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The role of individualism vs. collectivism in the formation of repurchase intent: A cross-industry comparison of the effects of cultural and personal values

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ABSTRACT

As repurchase intent drives profitability and firms are facing culturally diverse customers, managers should know how individualism (vs. collectivism) influences the formation of repurchase intent. This research models individualism as a dimension of both national culture and personal values. Based on HLM of data from six countries and ten industries, study 1 shows that cultural individualism is more influential than personal individualism. Individualism positively moderates the effect of customer satisfaction and negatively moderates the effects of public brand image and relational switching costs on repurchase intent. While the effects of customer satisfaction and relational switching costs are moderated more strongly for services, the effect of public brand image is moderated more strongly for products. Study 2 illuminates psychological processes operating behind these moderating effects: importance of relational switching costs – reliance on salespeople; importance of public brand image – meeting social preferences (impressing others, expressing group identify), but not trustworthiness; importance of customer satisfaction – customization, distinctiveness, but not functional benefits. This research also tests extant theories about the main effect of individualism on repurchase intent. The results provide valuable, novel suggestions for cross-cultural adaptation of marketing strategy.

1. Introduction

Marketing managers pursue high levels of repurchase intent among customers because repurchase intent is a key driver of long-term profitability (Kumar & Reinartz, 2006; Reichheld & Sasser, 1990; Reinartz & Kumar, 2003). Specifically, repurchase intent leads to actual repurchase behavior (Bolton, Kannan, & Bramlett, 2000), cross-buying intent (Ngobo, 2004), and positive word-of-mouth referrals (Reichheld & Sasser, 1990), which impact corporate profitability (Kumar & Reinartz, 2006).

While past research has identified the product- and firm-specific antecedents to repurchase intent (Fornell, Johnson, Anderson, Cha, & Bryant, 1996; Johnson, Gustafsson, Andreassen, Lervik, & Cha, 2001), the moderating effects of national culture dimensions and personal value dimensions on the formation of repurchase intent are still under-researched. In

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the face of globalization and thus increasing cultural diversity among customers, firms have a growing need for such knowledge, which would enable them to adapt their marketing strategy to customers with different national cultural values and personal values. For instance, firms need to know which values make customers respond more positively to investments in public brand image vs. investments in customer satisfaction. Our research aims to satisfy the need for knowledge of such moderating effects and thus to extend the literature on contextual influences in consumer purchasing behavior in the field of economic psychology (Auh & Johnson, 2005; Choi & Geistfeld, 2004; Johnson, Herrmann, & Gustafsson, 2002; Johnson et al., 2001).

Since the effects of distinct cultural value dimensions follow distinct psychological processes, they each require extensive theory development processes and cannot all be compressed into a concise, conceptually parsimonious article. For this article, we will choose the dimension of individualism (vs. collectivism) as meta-analytical research found that it has particularly large effects on attitudes relevant to human decision making (Taras, Steel, & Kirkman, 2010). Of course, theory on moderating effects of other cultural dimensions also would be valuable and could be developed in future work. While past research has analyzed *main* effects of individualism (vs. collectivism) (Lam, 2007; Sharma, 2010; Soares, Farhangmehr, & Shoham, 2007; Taras et al., 2010), we will take the unique approach of analyzing its various *moderating* effects on the formation of repurchase intent in detail. Moreover, our research will be unique in comparing these effects of individualism (a) as a dimension of national culture vs. personal values and (b) across industries. To our knowledge, no previous research has analyzed these managerially important issues.

The literature consists of three major conceptualizations of individualism and collectivism. Based on Hofstede (2001, originally 1980), the earliest approach models individualism and collectivism as opposite poles of a continuum and is the mostly frequently used option for large-scale international comparisons (Taras et al., 2010). Individualism is an orientation toward oneself as an autonomous person embedded in one's own skin, whereas collectivism is a state wherein an individual's identity is submerged in the broader society or group to which one belongs. Collectivism involves a particularly strong desire for interaction with and recognition by this group (Hofstede, 2001). A more recent approach treats individualism and collectivism as separate, only loosely correlated dimensions and allows for personalities characterized by both high (or low) individualism and collectivism at the same time (Taras, Rowney, & Steel, 2009). Extending this perspective, another approach defines individualism and collectivism as having vertical and horizontal sub-dimensions (Singelis, Triandis, Bhawuk, & Gelfand, 1995). In our research, we do not attempt to delve into the intense debate on which of these is the only right approach because our interest is more of a managerial than conceptual nature. While we deeply respect all of these approaches and the arguments for and against their validity, our hypotheses are rooted in the distinction between individualistic and collectivist consumers rather than the (transversal) distinction between consumers with both high vs. both low individualism and collectivism or the horizontal-vertical distinction. Thus, our research will adopt the definition of individualism as the opposite of collectivism.

Fig. 1 presents our conceptual framework and hypotheses. We will draw on cultural psychology to develop the hypotheses that higher individualism (vs. collectivism) decreases the effects of relational switching costs (H1) and public brand image (H2) and increases the effect of customer satisfaction (H3) on repurchase intent. Fig. 2 summarizes the rationales. Of great practical relevance, these hypotheses imply that firms should invest more in customer satisfaction when dealing with individualistic customers and more in public brand image and relational switching costs when dealing with

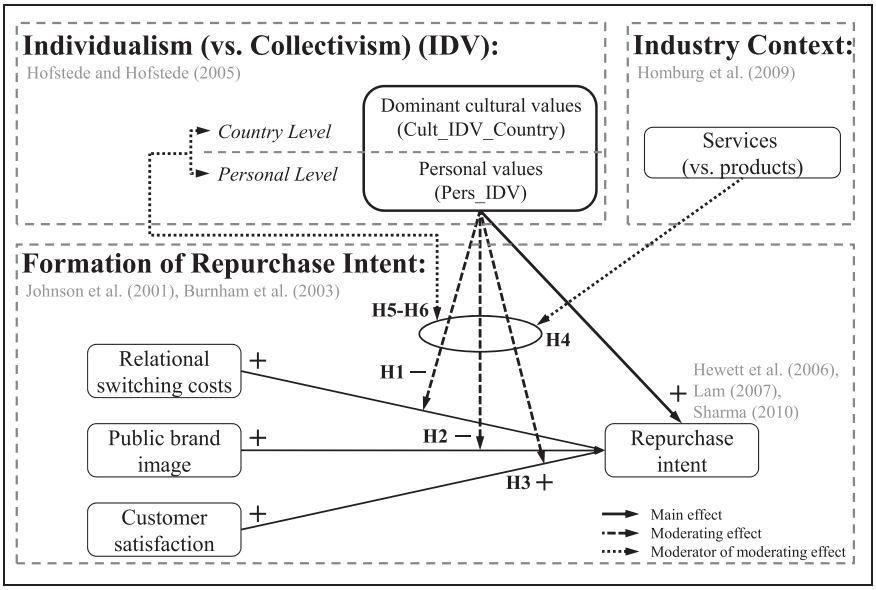

Fig. 1. Conceptual framework and hypotheses.

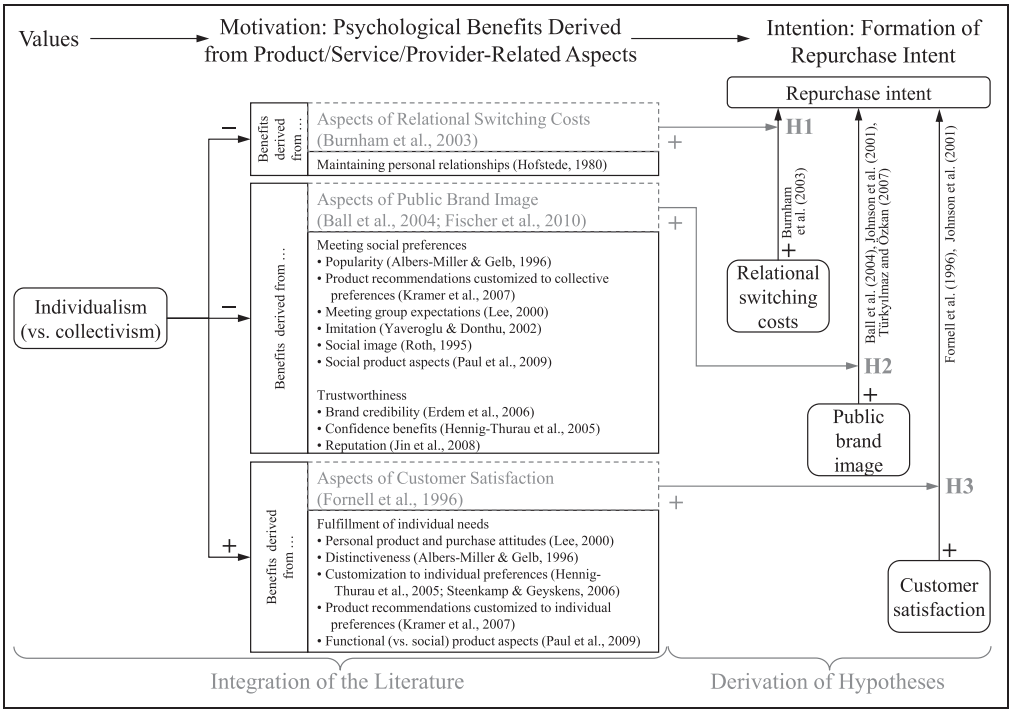

Fig. 2. Moderating effects of individualism (vs. collectivism) on the formation of repurchase intent: integration of the literature into the development of hypotheses.

collectivist customers. We will posit that the effects of relational switching costs and customer satisfaction are moderated more strongly for services, whereas the effect of public brand image is moderated more strongly for products (H4). Further, we will posit that individualism (vs. collectivism) tends to have stronger moderating effects as a national culture dimension than as a personal value dimension (H5) and that these moderating effects are stronger at the national cultural (vs. personal) level in industries with a greater role of impersonal (vs. personal) relationships (H6). As a secondary contribution, we will retest extant theories about the main effect of individualism (vs. collectivism) on repurchase intent (Hewett, Money, & Sharma, 2006; Lam, 2007; Sharma, 2010). Study 1 will test these hypotheses with consumer data from six countries and ten industries. Study 2 will illuminate psychological processes behind the moderating effects.

2. Theoretical background

2.1. Antecedents to Repurchase Intent

Since our article deals with the formation of repurchase intent, we briefly will review three of the most influential antecedents to repurchase intent (Burnham, Frels, & Mahajan, 2003; Frank, Enkawa, & Schvaneveldt, 2014; Johnson et al., 2001): customer satisfaction, public brand image, and relational switching costs. We will call them provider-related customer attitudes because they relate to firms providing products and services to customers (Burnham et al., 2003; Frank et al., 2014). For reasons of parsimony, we focus on these three antecedents because our novel hypotheses (see Fig. 1) will deal with how their direct effects on repurchase intent are moderated by individualism (vs. collectivism).

In the marketing literature, customer satisfaction is the most established determinant of repurchase intent (Fornell et al., 1996). Customers repurchase from the same provider to sustain high levels of satisfaction, or switch providers to resolve problems of low satisfaction.

Public brand image is the perceived overall public opinion of a brand and substantially impacts repurchase intent for several reasons (Erdem, Swait, & Valenzuela, 2006; Fischer, Völckner, & Sattler, 2010; Frank et al., 2014; Johnson et al., 2001; Roth, 1995; Türkyılmaz & Özkan, 2007). First, public brand image can convey current information that is not fully reflected by past-oriented customer satisfaction (e.g., innovative industries). Second, as a proxy of the average customer experience in the social environment, it signals trustworthiness, which matters especially when the repurchase experience can differ from past experiences (e.g., distinct products, long repurchase cycle). Third, focusing on public brand image enables customers to select products and services meeting the tastes of the social environment and contributing to positive social relationships (Ball, Coelho, & Machás, 2004; Roth, 1995; Türkyılmaz & Özkan, 2007).

Switching costs are barriers making it hard to switch providers of goods and services (Burnham et al., 2003). Although several types of switching costs exist, research has reported that relational switching costs exert the strongest influence on repurchase intent (Burnham et al., 2003; Vázquez-Carrasco & Foxall, 2006). This effect implies that customers stay with providers to avoid harming relationships with salespeople, friends, and the brand community.

Of these three effects, Frank et al. (2014) found that the effect of public brand image on repurchase intent is the strongest, followed by the effects of customer satisfaction and relational switching costs.

2.2. Influences of individualism (vs. collectivism) on the formation of repurchase intent

While a few studies have analyzed the main effect of individualism (vs. collectivism) on repurchase intent, its moderating effects on the formation of repurchase intent are virtually unknown.

With regards to the *main* effect, Lam (2007) found a positive influence of individualism (vs. collectivism) on proneness to brand loyalty. He established the theory that since individualistic (vs. collectivist) consumers better withstand influences from group members, social/group norms, and marketing media, they tend to stay with their individually best choice without being distracted by external influences. Using the dimensions of individualism (vs. collectivism) and independence (vs. interdependence), Sharma (2010) confirmed this effect for automobiles. Similarly, Hewett et al. (2006) reported a positive effect of individualism (vs. collectivism) on organizational repurchase intent.

By contrast, the *moderating* effects of individualism (vs. collectivism) on the formation of repurchase intent have not yet been understood. To our knowledge, merely a single study, Frank, Abulaiti, and Enkawa (2012, p. 695), has analyzed one of the potential moderating effects. They found that personal (as opposed to cultural) individualism (vs. collectivism) negatively moderates the effect of relational switching costs on repurchase intent across 13 industries in Japan. The lack of further research on such moderating effects limits the ability of international firms to optimize repurchase intent by adjusting to the local mix of antecedents to repurchase intent that best fits individualistic vs. collectivist cultures. In order to aid marketing practice and extend the literature on international marketing, our research will be original in illuminating how individualism (vs. collectivism) moderates the effects of the most crucial drivers of repurchase intent: customer satisfaction, public brand image, and relational switching costs. Our research will also be the first to show how these moderating effects differ between products and services. As a secondary contribution, we will seek to broaden the limited, context-specific support of the extant theories on the main effect of individualism (vs. collectivism) on repurchase intent by simultaneously examining multiple industries.

All of the cited studies explored the role of individualism (vs. collectivism) as a *personal* value dimension, which differs among persons. No study has analyzed the main and moderating effects of individualism (vs. collectivism) as a national *culture* dimension, which is a societal norm deriving from majority opinions (Hofstede, 2001) and differs among countries. It is not yet known whether the effects of personal values can be generalized to the level of cultural values, and vice versa. Also, it is still unknown whether national cultural values or corresponding personal values exert stronger effects on consumer behavior. Of value to economic psychology and international marketing, our study thus will be the first to analyze main and moderating effects of cultural individualism (vs. collectivism) on the formation of repurchase intent and to compare cultural and personal effects.

3. Development of hypotheses

3.1. Moderating effects of individualism (vs. collectivism) on the formation of repurchase intent

As customer satisfaction, public brand image, and relational switching costs are among the most influential and thus strategically decisive drivers of repurchase intent (Burnham et al., 2003; Fornell et al., 1996; Johnson et al., 2001), our theory building will focus on how individualism (vs. collectivism) moderates their effects. We will develop the original hypotheses that individualism (vs. collectivism) negatively moderates the effects of relational switching costs (H1) and public brand image (H2) and positively moderates the effect of customer satisfaction on repurchase intent (H3). Summarized in Fig. 2, our theoretical approach structures and integrates the extant literature on how individualistic vs. collectivist consumers derive psychological benefits from different aspects of products and services.

We first will describe our least complex hypothesis. The positive effect of relational switching costs on repurchase intent reflects the notion that customers stay with providers of goods and services because they fear harming relationships with salespeople, friends, and the brand community (Burnham et al., 2003). We presume that this fear depends on the personal importance of relationships, which is larger for collectivist than individualist customers because collectivism (vs. individualism) involves a strong desire for interaction and recognition (Hofstede, 2001). Hence, we predict a stronger effect of relational switching costs on repurchase intent for collectivist than individualistic customers. Frank et al. (2012) found initial evidence of such a moderating effect in Japan. They examined the effect of individualism (vs. collectivism) as a personal value dimension but not as a national culture dimension, which still needs to be tested.

H1. Individualism (vs. collectivism) negatively moderates the positive effect of relational switching costs on repurchase intent.

The literature reports that collectivism (vs. individualism) increases (i.e., individualism decreases) the psychological benefits derived from selecting products and services which meet social preferences and signal trustworthiness (see Fig. 2). A good public brand image signals social preferences and trustworthiness (Fischer et al., 2010). Hence, we posit that the positive effect of public brand image on repurchase intent (Ball et al., 2004; Johnson et al., 2001) is stronger for collectivist than individualistic customers. The following paragraphs will provide more details on the two underlying mechanisms.

First, the literature has shown that collectivism, which involves a strong desire for recognition by group members (Hofstede, 2001), increases the psychological benefits derived from selecting products and services that meet social preferences (Kramer, Spolter-Weisfeld, & Thakkar, 2007; Lee, 2000; Paul, Hennig-Thurau, Gremler, Gwinner, & Wiertz, 2009; Roth, 1995). As public brand image reflects social preferences (Ball et al., 2004; Fischer et al., 2010), we predict that its importance in repurchase decisions is higher for collectivist than individualistic consumers.

Specifically, the following articles found that collectivism (vs. individualism) increases the psychological benefits derived from selecting products and services which meet social preferences. In a study on advertising appeals, Albers-Miller and Gelb (1996) revealed that popularity is a more important product characteristic for more collectivist consumers. Correspondingly, Kramer et al. (2007) reported that collectivist (vs. individualistic) consumers are more receptive to product recommendations matching collectivist than individualistic preferences. Likewise, Lee (2000) showed that perceived expectations of subjectively important groups have a greater influence on collectivist than individualistic consumers' purchase decisions. Yaveroglu and Donthu (2002) showed that more collectivist (vs. individualistic) consumers more strongly account for group preferences and imitate group behavior. Roth (1995) found that the social image of products and services is a better predictor of market share in collectivist than individualistic countries. Moreover, Paul et al. (2009) report that for consumers driven by collective (vs. individual) motivational values, social product benefits are more important in repurchase decisions than psychological or, in particular, functional product benefits.

Second, the literature has shown that collectivism (vs. individualism) enhances the psychological benefits derived from selecting products and services with high brand credibility, confidence benefits, and a good reputation. These aspects can be summarized as signals of trustworthiness. As public brand image reflects trustworthiness (Fischer et al., 2010; Ngobo, 2004), we thus predict that using it to decide on repurchases is more beneficial to collectivist than individualistic consumers.

Specifically, Erdem et al. (2006) found that credible brands provide more value to collectivist than individualistic consumers. In a conceptual article, Hennig-Thurau, Gwinner, Gremler, and Paul (2005) suggested that collectivism positively moderates the impact of confidence benefits on repurchase intent. Jin, Park, and Kim (2008) found that the effect of reputation on repurchase intent is stronger in South Korea than the United States. They attributed this difference to higher collectivism (vs. individualism) in South Korea.

H2. Individualism (vs. collectivism) negatively moderates the positive effect of public brand image on repurchase intent.

As shown in Fig. 2, the literature has argued and/or found that individualism (vs. collectivism) increases the psychological benefits derived from the following aspects: personal (vs. referent) product and purchase attitudes (Lee, 2000), distinctive product features (Albers-Miller & Gelb, 1996), product customization to individual preferences (Hennig-Thurau et al., 2005; Steenkamp & Geyskens, 2006), product recommendations customized to individual (vs. group) preferences (Kramer et al., 2007), and functional (vs. social) product aspects (Paul et al., 2009). In summary, these findings indicate that individualism (vs. collectivism) increases the psychological benefits derived from selecting products and services which fulfill individual needs rather than perceived preferences of the social environment. The partial effect of customer satisfaction (vs. public brand image) on repurchase intent reflects the effect of the fulfillment of individual needs (vs. group preferences) (Fornell et al., 1996; Johnson et al., 2001). Hence, we predict that using customer satisfaction (as opposed to public brand image) to decide on repurchases is more beneficial to individualistic than collectivist consumers.

H3. Individualism (vs. collectivism) positively moderates the positive effect of customer satisfaction on repurchase intent.

3.2. Industry differences in the moderating effects of individualism (vs. collectivism)

We will predict that the hypothesized moderating effects differ between products and services. The negative moderating effect of individualism (vs. collectivism) on how relational switching costs impact repurchase intent (H1) derives from collectivist unwillingness to harm personal relationships. As services involve far more interaction with staff than do products (Homburg, Kuester, & Krohmer, 2009), switching services tends more to harm personal relationships, whereas switching products rather harms identification with an anonymous brand community (Frank et al., 2012). Due to the principle of keeping face and avoiding direct conflicts, collectivist unwillingness to harm relationships is larger in personal than anonymous settings (Hofstede, 2001). Hence, individualism (vs. collectivism) may more strongly moderate the effect of relational switching costs on repurchase intent for services than products.

Based on a different logic, the same conclusion is valid for the positive moderating effect of individualism (vs. collectivism) on how customer satisfaction affects repurchase intent (H3), which derives from the greater individualistic (vs. collectivist) preference for customization and individual need fulfillment (see Fig. 2). The presence of the customer during the production processes of services gives staff a greater potential to customize offerings to individual customer

needs for services than for products (Homburg et al., 2009). Thus, we posit that individualism (vs. collectivism) more strongly moderates the effect of customer satisfaction on repurchase intent for services than products.

By contrast, we predict the opposite industry difference for the hypothesized negative moderating effect of individualism (vs. collectivism) on how public brand image affects repurchase intent (H2). This moderating effect partially derives from the collectivist desire to meet social preferences (see Fig. 2), that is, impress others and signal group membership (Fischer et al., 2010). Unlike services, products are owned objects and enable a stronger identification with the owner (Belk, 1988; Homburg et al., 2009), and thus should be more effective in impressing others and signaling owner characteristics such as group membership. Hence, we predict that individualism (vs. collectivism) more strongly moderates the effect of public brand image on repurchase intent for products than services.

H4. Individualism (vs. collectivism) moderates the effects of **(a)** relational switching costs and **(b)** customer satisfaction on repurchase intent more strongly for services than products, whereas it moderates the effect of **(c)** public brand image more strongly for products than services.

3.3. Moderating effects of individualism (vs. collectivism) as a national culture dimension vs. personal value dimension

Culture is defined as a system of shared meanings that provide the standards for perceiving, believing, evaluating, communicating, and acting among those who share a language, a historic period, and a geographic location (Triandis, 1996). Culture thus represents dominant values of a perceived majority (Triandis & Suh, 2002). It influences personal behavior because people take these values for granted or as socially expected, independent of their personal values (Hofstede, 2001). Despite the existence and behavioral relevance of sub-cultures (Frank et al., 2012), the psychology and business literatures mostly have focused on the concept of national culture in order to find reasons for major observed behavioral differences across countries.

By contrast, personality is defined as a person's characteristic pattern of thought, emotion, and behavior, together with the psychological mechanisms behind those behaviors (Funder, 2012). Personality research distinguishes various types of personality constructs such as emotions, traits, and values. In our research, we draw upon the theory of cultural psychology, which demonstrated that the origins of personality – especially of personal values – lie in not only biological, but also cultural, factors (Benet-Martínez & Oishi, 2008; Heine, 2010). Hence, cultural dimensions have been used by many scholars to characterize both dominant national values and personal values, as is captured by our conceptual framework (see Fig. 1). In fact, the major frameworks of national culture calculate national values as aggregated personal values across samples in a country (Hofstede, 2001).

In merging the literatures on culture and personality, cultural psychology has given prominence to the dimension of individualism (vs. collectivism) (Benet-Martínez & Oishi, 2008; Heine, 2010). When measured as a personal value dimension, the literature mostly refers to this dimension as ideocentrism vs. allocentrism (Triandis & Suh, 2002), as individualism vs. collectivism at the individual level of analysis (Singelis et al., 1995), or simply as individualism vs. collectivism (Soares et al., 2007; Taras et al., 2010). For reasons of consistency and simplicity, our research will refer to it as personal individualism (vs. collectivism) [Pers_IDV] as opposed to (national) cultural individualism (vs. collectivism) [Cult_IDV_Country] (see Fig. 1).

In their meta-analysis of psychological studies, Taras et al. (2010) found that human psychology is more strongly influenced by (national) cultural than personal individualism (vs. collectivism). They interpreted that individualism (vs. collectivism) is a broad, rather than specific, value dimension and thus likely better explains broad international differences than specific personal differences in behavior. However, their review does not account for consumer purchase decision making. Moreover, it shows a large variance in the effects of personal individualism (vs. collectivism). In particular, the effects of individualism (vs. collectivism) on variables relevant to the processes underlying our hypotheses H1–H3 (see Fig. 2) tend to be relatively large at the personal level and almost reach the size of analogous country-level effects. Also, most processes listed in Fig. 2 derive from studies with analyses at the personal rather than country level. While Taras et al.'s (2010) results thus imply larger effects of cultural than personal individualism (vs. collectivism) in general, it is not obvious from an empirical perspective whether this principle also holds in our consumer research context of repurchase decisions.

From a conceptual perspective, cultural norms are particularly relevant to interactions between members of a culture (Hofstede, 2001), whereas they are less important to isolated individual behavior. Hence, we presume cultural norms to be very influential in interpersonal issues (see Fig. 2) such as maintaining relationships with others, meeting social preferences, and maintaining distinctiveness, which are elements of our hypotheses. We thus posit that Taras et al.'s (2010) empirical observation of stronger effects of cultural than personal individualism (vs. collectivism) holds in our research context.

H5. Individualism (vs. collectivism) has stronger moderating effects on the formation of repurchase intent as a national culture dimension than as a personal value dimension.

Furthermore, cultural norms are more relevant to formal relationships with a larger, not personally well-known group of people, whereas personality is more relevant to informal relationships with a small, personally well-known group of people (Hofstede, 2001). This may imply that individualism (vs. collectivism) has relatively larger effects as a national culture dimension than as a personal value dimension in industries where impersonal relationships (involving relationships with/visibility to less well-known people) play a greater role and personal relationships play a smaller role.

H6. In industries where impersonal (vs. personal) relationships play a greater role, individualism (vs. collectivism) has relatively larger moderating effects on the formation of repurchase intent as a national culture dimension than as a personal value dimension.

Study 1 will test our hypotheses with data from six countries and ten industries. Study 2 will examine presumed psychological processes behind the hypothesized moderating effects.

4. Study 1: Empirical verification of hypotheses

4.1. Methodology

To test our hypotheses (see Fig. 1), we used data from a questionnaire-based consumer survey, which was developed based on experiences with a separate and partially different pre-survey used by Frank et al. (2012). The dataset includes questions on the regions of residence and birth; age and gender (control variables); individualism (vs. collectivism); and repurchase intent (H1–H6) and its antecedents (Burnham et al., 2003; Johnson et al., 2001): relational switching costs (H1, H4–H6), public brand image (H2, H4–H6), and customer satisfaction (H3–H6). Respondents were to indicate provider-related attitudes on 10-point Likert-type scales regarding their primarily used (and owned in the case of products) brand in an industry (as in the American and European Customer Satisfaction Index methodologies: Fornell et al., 1996; Johnson et al., 2001). To ensure that the data include only real user evaluations, the questionnaire asked respondents without recent user experience in an industry to skip these industry-specific questions. Of importance to testing how the hypothesized effects vary across industries (H4 and H6), the dataset covers ten diverse industries: cars, cell phones, personal computers, shampoo (products), banks, fast food restaurants, hairdressers, hospitals, mobile carriers, and supermarkets (services). We used data collected in six countries, which represent diverse cultural degrees of individualism (Hofstede, 2001): Bolivia, China, France, Japan, Thailand, and the USA.

For designing the questionnaire, we drew on Bergkvist and Rossiter (2007) who found that single-item measures are preferable for measuring constructs with concrete singular objects and concrete attributes such as ours. We used the following scales (e.g., shampoo): "How likely are you to buy your next shampoo from the same brand?" (repurchase intent; anchors: extremely unlikely/likely); "What is your overall satisfaction with this shampoo?" (customer satisfaction; extremely dissatisfied/satisfied); "What is your perception of the overall public image of this brand?" (public brand image; extremely bad/good); "I am afraid to lose personal relationships (with friends, staff, other users, brand community) by switching to another brand" (relational switching costs; absolutely disagree/agree). We obtained these questions from Burnham et al. (2003) (relational switching costs), Johnson et al. (2001) (customer satisfaction, public brand image), and Fornell et al. (1996) (repurchase intent).

As culture has a probabilistic, rather than a deterministic, nature, it is difficult to measure (Benet-Martínez & Oishi, 2008; Stryker & Burke, 2000). Specifically, the degree to which people exhibit cultural tendencies depends on preferences, moods, and situations (Benet-Martínez & Oishi, 2008). In other words, higher individualism (vs. collectivism) results in a stronger preference for self-orientation (vs. group orientation) only on average across a set of different trade-off situations, but not for every single trade-off situation. Only formative, but not reflective, scales can measure such a phenomenon. With formative scales, the average observed behavior across different situations defines the overall score, whereas reflective scales require that a certain overall score lead to exactly the same trade-off decision in each situation (so-called convergent validity) (Diamantopoulos, 1999). Consequently, the probabilistic nature of individualism vs. collectivism causes most of its reflective scales to fail the requirements of convergent validity (Lam, 2007; Soares et al., 2007; Taras et al., 2009), and a formative scale thus is the more appropriate choice of measurement. In line with this measurement approach, our survey contains two items from Hofstede and Hofstede (2005) for a work-related context: (IDV_1) "Think in terms of we" (−2) vs. "Think in terms of I" (2); (IDV_2) "Relationship prevails over task" (−2) vs. "Task prevails over relationship" (2). As indications of content validity, these items validly measure trade-offs between work-related self-orientation and group orientation, validly represent personal values, and have been endorsed and used by past research as indicators of individualism vs. collectivism (Abulaiti, Enkawa, & Frank, 2010; Enkawa & Frank, 2015; Frank & Schvaneveldt, 2014; Hofstede, 2001; Hofstede & Hofstede, 2005; Ogikubo, Huang, & Enkawa, 2008). While the measurement context is restricted to work, as in the established cultural frameworks by Hofstede and GLOBE, this approach anchors respondents' psychology in a concrete context and thus enhances the reliability of measurement even with few items (or a single item) (Bergkvist & Rossiter, 2007). Within the domain of work, these independent, not necessarily aligned measures add up to an overall degree of individualism vs. collectivism, which then may influence the entirely different domain of consumer behavior (Hofstede & Hofstede, 2005). Therefore, we defined individualism vs. collectivism as a formative scale (IDV) in the form of an index calculated as the average of IDV_1 and IDV_2. For formative scales, convergence-based reliability measures (α, AVE) do not have meaning (Diamantopoulos, 1999). As a robustness check, we performed additional analyses with individual items instead of the formative scale.

Multilingual teams translated the questions from English into Chinese, Uyghur (spoken in Northwest China), Spanish, French, Thai, and Japanese and back for verification. These teams discussed to ensure the same meanings across languages, pre-tested the questionnaires with independent consumers, and improved the wording. While techniques for testing cross-cultural measurement equivalence are limited to reflective multi-item scales and thus cannot be used for our single-item

and formative scales, we applied great care in the translation process and leveraged existing, validated translations of our established scales, such as translations to Japanese (Abulaiti et al., 2010; Enkawa & Frank, 2015; Ogikubo et al., 2008) and to European languages in the European Customer Satisfaction Index project. We collected data from Cochabamba, La Paz, and Santa Cruz in Bolivia; Beijing, Shanghai, Wuhan, and Ürümqi in China; Chiang Mai in Thailand; Tokyo, Nagoya, and Toyama in Japan; Paris, Montpellier, and Lyon in France; and Salt Lake City-Ogden in the USA. To maximize the sample representativeness despite budget restrictions, our data collection targeted a mix of locations such as malls, public places, universities, public institutions, firms, and managerial conferences. We distributed the questionnaires personally to consumers willing to participate in our study, but some respondents sent us the questionnaires by mail. Based on Armstrong and Overton (1977), we tested for non-response bias by comparing our constructs between early (first 25%: immediate responses) and late respondents (last 25%: late mail respondents, closest to non-respondents). There were no significant differences. Excluding missing data, our final dataset consists of 3895 valid questionnaires and 31,296 industry-specific sets of responses (Bolivia 5037, China 7628, France 1560, Japan 11,209, Thailand 2774, USA 3088). The dataset represents urban consumers, contains a similar number of responses from men and women, overstates the number of consumers in their 20s, and understates the number of senior citizens. A subset of our data was used by previous research that did not examine any effects of individualism vs. collectivism (Frank et al., 2014).

We took steps to minimize and examine common method variance (CMV), which can distort the results of cross-sectional research. As recommended by Lindell and Whitney (2001), we varied our scale anchors and thus reduced the monotony of our scales in order to minimize the extent of CMV. Moreover, according to Lindell and Whitney (2001), the smallest positive correlation among variables in a dataset is an upper bound on CMV, and the existence of a negative correlation indicates the absence of CMV. As our formative measure of individualism (vs. collectivism) has very small, negative correlations with all other constructs (−.06 to −.04) in our dataset pooled across countries and industries, CMV thus does not appear to be of concern.

For modeling cultural vs. personal individualism (vs. collectivism) (H5 and H6), our research draws on literature describing culture as majority opinions that translate into norms for the society as a whole (Hofstede, 2001). That is, past research has found that a higher share of persons with individualistic (vs. collectivist) personal values is associated with a more individualistic (vs. collectivist) national culture (Triandis & Suh, 2002). Therefore, national culture tends to be measured through aggregated personal values across samples in a country (Hofstede & Hofstede, 2005). In turn, culture as a set of perceived dominant majority opinions influences personal behavior independently of personal values because people perceive its underlying values as socially expected (Hofstede, 2001). Hence, culture derives from aggregated personal values, but gains an additional, contextual meaning, which independently affects personal behavior. In statistics, this partially isomorphic situation, where an aggregated variable gains an additional contextual meaning, is called a fuzzy bottom-up composition process (Bliese, 2000). Against this theoretical backdrop, we modeled cultural (as opposed to personal) individualism (vs. collectivism) scores (H5 and H6) as country averages of personal IDV scores. Intraclass correlation coefficients describe the validity of such fuzzy composition processes (Bliese, 2000). ICC(1) (proportional consistency) describes the portion of lower-level variance shared among group members and should be >0. Even if it is only 1%, contextual effects are present and can be the source of powerful relationships (Bliese, 2000). ICC(2) is the reliability of the group means and should be >.7 (Bliese, 2000). For our aggregation of IDV over countries and, as an alternative approach, over official sub-country regions of residence/birth, ICC(1) is .03/.06/.06 and ICC(2) is .95/.91/.79. Thus, our aggregation is valid and captures cultural contexts.

4.2. Results

Since our hypotheses include effects of country culture (H1–H6) and of industry type (H4 and H6), we use hierarchical linear modeling (HLM) for all analyses (Kreft & de Leeuw, 1998). As in the study by Frank et al. (2014), our cross-classified HLM models account for two hierarchical dimensions. Along the spatial dimension (denoted S in Table 1), industry-specific responses for up to ten industries per respondent (level 1) are nested within respondents (level 2), who are nested within countries (level 3). Along the industry dimension (denoted I in Table 1), industry-specific responses (level 1) are nested within an industry context (level 2). Repurchase intent is the dependent variable. All models use the standard linear model because additional polynomial terms (proposed by Kumar & Reinartz, 2006) did not significantly enhance the model fit, which we assess by Kreft and de Leeuw's (1998) pseudo R^2 measure. In all analyses the variance inflation factors do not indicate any problems of multi-collinearity, and the histograms and normality plots indicate a multivariate normal distribution of the data.

The analysis in Table 1 tests H1–H5 and includes the following independent variables: age and gender (1: female; −1: male) as control variables; relational switching costs (H1), public brand image (H2), and customer satisfaction (H3) as provider-related customer attitudes; cultural (Cult_IDV_Country) and personal (Pers_IDV) individualism (vs. collectivism) [mean-centered] and their interactions with the provider-related attitudes as effect variables (H1–H5); a service dummy (1: service; 0: product) and its interactions with the moderating effects of individualism (vs. collectivism) (H4); level-specific intercepts (industry-specific response, respondent, country, industry); and random terms capturing the variation of level 1 effects across higher levels. As shown by Frank et al. (2014), repurchase intent is higher for services than products and most strongly influenced by public brand image, followed by customer satisfaction and relational switching costs.

On average, the effect of relational switching costs on repurchase intent (H1) is negatively moderated by personal, but not cultural, individualism (vs. collectivism). The hypothesized negative moderating effects of cultural and personal individualism (vs. collectivism) on how public brand image affects repurchase intent (H2) are marginally significant (two-sided $p < .1$,

Table 1
Moderating effects of cultural and personal individualism (vs. collectivism) on the formation of repurchase intent (study 1).

HLM results: Independent variable	γ	Hypothesis
(Intercept, control variables (gender, age))		
Level 3 (S): Main Effect of Cultural Individualism (vs. Collectivism)		
Cult_IDV_Country	−1.11†	
Level 2 (S): Main Effect of Personal Individualism (vs. Collectivism)		
Pers_IDV	.02	
Level 2 (I): Main Effect of Industry Context		
Service dummy (1; vs. 0: product)	1.44***	
Level 1: Main Effects of Provider-Related Attitudes		
Relational switching costs	.04*	
Public brand image	.66***	
Customer satisfaction	.28***	
Cross-Level Interactions: Moderating Effects of Individualism (vs. Collectivism)		H5: Cult > Pers
Cult_IDV_Country × Relational switching costs	.06	H1: –
Cult_IDV_Country × Public brand image	−.35†	H2: –
Cult_IDV_Country × Customer satisfaction	.38†	H3: +
Pers_IDV × Relational switching costs	−.01*	H1: –
Pers_IDV × Public brand image	−.02†	H2: –
Pers_IDV × Customer satisfaction	.02*	H3: +
Cross-Level Interactions: Differences in Moderating Effects between Products and Services		
Service dummy × Cult_IDV_Country × Relational switching costs	−.11*	H4a: –
Service dummy × Cult_IDV_Country × Public brand image	.13†	H4c: +
Service dummy × Cult_IDV_Country × Customer satisfaction	−.06	H4b: +
Service dummy × Pers_IDV × Relational switching costs	.01*	H4a: –
Service dummy × Pers_IDV × Public brand image	−.02†	H4c: +
Service dummy × Pers_IDV × Customer satisfaction	.00	H4b: +
HLM Pseudo R^2 (measure by Kreft & de Leeuw, 1998)	.58	
−2 Log Likelihood	110744	

Notes: † $p < .1$, * $p < .05$, ** $p < .01$, *** $p < .001$. Cross-classified HLM analysis. ML estimation.
Cult_IDV_Country = Average individualism (vs. collectivism) in country of residence (cultural context).
Pers_IDV = Personal individualism (vs. collectivism).

corresponding to one-sided $p < .05$: appropriate for one-sided hypotheses). Cultural (marginally significant) and personal individualism (vs. collectivism) positively moderate the effect of customer satisfaction on repurchase intent (H3). Cultural individualism (vs. collectivism) more strongly moderates the effect of public brand image for products (marginally significant) (H4c) and the effect of relational switching costs for services (H4a), whereas the opposite applies to personal individualism (vs. collectivism) (albeit weak). All effects are far stronger for cultural than personal individualism (vs. collectivism) (H5).

Table 2 provides a more detailed picture of the cross-industry variation in these effects. Our HLM model has higher explanatory power in service than product industries. Overall, individualism (vs. collectivism) significantly moderates the effect of relational switching costs on repurchase intent (H1) in five industries (predominantly services), the effect of public brand image (H2) in nine industries (all but supermarkets), and the effect of customer satisfaction (H3) in seven industries (shampoo and all services). This integrated perspective of cultural and personal effects reflects more clearly than the pooled model in Table 1 that individualism (vs. collectivism) more strongly moderates the effect of customer satisfaction on repurchase intent for services than products (H4b). While cultural individualism has greater effects than personal individualism (H5) on average, personal individualism (vs. collectivism) has relatively strong moderating effects for shampoo, banks, fast food restaurants, hairdressers, and supermarkets. These are indeed the industries with a greater role of personal (vs. impersonal) relationships (H6). They involve more informal, personal one-on-one relationships and lower public visibility of consumption. However, we also expected stronger effects of personal, as opposed to cultural, individualism (vs. collectivism) for hospitals. This possibly might be explained by the predominance of large hospitals with changing physicians, rather than a long-term personal physician, in many (e.g., Asian) survey countries or by a low frequency of hospital visits for younger and middle-aged consumers and thus more formal, impersonal relationships for these groups.

A secondary goal of our study is to retest extant theories that predict a positive main effect of individualism (vs. collectivism) on repurchase intent (Hewett et al., 2006; Lam, 2007; Sharma, 2010). Our analyses find a positive effect of cultural individualism (vs. collectivism) for mobile phones and a positive effect of personal individualism (vs. collectivism) for fast food restaurants, whereas they find negative effects of cultural individualism (vs. collectivism) in five industries.

As alternative approaches taking account of historically grown local cultures, we recalculated all analyses with cultural individualism (vs. collectivism) modeled as the average individualism (vs. collectivism) in the official sub-country region of (a) residence and (b) birth. The results are highly similar to those obtained for national culture. As an additional robustness check, we reran all analyses using the IDV scale items as separate measures. The results were similar with stronger moderating effects of IDV_1 and stronger main effects of IDV_2.

Table 2
Moderating effects of cultural and personal individualism (vs. collectivism) on the formation of repurchase intent: industry-specific results (study 1).

HLM results:	Products				Services						All products	All services
Independent variable	Auto-mobile γ	Mobile phone γ	Personal computer γ	Shampoo γ	Bank γ	Fast food restaurant γ	Hair-dresser γ	Hospital γ	Mobile carrier γ	Super-market γ	γ	γ
(Intercept, control variables (gender, age))												
Main Effects												
Cult_IDV_Country	1.77	2.59*	1.64	−2.65*	−2.80*	−2.94	−.94	−2.33**	−1.67*	−4.80**	.95	−2.42***
Pers_IDV	.11	−.26	−.16	.03	.11	.44**	−.02	−.09	.03	−.09	−.11	.07
Relational switching costs	.12***	.07*	.13**	.03	.03*	.03*	.03***	.01	.01*	.02	.08**	.02
Public brand image	.73***	.79***	.74***	.61***	.61***	.59***	.60***	.64***	.67***	.55***	.73***	.61***
Customer satisfaction	.24***	.22**	.22**	.36***	.30***	.29***	.39***	.29***	.23***	.33***	.24***	.31***
Cross-Level Interactions												
Cult_IDV_Country × Relational switching costs	.10	.05	.16	.04	.08	−.14*	−.13*	−.12*	−.11*	.13	.08	−.05
Cult_IDV_Country × Public brand image	−.62***	−.48*	−.33*	−.70*	−.25	−.33	−.18	−.45***	−.47**	.38	−.47*	−.16
Cult_IDV_Country × Customer satisfaction	.21	.18	−.03	.97**	.41**	.75*	.34	.78***	.64***	.06	.26	.41*
Pers_IDV × Relational switching costs	−.03*	.00	−.01	−.01	.00	.01	.00	.02	.00	.00	−.01	.00
Pers_IDV × Public brand image	−.05	.04	.02	−.06**	−.05*	−.11***	−.04*	−.01	.00	−.02	.00	−.04***
Pers_IDV × Customer satisfaction	.04	.00	.02	.06**	.03	.04*	.04*	.01	.00	.03*	.03*	.02**
HLM Pseudo R^2	.52	.45	.50	.50	.66	.56	.62	.63	.50	.57	.53	.63
−2 Log Likelihood	6702	14461	11999	13000	10151	8500	11070	10446	12962	10176	46378	63356

Notes: * $p < .05$, ** $p < .01$, *** $p < .001$. Cult_IDV_Country = Average individualism (vs. collectivism) in country of residence. Pers_IDV = Personal individualism (vs. collectivism).

5. Study 2: Psychological processes behind moderating effects

5.1. Methodology

Study 2 will provide further insights into the psychological processes behind the hypothesized (H1–H3) moderating effects of individualism (vs. collectivism). We measured the following constructs, which are involved in processes outlined in our theory development (see Fig. 2): individualism (vs. collectivism) (H1–H3); industry-specific reliance on salespeople (H1, increasing the influence of relational switching costs: Burnham et al., 2003); industry-specific importance of public brand image for impressing others, expressing group identity, and reducing risk (H2: aspects of meeting social preferences and trustworthiness); and industry-specific importance of customization to individual needs, distinctiveness, and functional benefits (H3: aspects of the importance of customer satisfaction). To reconfirm the link between the latter process variables (customization, distinctiveness, and functional benefits) and customer satisfaction-based repurchase decisions, we also measured the industry-specific overall importance of customer satisfaction (H3). As these constructs are not doubly concrete and thus require lengthy multi-item scales (Bergkvist & Rossiter, 2007), study 2 could not measure them for each industry included in study 1. To explore what might inhibit the effects of personal individualism (vs. collectivism) in the product contexts of study 1 (see Table 2), we focused our analysis of processes on all four product contexts of study 1 and chose fast food restaurants as an additional service context.

Our questionnaires contained established construct scales, which are listed in the appendix together with their literature sources. They asked respondents without recent user experience in an industry to skip these questions. For the Japanese context, and based on the same approach as in study 1, a multilingual team translated the questions from English into Japanese and back for verification, discussed the linguistic equivalence, pre-tested the questionnaire, and revised the wording. Our data collection targeted a mix of locations such as malls, public places, universities, public institutions, firms, and managerial conferences. We distributed the questionnaires personally to consumers willing to participate in our study, but some respondents sent us the questionnaires by mail. For the context of fast food restaurants, we collected data on all constructs from 132 consumers in the Tokyo metropolitan area of Japan. For the contexts of personal computers and mobile phones, we collected data on processes affecting the importance of public brand image (H2) from 339 consumers in the same area of Japan. Finally, for the contexts of shampoo and automobiles, we collected data on processes affecting the importance of customer satisfaction (H3) from 703 consumers in Salt Lake City-Ogden, USA. While the gender distribution in these surveys is highly similar, the samples represent only urban areas, overstate the number of consumers in their 20s, and understate the number of senior citizens.

The appendix lists the psychometric properties of our constructs and shows that all reflective scales meet standard criteria of convergent and discriminant validity (Hair, Black, Babin, & Anderson, 2010): item reliability > .4, α > .7, AVE > .5, and AVE > all squared correlations with the other constructs. As argued in study 1 based on Lindell and Whitney (2001), study 2 does not appear to suffer from CMV because Table 3 shows the presence of negative correlations between individualism (vs. collectivism) and other constructs. Moreover, a comparison of our constructs between early (first 25%: immediate responses) and late respondents (last 25%: late mail respondents, closest to non-respondents) did not indicate any significant difference, implying that non-response bias is absent (Armstrong & Overton, 1977).

5.2. Results

Table 3 presents the results of study 2 and consists of two parts. The upper part (A) examines the influence of personal individualism (vs. collectivism) on the processes underlying our hypothesized moderating effects (H1–H3; see Fig. 2). The lower part (B) empirically reconfirms the conceptually established link between the importance (i.e., influential strength in repurchase decisions) of customer satisfaction and the process variables capturing the importance of customization, distinctiveness, and functional benefits (H3), whose scales do not explicitly refer to customer satisfaction (see Appendix A).

Regarding H1 and the context of fast food restaurants in Japan, analysis A shows a strongly negative correlation between individualism (vs. collectivism) and the reliance on salespeople, which confirms the larger role of personal relationships with salespeople for more collectivist consumers.

With respect to H2, analysis A explores the contexts of fast food restaurants, personal computers, and mobiles phones in Japan. It shows that individualism (vs. collectivism) negatively correlates with the importance of public brand image for expressing group identity (except personal computers) and for impressing others, but not for reducing risk. This suggests that the mechanism underlying H2 functions through the process of meeting social preferences rather than the process of ensuring trustworthiness.

Regarding H3, analysis B illustrates for fast food restaurants in Japan that the overall importance of customer satisfaction indeed derives from the importance of distinctiveness, functional benefits (only marginally significant), and customization to individual needs. This result reconfirms that the importance of customer satisfaction is associated with the processes listed in the theoretical framework of Fig. 2. For the contexts of fast food restaurants in Japan and shampoo and automobiles in the USA, analysis A shows that individualism (vs. collectivism) positively correlates with the importance of distinctiveness (except fast food restaurants) and customization to individual needs (except shampoo), but not with the importance of functional benefits. Hence, the mechanism behind H3 appears to involve a greater importance of customization and distinctive-

Table 3
Psychological processes underlying the moderating effects of individualism (vs. collectivism) on the formation of repurchase intent (study 2).

(A) Influences of Individualism (vs. Collectivism) on Processes (Correlation): *Moderated effect* (Hypothesis)	Fast food restaurant (Japan)	Personal computer (Japan)	Mobile phone (Japan)	Shampoo (USA)	Automobile (USA)
Process-related variable (see Fig. 2)	*r*	*r*	*r*	*r*	*r*
Relational Switching Costs (H1: −)					
Industry-specific reliance on salespeople	−.37**	n/a	n/a	n/a	n/a
Public Brand Image (H2: −)					
Industry-specific importance of public brand image for					
– impressing others	−.15†	−.10*	−.15**	n/a	n/a
– expressing group identity	−.23*	.00	−.10†	n/a	n/a
– reducing risk	.04	−.02	−.05	n/a	n/a
Customer Satisfaction (H3: +)					
Industry-specific importance of					
– customization to individual needs	.22*	n/a	n/a	.01	.11**
– distinctiveness	−.06	n/a	n/a	.10**	.10**
– functional benefits	−.10	n/a	n/a	−.03	−.02
(B) Influences of Processes on the Overall Importance of Customer Satisfaction (H3, Regression): Process-related variable	*β*	*β*	*β*	*β*	*β*
Industry-specific importance of					
– customization to individual needs	.27**	n/a	n/a	n/a	n/a
– distinctiveness	.18*	n/a	n/a	n/a	n/a
– functional benefits	.14†	n/a	n/a	n/a	n/a
(Adjusted R^2	.22)				
Sample size	132	339	336	698	703

Notes: † $p < .1$, * $p < .05$, ** $p < .01$, *** $p < .001$. n/a = variable not available in dataset.

ness, rather than functional benefits, to individualistic than collectivist consumers. Study 2 thus provides valuable insights into the processes behind our hypothesized moderating effects of individualism (vs. collectivism).

Of further interest, the results of study 2 deviate slightly from those of study 1. In study 2 the effect of H1 for fast food restaurants and the effects of H2 for personal computers and mobile phones (all Japan) emerge at the personal level, whereas these effects only emerge at the country level in study 1. Also, the effect of H3 for automobiles in the USA is stronger in study 2 than study 1. These deviations may indicate small country differences in the role of personal individualism (vs. collectivism).

6. Discussion

6.1. Summary and general discussion

Repurchase intent is a key driver of long-term business performance (Reichheld & Sasser, 1990). In the face of increasing cultural diversity among customers, managers need to know more about the role of individualism (vs. collectivism) in the formation of repurchase intent. Responding to this need for knowledge, we developed the hypotheses that individualism (vs. collectivism) negatively moderates the effects of relational switching costs (H1) and public brand image (H2) and positively moderates the effect of customer satisfaction on repurchase intent (H3). From the literature on cultural psychology and international marketing, we derived a number of processes that may be responsible for these moderating effects and summarized these processes in Fig. 2. As the first research to examine the cross-industry variation in these moderating effects, we also hypothesized that the effects of relational switching costs and customer satisfaction are moderated more strongly for services, whereas the effect of public brand image is moderated more strongly for products (H4).

Based on data from six countries and ten industries, our aggregate and industry-specific empirical results in study 1 support these hypotheses. In line with H4, the strength of moderating effects varies across industries. Overall, individualism (vs. collectivism) moderates the effect of public brand image on repurchase intent in nine industries (all but supermarkets), the effect of customer satisfaction in seven industries (all services, shampoo), and the effect of relational switching costs in five industries (four services, automobiles). A reason for weaker moderation of the effect of relational switching costs is that this effect is weak or absent in some industries, and therefore cannot be moderated as such.

While past studies dealing with repurchase intent have modeled individualism (vs. collectivism) only as a personal value dimension, which captures differences among persons (Hewett et al., 2006; Lam, 2007; Sharma, 2010), this research is the first to compare the effects of individualism (vs. collectivism) as a personal value dimension with its effects as a national culture dimension. As culture creates pressure to conform to societal norms, independently of personal values (Hofstede, 2001), we posited that it exerts additional effects on the formation of repurchase intent. Specifically, we hypothesized that

individualism (vs. collectivism) has stronger moderating effects as a national culture dimension than as a personal value dimension (H5) and that these moderating effects are stronger at the cultural (vs. personal) level in industries with a greater role of impersonal (vs. personal) relationships (H6). Our results in study 1 tend to support these hypotheses.

Our findings contribute to an emerging stream of literature that strives for a broader understanding of industry-specific and country-specific contextual influences on consumer behavior (e.g., Frank et al., 2014). It responds to concerns about the low external validity of traditional research in marketing (Lehmann, McAlister, & Staelin, 2011) and psychology (Heine, 2010), which tends to suffer from an overgeneralization of context-specific results.

With regards to contextual differences among countries, individualism (vs. collectivism) has been identified as the cultural dimension that best explains international differences in psychology (Heine, 2010; Taras et al., 2010). Our research plays a pivotal role in extending the scientific knowledge of its influence to the area of repurchase behavior in marketing. While earlier research comparing consumer behavior between two countries often has argued based on country differences in individualism (vs. collectivism) (Frank et al., 2012; Jin et al., 2008), a sample size of only two countries is not sufficient to identify whether individualism (vs. collectivism) indeed is responsible for the country difference. Through a broader cross-country comparison, our research helps identify the country differences that can or cannot be explained by differences in individualism (vs. collectivism). Hence, our results may serve as a guideline for understanding the outcome of future two-country comparisons by marketing scholars or managers conducting international market research.

With regards to contextual differences among industries, our research illuminates how the role of individualism (vs. collectivism) depends on the industry context. This makes it the first research in marketing to show that the influence of culture on consumer behavior strongly depends on contextual parameters, whereas past research has implicitly assumed that the influence of culture simply can be generalized across contexts (e.g., Sharma, 2010; Soares et al., 2007; Taras et al., 2010).

Moreover, our research is the first to help economic psychology and marketing scholars understand whether results on influences of personal values can be presumed to also reflect analogous effects of the same dimensions of national culture, and vice versa. Such generalizations often occur in the marketing literature (Kramer et al., 2007; Lam, 2007; Sharma, 2010) when scholars measure culture at the personal level in order to draw implications for marketing activities across countries (Nasif, Al-Daeaj, Ebrahami, & Thibodeaux, 1991). Such generalizations tend to result from research budget and time limitations, which all marketing scholars face. Our research indicates that such generalizations are valid on average across industries. This favorable insight suggests that scholars can use identical arguments to predict both personal and national differences with the same cultural dimensions. Unfortunately, such generalizations do not appear to be valid within specific industry contexts. Rather, our results imply that most mechanisms tend to operate either at the personal or national level, depending on whether personal or impersonal relationships play a greater role in an industry context. Thus, we find that consumer behavior appears to follow cultural values in more impersonal contexts, while it appears to follow personal values in more personal contexts.

Study 2 illuminates the processes that our theoretical framework presumes to work behind the moderating effects of individualism (vs. collectivism) (see Fig. 2) and their variation across contexts. It confirms that the moderating effect of individualism (vs. collectivism) on the importance of relational switching costs (H1) functions through the process of personal relationships with salespeople. Moreover, it indicates that the moderating effect of individualism (vs. collectivism) on the importance of public brand image (H2) mainly functions through the process of meeting social preferences rather than the theorized alternative process of ensuring trustworthiness (see Fig. 2). Hence, it cannot confirm Erdem et al.'s (2006) finding that risk reduction benefits are sometimes (for orange juice but not PC's) more important to collectivist than individualistic consumers. This difference in findings might provide hints to contextual influences beyond those hypothesized in our research (H4c).

In addition, study 2 indicates that the moderating effect of individualism (vs. collectivism) on the importance of customer satisfaction (H3) functions through a greater importance of customization and distinctiveness, rather than functional benefits, to individualistic than collectivist consumers. This result confirms prior findings of a greater importance of customization benefits to individualistic than collectivist consumers for word-of-mouth referrals regarding cell phones and mattresses in the USA (Kramer et al., 2007) and for the perceived value of websites (Steenkamp & Geyskens, 2006).

As a secondary contribution, our research empirically retests the results of studies reporting a positive main effect of individualism (vs. collectivism) on repurchase intent (Hewett et al., 2006; Lam, 2007; Sharma, 2010). Study 1 confirms such positive effects in a very limited number of specific industry contexts (see Table 2) but not in general. It even shows that individualism (vs. collectivism) as a facet of national culture tends on average to negatively, not positively, impact repurchase intent (see Table 1). Hence, our research shows the perils of generalizing results from a single context. Moreover, it extends scientific knowledge of the main effect of individualism (vs. collectivism) on repurchase intent by examining the influences of cultural (as opposed to personal) individualism (vs. collectivism) on repurchase intent. Adapting Melnyk et al.'s (2009) explanation for a slightly distinct phenomenon, we might attribute a negative effect of cultural individualism (vs. collectivism) on repurchase intent to cultural pressure (not personal desire) to maintain relationships with collective entities such as firms.

In summary, our research suggests that cultural psychology explains interpersonal and intercultural variations in consumer behavior. The influences of cultural and personal individualism (vs. collectivism) appear to cause substantial shifts in the relative importance of aspects relevant to repurchase decisions, such as relational switching costs, public brand image, and customer satisfaction. Regarding all of these mechanisms, major cross-industry effect size variations indicate that the industry context plays a greater role as a moderator than commonly assumed in cross-cultural marketing.

6.2. Managerial Implications

High repurchase intentions among customers contribute substantially to long-term profitability (Reichheld & Sasser, 1990), especially in saturated markets (Fornell et al., 1996). In line with Frank et al. (2014), our results indicate that public brand image has the strongest impact on repurchase intent, followed by customer satisfaction, and relational switching costs. On average, public brand image has an effect on repurchase intent two to three times as strong as customer satisfaction and at least five times as strong as relational switching costs. Hence, advertising appears to be more important and personal customer relationships appear to be less important than suggested by Burnham et al. (2003). In a globalizing business world with increasing cultural diversity, it is crucial to understand how these success factors in repurchase decision making differ across cultures and personalities with varying degrees of individualism vs. collectivism and across industries. Managers thus are advised to study our industry-specific results matching their professional areas or, otherwise, the results for our pooled data.

Our research shows that customer retention can be enhanced by adjusting marketing strategy across cultures. It is not only easier but also far more effective to make strategy adjustments across countries with different national cultures than across sub-country customer groups with different personal value profiles. The latter type of strategy adjustments seems to have limited benefits only for banks, hairdressers, fast food restaurants, and shampoo, but is more difficult to implement. As personal relationships play a great role and loyalty programs are widespread in these industries, firms may update their customer profiles to include cultural data. Due to the user-friendly nature of our short individualism (vs. collectivism) scale, such data can be gathered through brief surveys to bridge waiting time or in return for benefits such as discount coupons. The managerial feasibility of such surveys is a substantial advantage of our short scale over most other, very lengthy scales of individualism and collectivism in the literature. Moreover, the trend toward social networks, mobile marketing, big data, and personal transparency may make it easier for firms to access personal customer data and use them for value-based market discrimination.

To enhance customers' repurchase intent across cultures, firms are advised to shift their limited resources toward building a good public brand image in countries with a more collectivist (vs. individualistic) culture. In cultures ranging one point lower on a five-point scale of individualism (vs. collectivism), the effect of public brand image on repurchase intent is one-third to two-thirds stronger. In countries with a more individualistic (vs. collectivist) culture, we recommend that firms put greater weight on satisfying customers. In cultures ranging one point higher on a five-point scale of individualism vs. collectivism, the effect of customer satisfaction on repurchase intent is twice to three times as strong, which makes a substantial strategic difference. This conclusion for customer satisfaction appears to be valid for services but only some products. Manufacturers of products thus are advised to conduct additional market research to assess the strength of this effect in their own specific industry. Moreover, building personal relationships with customers appears to be more effective in more collectivist (vs. individualistic) cultures. This country difference emerges only in some service industries where it has a substantial effect size and thus makes a substantial strategic difference.

6.3. Limitations and directions for future research

Our research is limited to the effects of individualism (vs. collectivism). Of course, other cultural dimensions also may influence the formation of repurchase intent. As the processes underlying effects of distinct cultural dimensions are distinct, their exposition requires separate theory development and would exceed the scope of this article. However, we encourage such future research because the moderating effects of culture on consumer decision making have not yet been sufficiently explored despite their importance for the cross-cultural adaptation of marketing strategies in a globalized market. Such research also may explore whether our novel conclusions regarding the relative influence of cultural vs. personal individualism (vs. collectivism) and its contextual variation hold for other cultural dimensions.

In this research, we were interested primarily in the distinction between more individualistic and more collectivistic consumers and thus investigated the effects of individualism (vs. collectivism). Other constructs used in cultural psychology to capture similar personal (but not cultural) differences are independence, interdependence, relational interdependence, and collective interdependence (e.g., Melnyk et al., 2009). Due to conceptual similarities, we would expect our results to resemble results for independence (vs. interdependence). As Melnyk et al. (2009) and Frank et al. (2014) have shown, a distinction between relational and collective interdependence might open avenues for extending our research by a more differentiated perspective. Moreover, some scholars in cultural psychology conceptualize individualism and collectivism as separate dimensions and thus allow for the (transversal) distinction between consumers with both high vs. both low individualism and collectivism. Potentially, this transversal distinction or the distinction among sub-dimensions of individualism and collectivism (Singelis et al., 1995) may allow interested researchers to further extend our efforts.

In addition, future research with substantially larger budgets may seek to organize a more complex and costly data collection overcoming methodological limitations of our research such as the use of subjective (as opposed to objective) repurchase data, the purely cross-sectional (as opposed to longitudinal) design, the single method (as opposed to separate tools for measuring dependent and independent variables), the partial use of single-item measures in study 1 (rationale based on Bergkvist & Rossiter, 2007) and consequential inability to test for multi-item cross-country measurement equivalence, and the urban, relatively young, and not perfectly representative sample composition.

In closing, most marketing studies traditionally have focused on a single country and industry, likely due to limited data access and an undifferentiated understanding of measurement requirements (Bergkvist & Rossiter, 2007). This has led to an

overgeneralization of context-specific phenomena with low external validity (Lehmann et al., 2011). The lack of knowledge of the variation in effect sizes across contexts is substantial, misleading, and expensive because managers may rely on results not applicable to their specific context, no matter how reliable the empirical results may be for another context. We thus encourage scholars to contribute to the emerging stream of research examining contextual variations in effect sizes.

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Appendix A

Study 2: Industry-specific construct scales and psychometric properties.

Construct/Item for fast food restaurants (analogous in other industries)	Fast food restaurant (Japan) α/AVE	Personal computer (Japan) α/AVE	Mobile phone (Japan) α/AVE	Shampoo (USA) α/AVE	Auto-mobile (USA) α/AVE
Questions regarding fast food restaurants in general: (all: 1: completely disagree – 7: completely agree)					
Industry-specific reliance on salespeople (adapted from Roberts, Varki, & Brodie, 2003) When going to a fast food restaurant, I trust salespeople. . . ., the advice of salespeople matters a lot to me. . . ., the advice of salespeople affects my purchase decisions a lot.	.77/.53	n/a	n/a	n/a	n/a
Industry-specific importance of public brand image for					
– *Impressing others* (adapted from Fischer et al., 2010) To me, the fast food restaurant brand is important because I want to make a good impression on other people. . . . because I believe that other people judge me on the basis of it. I purchase at particular fast food restaurant brands because I know that other people notice them.	.85/.66	.93/.82	.92/.79	n/a	n/a
– *Expressing group identity* (adapted from Fischer et al., 2010) I visit particular fast food restaurant brands because I want to belong to their group of users. . . . because I have much in common with other customers of these brands. I pay attention to the fast food restaurant brand because its buyers are just like me.	.89/.73	.92/.80	.88/.71	n/a	n/a
– *Reducing risk* (Fischer et al., 2010) I purchase mainly at brand name fast food restaurants because I know that I get good quality. . . . because I know that the service performance promised is worth its money. . . . because that reduces the risk of aggravation later. I choose brand name fast food restaurants to avoid disappointments.	.76/.55	.96/.85	.95/.82	n/a	n/a

(*continued on next page*)

Appendix A (*continued*)

Construct/Item for fast food restaurants (analogous in other industries)	Fast food restaurant (Japan) α/AVE	Personal computer (Japan) α/AVE	Mobile phone (Japan) α/AVE	Shampoo (USA) α/AVE	Auto-mobile (USA) α/AVE
Industry-specific importance of					
– *Customization to individual needs* (adapted from Kramer et al. (2007)) To me, it is important to be able to personalize the order when I go to a fast food restaurant (size, flavors, etc.). . . . to personalize the ingredients and menu options when I go to a fast food restaurant. . . . to personalize the additional sauces (ketchup, spices, etc.) of my order in a fast food restaurant.	formative	n/a	n/a	formative	formative
– *Distinctiveness* (Tian et al., 2001) To me, it is important to visit a fast food restaurant that shows my uniqueness. The fast food restaurants that I like best are the ones that stress my uniqueness. I have sometimes purchased at unusual fast food restaurants to create a more distinctive personal image.	.77/.57	n/a	n/a	.90/.76	.89/.75
– *Functional benefits* (adapted from Reynolds & Beatty, 1999) I value fast food restaurants because they offer the same system wherever I go. I go to fast food restaurants that have great entertainment capabilities (wifi internet, TV, music, toys, etc.). I like fast food restaurants because they enhance my productivity (take out, fast service, 24 hours, etc.).	formative	n/a	n/a	formative	formative
Industry-specific overall importance of customer satisfaction (based on Fischer et al., 2010) When I am satisfied with a fast food restaurant, I definitively visit the same fast food restaurant next time. . . ., I tend to encourage other people to visit the same fast food restaurant. When I am dissatisfied with a fast food restaurant, I never go again to the same fast food restaurant.	formative	n/a	n/a	n/a	n/a

Notes: formative measures = average score (index); n/a = not available in survey; α = Cronbach's alpha (composite reliability values similar). AVE = average variance extracted (AVE larger than all squared correlations: Fornell-Larcker criterion fulfilled).

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