. The sample consisted of mostly undergraduate and Masters' students, who are acculturated to foreign cultures (predominantly Western). They are highly educated and often subtly emulate the lifestyles of their counterparts from developed countries. A similar situation is seen in China, where the majority of the individuals belonging to the younger generations are individualists unlike their elders who are collectivists (Zhang and Shavitt 2003). This phenomenon generally occurs due to the increasing globalization and exposure to foreign cultures that are more individualistic. Another reason reflects the predominant age group of 31-40 years. These generations grew up when Ghana was undergoing a transition to a more liberal and open economy (World Bank and IMF instigated "structural adjustment program") that commenced in 1984. The aftermath of the open economy is individuals' exposure to different cultures than hitherto. Since then, the government has also actively promoted foreign direct investment and has welcomed foreign firms and foreign goods, which have led to influx of several firms and brands from other cultures. These factors explain the higher scores of Ghanaians in horizontal-individualism (H-I) cohort.

While Ghanaians exhibit a fusion of collectivist and individualist cultures, they still display relatively higher degree of collectivism than Americans (Table 2). As Okoro, Cardon, and Marshall (2008) found, it is possible for individuals to exhibit differences in cultural dimensions within a country. Moreover, Ghanaians endorse horizontal collectivism (H-C) higher than Americans (Table 2). The findings revealed in Table 5 highlight similarities in attitude towards shopping between the two differing cultures and to a degree contribute to the extant literature on African culture and buying behavior. As African economies are transitioning to open and liberalized markets, they are attracting foreign firms, brands and expatriates alike and thus individuals, especially urban dwellers, similar to our sample, are subtly acculturating to the cultures of other countries as their markets continue to grow. The present study also clarifies the current state of African culture in the literature, extending the studies of Oyserman, Coon, and Kimmelmeier (2002). This research adds to the scarce literature in international marketing in Africa (Yang, Wang, and Su, 2006; Kalliny et al., 2011) and a stepping stone for further empirical research in African culture (Darley, Luethge, and Blankson 2013).

Managerial Implications

2022 Academy of African Business and Development Conference, UPSA, Accra, Ghana. May 17-21, 2022

The results indicate that the consumer value-system is changing. The clear distinctions between individualism-collectivism and vertical-horizontal cultural values are transforming. The individualistic American and collectivistic Ghanaian consumers in the study settings reveal that there is not much difference in H-I toward shopping behaviors, albeit significant differences in H-I cultural values between the two countries. Relatively speaking, these H-I Ghanaians are the acculturated and influenced by the open and liberalized market environment. Perhaps, the open and liberalized market environment appear to moderate cultural values and attitudes toward shopping behaviors irrespective of cultural identities of their nations. In other words, this acculturation process results in local consumers becoming more global consumers, requiring firms to re-evaluate their glocal strategies. The results are in consonance with Blankson, Cheng, and Spears (2007, p. 469 and 483) who conclude that open and liberalized business climate appear to explain consumers' decisions. The authors' study of banks selection in three study contexts, i.e., industrialized open market economy, newly industrialized open market economy and liberalized developing open market economy show consistency in consumers' selection of banks, irrespective of cultural differences and level of economic development. This has important implication for the type of strategies and activities firms carry out. Furthermore, the opposing attitude toward shopping behaviors for V-I, H-C, and V-C Ghanaian and American provide significant implications for international firms marketing in the U.S. and Ghana. Their shopping behaviors, purchasing decision making processes, information search, patronage values are vastly differently. Specifically, two distinct marketing strategies are required for firms operating in these two countries. The infusions of cultural values and the cultural tensions due to increasing globalizations transform two distinctive cultural identities into four independent groups of consumers with seven set of attitudes toward shopping behaviors. Each set of attitude requires different awareness, hierarchy of effects, and promotion strategies for international firms. The results provide further contributions for international marketing managers in both USA and Africa. Concerning limitations and future research directions, while the study provides important implications, there are some limitations. We noticed the weaknesses in the AVEs and Cronbach Alphas for H-C and V-C for the two samples in the study (see Appendices 2a and 2b). More studies must be undertaken to validate this research.

References

- Armstrong, J. S. and Overton, T. S. (1977). Estimating Nonresponse Bias in Mail Surveys. *Journal of Marketing Research*, 14 (3), 396-402.
- Atuahene-Gima, K. and Li, H. (2002). When Does Trust Matter? Antecedents and Contingent Effects of Supervisee Trust on Performance in Selling New Products in China and the United States. *Journal of Marketing*, 66 (3), 61-81.
- Blankson, C. Ming-Sung Cheng, J. and Spears, N. (2007). Determinants of Banks Selection in USA, Taiwan and Ghana. *International Journal of Bank Marketing*, 25 (7), 469-489.
- Cavusgil, S. T., Knight, G. A. and Riesenberger, J. R. (2008). *International Business: Strategy, Management, and the New Realities*. Upper Saddle River: Pearson Prentice Hall.
- Coon, H. M. and Kimmelmeier, M. (2001). Cultural Orientations in the United States (Re) Examining Differences among Ethnic Groups. *Journal of Cross-Cultural Psychology*, 32 (3), 348-364.
- Darley, W. K., Luethge, D. J. and Blankson, C. (2013). Culture and International Marketing: A Sub-Saharan African Context. *Journal of Global Marketing*, 26 (4), 188-202.
- Gao, M. H. (2013). Culture Determines Business Models: Analyzing Home Depot's Failure Case in China for International Retailers from a Communication Perspective. *Thunderbird International Business Review*, 55 (2), 173-191.
- Hofstede, G. (1980). Culture and Organizations. *International Studies of Management & Organization*, 10 (4), 15-41.
- Hofstede, G. H. (2001). *Culture's consequences: Comparing Values, Behaviors, Institutions and Organizations across Nations*. Thousand Oaks, CA: Sage.

- Kalliny, M., Saran, A., Ghanem, S. and Fisher, C. (2011). Cultural Differences and Similarities in Television Commercials in the Arab World and the United States. *Journal of Global Marketing*, 24 (1), 41-57.
- Kluckhohn, F. R. and Strodtbeck, F. L. (1961). *Variations in Value Orientations*. Oxford, England: Row, Peterson.
- Kuada, J. and Hinson, R. E. (2012). Corporate Social Responsibility (CSR) Practices of Foreign and Local Companies in Ghana. *Thunderbird International Business Review*, 54 (4), 521-536.
- Malhotra, N. K., Agarwal, J. and Peterson, M. (1996). Methodological Issues in Cross-Cultural Marketing Research: A State-of-the-Art Review. *International Marketing Review*, 13 (5), 7-43.
- De Mooij, M. and Hofstede, G. (2010). The Hofstede model: Applications to global branding and advertising strategy and research. *International Journal of Advertising*, 29(1), 85-110.
- Okoro, E., Cardon, P. W. and Marshall, B. (2008), "Horizontal And Vertical Individualist and Collectivist Tendencies among African American and European American Management Students," *In Proceedings of the 2008 Association for Business Communication Annual Convention*.
- Oppong, J. R. (2003). Culture, Conflict, and Change in Sub-Saharan Africa. In *Geography of Sub-Saharan Africa*. Second edition, Samuel A. Aryeetey. New York: Prentice-Hall, 134-164.
- Oyserman, D., Coon, H. M. and Kemmelmeier, M. (2002). Rethinking Individualism and Collectivism: Evaluation of Theoretical Assumptions and Meta-Analyses. *Psychological bulletin*, 128 (1), 3-72.
- Shavitt, S., Lalwani, A. K., Zhang, J. and Torelli, C. J. (2006). The horizontal/vertical distinction in cross-cultural consumer research. *Journal of Consumer Psychology*, 16, 325-342.
- Sivadas, E., Bruvold, N. T. and Nelson, M. R. (2008). A Reduced Version of the Horizontal and Vertical Individualism and Collectivism Scale: A Four-Country Assessment. *Journal of Business Research*, 61 (3), 201-210.
- Steenkamp, J. B. (2014). How global brands create firm value: the 4V model. *International Marketing Review*. 31(1), 5-29.
- Steenkamp, J.-B. E. (2019). Global versus local consumer culture: Theory, measurement, and future research directions. *Journal of International Marketing*, 27, 1-19.
- Triandis, Harry C. (1995). *Individualism & Collectivism*. Boulder: Westview Press.
- Triandis, H. C. and Gelfand, M. J. (1998). Converging Measurement of Horizontal and Vertical Individualism and Collectivism. *Journal of Personality and Social Psychology*, 74 (1), 118.
- Webster, C. and White, A. (2010). Exploring the National and Organizational Culture Mix in Service Firms. *Journal of the Academy of Marketing Science*, 38 (6), 691-703.
- Yang, Z., Wang, X. and Su, C. (2006). A Review of Research Methodologies in International Business. *International Business Review*, 15 (6), 601-617.
- Zhang, J. and Shavitt, S. (2003). Cultural Values in Advertisements to the Chinese X-Generation--Promoting Modernity and Individualism. *Journal of Advertising*, 32 (1), 23-33.

Table 1: Demographic characteristics of respondents

Variables	USA		Ghana	
	Frequency	Per cent	Frequency	Per cent
Age groups				
18 to 30	271	94.1	7	2.8
31 to 40	11	3.8	157	63.6
41 to 50	4	1.4	63	25.5
51 to 60	0	0	20	8.1
61 and over	1	.3	0	0
Total	287	100*	247	100.0
Gender (sex)				
Female	161	56	89	36.0
Male	126	44	158	64.0
Total	287	100*	247	100.0
Education				
High/Secondary School Graduate	17	5.9	8	3.2
Some years in College/University	239	83.0	172	69.6
Teachers' Training College or Post-Secondary Teachers' Training College	0	0	3	1.2
College/University Graduate	15	5.2	0	0
Some Graduate (e.g. Masters, Doctoral) School	5	1.7	57	23.1
Graduate Degree (e.g. Masters, Doctoral) Other	10	3.5	3	1.2
Other Qualification	1	.3	4	1.6
Total	287	100*	247	100*
Race/ethnicity (USA)				
American Indian and Alaska native	3	1.0		
Asian	31	10.8		
Black or African American	36	12.5		
Hispanic	30	10.4		
Mixed race	6	2.1		
Native Hawaiian and other Pacific Islander	16	5.6		
White	161	55.9		
Do not want to give this information	4	1.4		
Total	287	100*		
Cultural/tribal group (Ghana)				

Akan			141	57.1
Dagbani			10	4.0
Ewe			43	17.4
Ga/Adangbe			30	12.1
Nzema			2	.8
Hausa			6	2.4
Other			15	6.1
Do not want to give this information			0	0
Total			247	100*

**Rounded off to 100*

**Demographic details for one respondent was missing in USA*

Table 2: Independent sample *t*-test for difference in cultural values

Group		N	Mean	Std. Deviation	t-test	P-value
Vertical Collectivism	USA	288	4.38	1.08	-0.61	0.542
	Ghana	247	4.44	1.16		
Horizontal Collectivism	USA	288	5.62	0.85	-2.572	0.000
	Ghana	247	6.31	0.80		
Vertical Individualism	USA	288	4.68	1.24	1.33	0.183
	Ghana	247	4.51	1.52		
Horizontal Individualism	USA	288	5.60	1.21	-3.978	0.000
	Ghana	247	6.02	1.21		

Table 3: Factor loadings and reliability for Ghana

Attitude Towards Life	Communalities	V-I	V-C	H-I	H-C
Q6: In life, without competing with others, it is impossible to have a good society	0.66	0.81			
Q2: In life, competing with others is a joy for me	0.63	0.79			
Q10: In life, I believe that competing with others is the law of nature	0.62	0.76			
Q11: In life, I usually sacrifice my self-interest for the benefit of mankind, or my family	0.59		0.69		
Q8: In life, I do what will please my family or colleagues, even if I did not like (detested) the activity.	0.53		0.69		
Q4: In life, I would sacrifice an activity that I enjoy very much if my family or colleagues did not approve of it.	0.52		0.66		
Q12: In life, I believe my happiness depends very much on the happiness of people around me	0.45		0.60		
Q9: In life, I consider myself to be a unique person ; I am different from others	0.72			0.84	
Q5: In life, I enjoy being a unique person and being different from others in many ways	0.71			0.80	
Q3: In life, the well-being of my colleagues or family is important to m	0.73				0.85
Q14: In life, if a colleague or a co-worker gets a prize or an award, I would feel proud for him or her.	0.57				0.70
Eigenvalues		1.94	1.85	1.55	1.38
Percentage of Variance explained (61)		18	17	14	13
Mean		4.51	4.44	6.02	6.31
SD		1.52	1.16	1.21	0.80
Cronbach's Alpha		0.70	0.60	0.62	0.49

Extraction Method: Principal component analysis, Rotation Method: Varimax with Kaiser Normalization

Table 4: Factor loadings and reliability for USA

Attitude towards life	Communalities	VC	VI	HI	HC
Q8: In life, I do what will please my family or colleagues, even if I did not like (detested) the activity.	0.58	0.75			
Q11: In life, I usually sacrifice my self-interest for the benefit of mankind, or my family	0.56	0.73			
Q12: In life, I believe my happiness depends very much on the happiness of people around me	0.42	0.63			
Q4: In life, I would sacrifice an activity that I enjoy very much if my family or colleagues did not approve of it	0.49	0.63			
Q10: In life, I believe that competing with others is the law of nature	0.73		0.84		
Q2: In life, competing with others is a joy for me	0.58		0.75		
Q6: In life, without competing with others, it is impossible to have a good society	0.58		0.74		
Q9: In life, I consider myself to be a unique person ; I am different from others	0.79			0.88	
Q5: In life, I enjoy being a unique person and being different from others in many ways	0.77			0.87	
Q1: In life, I prefer to do “my own thing,” and without considering any one.	0.69				-0.78
Q14: In life, if a colleague or a co-worker gets a prize or an award, I would feel proud for him or her.	0.52				0.65
Q3: In life, the well-being of my colleagues or family is important to me	0.44				0.52
Eigenvalues		2.04	1.85	1.81	1.46
Percentage of variance explained (60)		17	15	15	12
Mean (N = 288)		4.38	4.67	5.60	5.62
SD		1.08	1.24	1.21	0.85
Cronbach's alpha		0.65	0.67	0.78	0.43

Table 5: Test of Hypotheses

Hypotheses	Path	USA			Ghana		
		Std Betas	P-Value (2-tailed)	Results	Std Betas	P-Value (2-tailed)	Results
H2	Horizontal Individualism \square Attitude towards Shopping	0.132	0.02	Supported	0.169	0.004	Supported
H3	Vertical Individualism \square Attitude towards Shopping	-0.164	0.005	Supported	0.217	<0.001	Supported
H4	Horizontal Collectivism \square Attitude towards Shopping	0.117	0.035	Supported	-0.203	<0.001	Supported
H5	Vertical Collectivism \square Attitude towards Shopping	-0.115	0.038	Supported	0.172	0.004	Supported
R-Square		0.248			0.130		