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The Formation of Country of Origin Images:
A Human Personality Traits-based Measurement Approach

NUTTAPOL ASSARUT
(Graduate School of Commerce and Management)
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NUTTAPOL ASSARUT*

GRADUATE SCHOOL OF COMMERCE,
HITOTSUBASHI UNIVERSITY
TOKYO, JAPAN

186-0005, KUNITACHI-SHI, NISHI 1-5-20
PARUFINE 102, TOKYO, JAPAN

TEL/FAX: +81 42 529 8260
MOBILE: +81 90 6185 3199

cd052004@srv.cc.hit-u.ac.jp
The Formation of Country of Origin Images:

A Human Personality Traits-based Measurement Approach

Abstract

The studies of COO have focused on the General Product Country Image (GPCI) and Specific Product Country Image (SPCI). Based on the symbolic aspect of COO image and applying the Structural Equation Model, the present study empirically shows that GPCI of a country is constructed from its SPCIs.
INTRODUCTION

It has long been recognized that one of the factors influencing consumers’ purchasing decisions is where a particular product was made. Products are evaluated according to their country of origin (COO) and the image consumers have of that country or other products from that country. Recognizing the importance of COO images, firms have begun to pay attention to these issues as part of their global marketing strategies. In order to effectively apply the COO image to marketing strategy, it is important to understand the nature of COO image and how a country image is constructed.

Academics, too, have long been interested in studying the effect of country-of-origin on consumer behavior. There are two concepts of country image in dealing with the effect of COO on consumer behavior: the General Product Country Image (GPCI) and the Specific Product Country Image (SPCI).

Most early studies on the effect of COO on product evaluation concentrated on the effect of GPCI, which argue that consumer behavior is influenced by the overall image they have of a country – such as the image of Japan or the United States (Anderson and Cunningham 1972; Cattin, Jolibert, and Lohnes 1982; Etzel and Walker 1974; Jaffe and Nebenzahl 1984; Nagashima 1970, 1977; Narayana 1981). However, as Etzel and Walker (1974) pointed out, most countries
export a wide range of products, some of which enjoy a good image overseas, while others do not; they argued that it is therefore inappropriate to simply summarize the image of all of the different types of products a country exports in one GPCI. Since the publication of this influential paper, most later studies have employed the SPCI concept, which refers to the image consumers have of the specific product of a particular country, such as Japanese cars or clothes from the United States.

The two concepts of country image seem to be studied separately. The study dealing with the relation between the two concepts is still inadequate. According to, the summary construct of COO (Han 1989) and the dynamics aspect of COO (Nebenzahl et al. 1997; Lampert and Jaffe 1998), it can be concluded that GPCI is constructed by SPCI, and also SPCI is influenced by GPCI.

However, most studies on the measurements of COO are function oriented. And there are varieties of products that come from each country, such as Japanese Green-tea and Japanese Car. As mention above, that it is hard to summarize all of the different SPCI into one GPCI (Etzel and Walker 1974). Therefore, it is difficult to explain the relation between SPCI and GPCI by using the function oriented measurement.

In the present study, based on the symbolic aspect of COO (Askegaard and Ger 1997), the personality measurement of COO is proposed. The measurement can be applied to all product
categories. Measuring the COO image in this way makes it possible to gauge not only the SPCI but also the GPCI, solving the problem highlighted by Etzel and Walker (1974). Therefore, with the personality measurement it is possible to explain the relation of SPCI and GPCI properly.

THEORETICAL CONSIDERATIONS

Definition of COO

The research on the significance of country of origin in consumer choice dates back to the 1960s. Since then, the global marketplace has undergone continuous transformation and there have been corresponding changes in the definition of the term “Country of Origin.”

In the early days, when researchers were just beginning to examine the role of COO, products were typically made in the country where a company was headquartered and then exported. Consequently, in early studies, COO simply referred to the country in which the product was produced or where the producer was headquartered, i.e. “country-of-origin” was synonymous with “made in” (Agrawal and Kamakura 1999; Han and Terpstra 1988; Johansson, Douglas, and Nonaka 1985; Kim 1995; Kim and Chung 1997).

However, as trade expanded and markets became more and more global, companies
started to transfer production abroad, often to low cost developing countries. Increasingly, products were designed in one country but produced in another. Researchers investigating the effect of COO on consumer behavior thus soon started considering what they called “multi-dimensional COO” in order to take into account that the image of a product is affected not only by the image of the country in which the product is manufactured (“made in”), but also by image of one or more other countries involved along the value chain. Thus, in addition to Country of Manufacturing (COM or “made in”), multi-dimensional COO distinguishes between Country of Assembly (COA), Country of Design (COD), Country of Parts (COP), and Brand Origin (Ahmed and d’Astous 1995; Chao 1993; d’Astous and Ahmed 1999; Hui and Zhou 2003; Insch and McBride 1998, 2004; Nebenzahl, Jaffe, and Lampert 1997).

Yet, even this proliferation of labels no longer adequately captures the complexities of today’s global economy, in which international mergers and acquisitions are creating a growing number of companies with product portfolios composed of a variety of brands from different countries. The product portfolio of L’Oreal, a French company, for example, contains not only its own original brand and that of Lancôme, but also foreign brands such as Maybelline and Matrix of the U.S. and Shu Uemura of Japan. Consequently, researchers no longer use the term COO to mean “made in” or interpret it as a “multi-dimensional COO.” Instead, they have begun to look at COO in terms of the origin of the brand of a product. According to this definition, it is not
important where a product is produced or designed, or where the headquarters are located; rather, what matters most is which country that makes the product or brand is perceived to originate from (Goldberg and Baumgartner 2002; Hui and Zhou 2003; Hulland 1999; Lim O’Cass 2001; Loeffler 2001; Hsieh 2004; Supphellen and Rittenburg 2001; Thakor and Kohli 1996).

It is seem that brand origin has more effect on the consumers’ product evaluation than country of manufacturing, and is useful in explain consumers’ behavior nowadays (Hui and Zhou 2003). In the present paper, COO therefore is understood to mean “brand origin.”

The Effect of COO on Consumer Behavior

Schooler (1965) suggested that current stereotypes of a country affect the image of products from that country. At the same time, products from the same COO may be perceived differently by consumers in different countries (Cattin et al. 1982; Nagashima 1970, 1977; Narayana 1981). However, it is quite clear that the effect of COO on consumer behavior is rather small compared with other marketing factors, such as price, brand name, or product warranty. Also, with regard to the consumer purchasing decision process, consisting of the four steps of awareness, interest, desire, and action, the effect of COO becomes smaller as the consumer goes through the process. (Peterson and Jolibert 1995; Verlegh and Steenkamp 1999).
One factor that affects COO image is patriotism/nationalism. Consumers view domestic products most favorably, followed by products from developed countries, while they view products from developing countries least favorably (Okechuku 1994). Along similar lines, Hsieh (2004) found that consumers have a good image of products from their own country or from countries of the same region. However, even though nationalism leads consumers to view domestic brands in a favorable light, if an overseas brand is strong, nationalism may have no effect on the image of the overseas brand (Supphellen and Rittenburg 2001).

Han (1989) suggests that COO affects consumers’ product evaluation in two possible ways: through the “halo effect” and as a “summary construct.” When consumers do not know much about a product or the product is hard to evaluate, they use COO as a reference for evaluating some or all of the attributes of the product. In this case, COO affects consumers’ beliefs and that results in forming consumers’ attitude toward the product. This is what Han (1989) labels the “halo effect.”

On the other hand, when consumers know a lot about a product, they will perceive COO as a summary of all the information on the product and will use it to evaluate the product in order to simplify the purchasing decision process. In this case, COO serves as a summary construct that is formed from consumers’ beliefs and shapes their attitude toward a product.

Nebenzahl et al. (1997), and Lampert and Jaffe (1998) introduce a dynamic aspect into
the consideration of the COO effect by suggesting that the two effects described by Han (1989) interact: consumers’ image of a country evolves as they gain experience with products from that country. Products that they do not know well, consumers evaluate using the “halo effect,” while products they do know well are judged on the basis of a “summary construct.” Thus, as consumers gain experience with a particular product, the information is amalgamated with existing information on the country of origin and the image is adjusted. However, few studies have examined empirically the process how the image of products of a country affects COO image.

The first to show empirically that the perceived image of a country changes over time was Nagashima (1970, 1977). He compared the GPCI of several countries at two points in time, in 1967 and in 1975, and showed that the image of each country in the later year was different from that in the earlier year. The reasons for the changes in countries’ image were changes in the categories of products that countries exported as well as their quality. For example, Americans did not perceived automobiles as a representative product of Japan in 1967, but by 1975, that perception had changed and automobiles were one of the product categories that represented Japan. However, Nagashima (1970, 1977) did not examine empirically what image of which product affects the image of a country and how it does so.
Measuring COO Effects

Studies on the measurement of COO effects can be divided into two groups. The first has treated COO as a one-dimensional construct that acts like one of many different product attributes that influence consumer behavior. Most studies following this approach have aimed at examining the effect of COO on consumer behavior by comparing it with other factors that determine purchase decisions, such as price, quality, brand, service, product warranty, and advertising.

The other group of studies has treated COO as a multi-dimensional construct. According to Johansson et al. (1985) and Han and Terpstra (1988), COO has a different effect on the perception of each of the varying attributes of a product - such as quality, design, economics, etc. So, it is not appropriate to treat COO as a one-dimensional construct.

Most early studies on the multi-dimensional construct of COO concentrated on the functional benefits of products, and the measurement of COO effects was consequently based on the functions of a product, such as quality, design, service, goodwill, etc. (Chao 1993; Insch and McBride 1998, 2004; Jaffe and Nabenzahl 1984; Nagashima 1970, 1977; Narayana 1981; Roth and Romeo 1992). It should be noted that most of the studies mentioned here focused on the functional attributes of high-involvement and high-technology products, such as automobiles and
household electronic goods. Therefore, almost all the items used to measure COO effects contained aspects such as quality, workmanship, design, and technology. Yet, most countries also make low-involvement and low-tech products, which likewise affect the image of the country. Therefore, there are problems with regard to the generality across product categories and hence the validity of the existing measurements.

However, functional aspect is not the only aspect of the image of a country. Based on information processing model, Johansson (1989) and Obermiller and Spangenberg (1989) suggest that the effect of COO on purchasing decisions can be divided into three types of processes: cognitive, affective, and normative. Also, it is accepted that there are also emotional and symbolic aspect consisted in the country image. (Askegaard and Ger 1997; Goldberg and Baumgartner 2002; Papadopoulos et al. 1989; Velergh and Steenkamp 1999)

A number of researchers (Pisharodi and Parameswaran 1992; Parameswaran and Pisharodi 1994; and Pereira, Hsu, and Kundu 2002) have suggested that the measurement of COO effects also needs to include the characteristics of the country, such as its level of economic development, political situation, culture, and the characteristics of its people. Others (Balabanis, Mueller, and Melewar 2002) have argued that the measurement should also include characteristics of the consumers, such as consumers’ experience of the country (such as through traveling or the learning of its language), their values, social norms, and demographics. However,
these measurement still lack in the power in explaining that how COO image can affect the consumers’ attitude. It is seem that there is still insufficient research on measurement of the symbolic aspect of COO.

The literature on the symbolic effect of a product on consumers’ attitude is the self-congruity study, which suggests that consumers tend to consume products that can express their self-image or fulfill their ideal self-image. (Belk 1988; Dolich 1969; Mugge and Govers 2004; Sirgy 1982). In the studies, the product or brand is measured by the personality traits, and then the differences between product (brand) images and users’ self images or ideal self images are calculated. The correlation between the differences and the users’ attitude on product or brand is calculated, and used to indicate how the product or brand images influent users’ attitude.

The image of product or brand in the self-congruity concept is measured by the question “what is the personality of the person who uses this product (brand)?” Sirgy (1982) suggests that it is better to use the open end question rather than use the provided measuring traits in measuring product image. However, the method is lack in generalization between products, which is not suitable for the research question of the present study.

The self-congruity concept is measuring the personality of the person who uses a particular product. The measurement of personality of a person, which is widely accepted and
used to apply in many fields of studies, is the Big Five Factor Model (Digman 1990, 1997; Goldberg 1992). It suggests that human personalities can be described in terms of five major traits: surgency, agreeableness, conscientiousness, emotional stability, and intellect.

Thus, based on the self-congruity concept, and the Big Five Factor Model, the new COO measurement can effectively explain the symbolic affect of COO.

METHODOLOGY

Data Collection and Sampling Procedure

The data for the present study were collected in Bangkok, Thailand in September 2004, using a self-conducted questionnaire. A total of 422 respondents participated in the survey, consisting of 243 undergraduate students in the business management course of Chulalongkorn University, and 179 white collar workers at Cement Thai Group and Nan Yang Textile Group. The respondents have income and education enough to assume that they are the targets of the foreign products, and have concern about the COO of the product they purchase.

The procedure for the survey was as follows. First, in order to determine which products were considered to represent Japan and the United States, participants were asked to list up to
three product categories for each country from the following twenty product categories in total:

automobiles, television/AV equipment, household electronic goods, digital cameras, computers/mobile phones, software, watches, cosmetics, clothes/apparel, cartoons/games, green tea, soft drinks, snacks, cigarettes, sports shoes, fast food, beer, wine, restaurants, coffee shops

Next, participants were asked to rank on a five-point Liker scale 18 personality traits in relation to the six product categories (i.e. the three representing Japan and the three representing the U.S.), and to the image of Japan and U.S. The 18 personality traits used here are primarily derived from Goldberg’s (1992) Big Five Factor Model and the personality traits used in Ponpraprut’s (2000) study on the image of beer in Thailand Generally speaking, only positive traits were used in the present study because when consumers are considering whether to buy a product, the decision is typically based on positive traits. The questions used in the questionnaire are:

- “What sort of personality does a person have that uses product x from country y?”
- “What sort of personality does a person have who uses Japanese (American) products?”

Most existing studies on the Big Five Factor Model have been conducted in the U.S. It therefore seemed advisable to ensure that the personality traits also apply to Thais. In order to do
this, the respondents were also asked to assess themselves by using the same personality measurement. The self-assessment data were analyzed using confirmatory factor analysis, and the result shows that for Thais, too, the 18 personality traits can be grouped into five groups, as in the Big Five Factor Model. The fit statistics suggest a good model fit, with the confirmatory fit index (CFI) = .900, the goodness of fit index (GFI) = .907, and the root mean square error of approximation (RMSEA) = .074.

The Analytical Model and Method

In order to empirically show that the image of a country is formed on the basis of the images of the products of the country, Structure Equation Model was used. The analytical model is shown in Figure 1.

By using Structure Equation Model, it is possible to include both observable and unobservable variables (latent variables) into the analytical model. The observable variables in the model are the 18 personality traits that survey participants ascribed to products and countries, while the latent variables are the five factors (surgency, agreeableness, conscientiousness, emotional stability, and intellect) as well as the total country image and the total product image.

The structure of the model can be divided into two parts: the SPCI and the GPCI.
Following the Big Five Factor Model, each of the two parts is composed of the five factors. While the thick lines express the effect of the SPCI on the GPCI, the dotted lines express the influence of factors other than product image that cannot be observed, such as economic and political factors, nationalism, culture, values, quality, etc.

RESULT

The frequency of survey participants’ responses as to which product category they perceived to be representative of a country is presented in Table 1.

As can be seen, respondents thought that automobiles, television/AV equipment,
household electronic goods, digital cameras, computers/mobile phones, cartoons/games, green tea, snacks, and restaurants were most representative of Japan. On the other hand, the products considered to be most representative of the United States were computers/mobile phones, software, cosmetics, clothes/apparel, soft drinks, snacks, sports shoes, fast food, and coffee shops.

The product evaluation data (SPCI) and the country evaluation data (GPCI) are used to analyze the effect of the SPCI on the GPCI. The present study uses the software called Amos, which is the software for path analysis that provided by SPSS, in analysis. In order to compare the effect of each product’s image on the GPCI, Amos’s simultaneous structural equation model is used for data analysis. The path analysis, shown in Figure 2, is the example for the submodel for Japanese green tea. The full version of the model consists of the submodels for all products that represent each country. That is to say, for the Japanese case, the model consists of eight submodels (there is an insufficient number of observations for the “snacks” product category, so this category is not included in the analysis), while for the case of the United States, it consists of nine submodels.

Insert Figure 2 about here
The fit of the models both for Japan and the U.S. is not very good, but acceptable. For the model of the image of Japan, the fit statistics are as follows: CFI = .799, GFI = .654, RMSEA = .036, \( df = 4,593 \). For the U.S., they are: CFI = .744, GFI = .585, RMSEA = .039, \( df = 5,158 \).

The unfavorable fit statistics are caused by the high degrees of freedom in both cases, so that the GFI and CFI cannot be improved. However, since the RMSEA scores are less than 0.05, the fit of the model is acceptable.

There are two sets of total effects that are calculated from the coefficients for each path in the models. According to the figure1, the first is the total effect of the five factor level of the SPCI on the five factor level of the GPCI (from point A to A in Figure 1), while the second is the total effect of the 18 personality traits of the SPCI on the 18 personality traits of the GPCI (from point B to B in Figure 1). The total effects of each product on the image of Japan and the United States are presented in Tables 2 and 3.

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Insert Table 2 about here

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Insert Table 3 about here
The first column of Table 2 and 3 shows the type of total effect that is corresponding to those in Figure 1. The second and third columns show the 18 personalities and the five factors of personalities in both English and Thai. By using these total effect values, the construct of each country’s image can be represented diagrammatically, as shown in Figures 3 and 4.

Figures 3 and 4 can each be divided into two major parts, A-A and B-B, corresponding to Figure 1 and Table 2 and 3. One represents the way in which products shape consumers’ perception of the 18 personality traits of a country (B-B). The other represents the way in which the 18 personality traits fuse into the five factors of the country (A-A).
The thickness of each line represents the strength of the effect. Thick lines indicate that a product has an effect on one or more of the 18 personality traits of the country, and the effect is strong enough to contribute to the five factor image of the country. For example, Japanese green tea has an effect on the attribute “creative” and thereby also contributes to the “surgency” attribute of Japan.

Thin lines, on the other hand, indicate that a product affects the level of the 18 personality traits of a country, but does not contribute at the level of the five factors of the country. For example, Japanese computers/mobile phones and television/AV equipment affect the attribute “stable,” but do not have any influence on the “emotional stability” factor of Japan.

Finally, a dotted line indicates that the product has a negative influence on the image of the country. For example, American snacks have a negative influence on the attributes “leadership” and “stable” of the U.S.

**DISCUSSION**

It comes as little surprise that the product categories that are responsible for shaping the images of Japan and the U.S. are different. The Japanese image is mostly shaped by high-technology products such as digital cameras, television/AV equipment, computers/mobile phones,
and automobiles. In contrast, the image of the U.S. is mostly determined by fashion products such as cosmetics/perfume, clothes/apparel, and sports shoes. Apart from the above product categories, culture-related products such as food (Japanese restaurants, fast food), and beverages (green tea, soft drinks) also contribute to the two countries’ images.

Of course, Japan has also produced a number of global brands in other industries. An example is the cosmetics market, where Shiseido and Kanebo have a strong worldwide presence. Yet, in Thailand, cosmetics are not considered to be representative of Japan. One of the reasons for this probably is the advertising strategies pursued by the two companies. Shiseido’s magazine ads, for example, use Western models to present their products.

Similarly, even though American car manufacturers GM, Ford, and DaimlerChrysler are among the largest in the world, in Thailand, automobiles are not considered to be representative of the United States. This image is borne out by the statistics, showing that during 2000-2002, the market share of American automobiles in Thailand was only 1%, while that of Japanese automobiles was 85%. \(^1\)

However, in terms of COO personality image, although a product may be recognized as representative of a country, this does not mean that it always influences the image of the country. Figure 3 suggests, for example, that although household electronic goods constitute one of the

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product categories that represent Japan, they do not contribute to the image of Japan. The reason for this may be that Japanese household electronic goods have penetrated the Thai market to such an extent that it is difficult for respondents to specify what kind of people they think use Japanese household electronic goods.

Thus, it can be said that the marketing strategies that companies from a particular country pursue, and the market share a country occupies in the particular segment, are important factors in determining what product comes to be seen as representative of a specific country and affects its country image.

It can also be seen that the different perceptions of the two countries are shaped by the type of product categories that are considered to be representative of each of them. In the case of Japan, almost all of the products that represent Japan are characterized by the “active” image, and the images of these products contribute to the “active” image of Japan as a whole. On the other hand, U.S. products are characterized by the image of being “reliable” and thereby emphasize the image of U.S. products more generally as “reliable.” These results are in line with the findings of Lampert and Jaffe (1998), who concluded that the image of a country derives from the image of the country’s products, and if the products have the same specific image, they will reinforce the country’s specific images.

Although, computers/mobile phones represent a product category common to both
countries, they contribute differently to the image of each country. Computers/mobile phones contribute to the U.S. image of “sociable,” “kind,” “hardworking,” and “perceptive,” whereas in the case of Japan they generate the image of “kind,” “active,” “reliable,” and “stable.”

The image of a product can also have a negative effect on the country image. For example, as Figure 3 suggests, snacks have a negative effect on the “stable” and “leadership” attributes of the U.S. image.

Knowing the GPCI and SPCI of a country will help managers managing their products’ images effectively. When there is a new product in new category launches into Thai market, the image of the product is still ambiguous. Consumers will evaluate the product by using the images of that are constructed by the existing products (GPCI); this process is called “halo effect” (Han, 1989). Thus, according to the Figure 3 and 4, the new product tends to have different image between the two countries, that is “practical” and “leadership” are the distinctive images of Japan GPCI, and “perceptive” is the distinctive image of U.S.GPCI.

On the other hand, if the new product is in the existing product categories, the existing SPCI of the category will play the important role in product evaluation; this is the “summary construct” (Han 1989). For example, the image of Japanese LCD television may be influenced by the SPCI of Japanese TV/Audio.

Another finding is that “green tea” – a new product category that has been launched in
Thailand only in recent years – helped to shape the “creative” image of Japan. In other words, the introduction of green tea into Thailand contributed to a change in the image of Japan to include the label “creative.” This result provides evidence that COO images are dynamic, as suggested by Lampert and Jaffe (1998), Nagshima (1970, 1977), and Nebenzahl, Jaffe, and Lampert (1997).

CONCLUSION

It has been suggested that the GPCI cannot be gauged correctly using existing COO function based measuring methods (Etzel and Walker 1974). The present study has shown that by using human personality as a measure of COO image, it is possible to determine not only the SPCI, but also the GPCI. Because of this, the approach proposed here makes it possible to empirically demonstrate what image of which product affects the image of a country and how it does so.

Moreover, as most of the studies on the measurement of COO image focus on the functional aspect of products, they may not adequately explain consumer behavior. However, measuring COO image employing human personality traits, as suggested here, it is possible to link product images and consumer characteristics and hence explain consumer behavior more
effectively than is possible with existing COO image measures. Understanding how consumers’
choose products based on COO images that overlap with their self-image thus can help managers
to make their marketing strategies more effective.

Finally, the analytical model presented here can also be applied to various other fields of
study. If the left portion of the model is called “parents,” and the right portion is called
“children,” there are many business phenomena that conform to this kind of relationship. For
example, a family brand like Hitachi unites many different product categories that are all sold
under the Hitachi brand name. In this case, the “parent” is Hitachi, while the “children” are TV
sets, refrigerators, rice cookers, etc.

The “parent” part can also represent a corporate name such as Toyota: the Toyota group
sells various automobiles under the Toyota brand (the Camry, Corolla, Crown, Noah, etc.) as
well as vehicles under other brand names such as Lexus, Hino, and Daihatsu. In cases such as
these, it is useful for managers to know how Toyota’s image would be affected if, for example,
the Toyota Crown were to become a separate brand not sold under the Toyota name, or if Lexus
cars were to be sold under the Toyota brand.

LIMITATIONS AND FUTURE RESEARCH
A number of limitations and problems of the present study should be highlighted. First, the image of a product category or a country may be different for each consumer, depending on his/her sex, occupation, previous experience with the product in question, etc. Unfortunately, in this study, the size of the sample was insufficient to group participants according to their various characteristics (such as sex, age, etc.). A larger sample would overcome this problem.

Also, because the present study does not use any qualitative analysis, it was not possible to show clearly how the image of a specific product category influences the image of a country. In order to elucidate the mechanism, it would be necessary to conduct a qualitative analysis of COO images looking at companies’ marketing strategies, advertising contents, and the culture of consumption for a given product.
# Tables

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Table 1

The numbers of respondents who perceived each product category to be representative of the country
### Table 2

**Total effect of SPCI on GPCI: Japan**

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<th>Household electronic goods</th>
<th>Television/AV equipment</th>
<th>Computers/Mobile phones</th>
<th>Automobiles</th>
<th>Cartoons/Games</th>
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Table 3

Total effect of SPCI on GPCI: U.S.
Figures

18 Personality Traits and Analytical Model

Country

Intellect

Emotional Stability

At ease
Practical
Steady
Organized
Assertive
Leadership
Perceptive

Conscientiousness

Choosy
Hardworking
Reliable

Cautious

Agreeableness

Creative
Relaxed
Polite
Warm
Kind
Figure 2

Submodel for Japanese Green Tea
Figure 3

COO Construct for Japan
Figure 4

COO Construct for the U.S.
References


International Business Studies, 23(3), 477-97.


