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**Family enterprises in Polish consumers' mindset
in the light of international tendencies**

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Abstract

Aim/purpose – The main aim of the paper is to fill in the gap in the existing literature as well as to propose a set of specific family enterprises' (FE) attributes concerning certain socioeconomic conditions in Poland. The objectives of the article are interrelated with two theses. H1 assumes that in current literature there is a little attention paid to the demand side of the market, particularly to the individual consumers (including young buyers) and their attitudes toward FEs. H2 indicates that the perception of Polish FEs changes considerably reflecting the international trends.

Design/methodology/approach – The authors studied a consolidated profound review of recent international and Polish publications on FEs. The expert interviews and in-depth individual interviews were conducted. Both empirical studies brought a preliminary insight into overall consumer perception of the FEs in Poland.

Findings – For several years Polish buyers have been dynamically changing their mindset, breaking the stereotype of FEs' owners. Nowadays, tradition and quality are two attributes which are associated closely with Polish FEs. Customers indicate that FEs are trustworthy, responsible, solid and dependable. They also highlight the ethnocentric attitude toward these companies – Polishness. All these attributes are evidently appreciated. FEs are correlated with traditional industries and products, especially with groceries, cosmetics, clothes, shoes, jewelry, furniture, windows and doors.

Research implications/limitations – The identity of FEs is not always communicated properly. Consumers often cannot ascertain a provenance of their offer as many FEs do not emphasize their family identity. Additionally, on the Polish market, consumers are occasionally misled considering the family ownership of a business.

Originality/value/contribution – The studies indicate a set of attributes typical of Polish FEs underpinning their strong identity which should be explicitly conveyed to the public, with special regard to young consumers.

Keywords: family enterprise (FE); consumer behavior; Polish market.

JEL Classification: L26, M14, M31.

1. Introduction

As a long-term relationship with consumers, based on sound rules and win-win tactic, presently constitutes the merit of any businesses' existence, the rapport between the two aforementioned parts seems to be explored thoroughly.

Therefore, the consumers' perspective, who play a remarkable and increasing role as prosumers and trysumers, requires an extended and deepened research. Shaping the solid relationship establishes one of the few fields in which even small family enterprises with low capital are able to compete with giants that have invested, for instance, in high technology to capture and maintain customers [Dessi et al. 2014, p. 671].

However, considering family enterprises (FEs), there has been very little attention paid so far to the demand side of the market, particularly to the individual consumers and their attitudes toward FEs. This remark concerns not only the attitudes but also other core determinants which together form the complex structure of buyer behavior, i.e.: perception, learning, needs, emotions or personality.

In the last 10 years, there has been an apparent change, both in the family businesses' performance and in the pattern of consumer behavior. Thus, contemporary studies should reflect these phenomena. With this introduction, the authors would like to stress the following points. Firstly, the year 2008 became a turning point for Polish FEs. Secondly, since the beginning of the new millennium, modern consumers have appeared on the market who are not tainted by any experiences of the communist era.

Therefore, the authors decided to raise a subject of the distinct meanings Polish consumers associate with FEs and to highlight what are the major connotations of these firms in the segment of external stakeholders. Thus, the main aim of the paper is to fill in the gap in the existing literature as well as to propose a set of specific FEs' attributes concerning certain socioeconomic conditions in Poland.

The article proceeds as follows. First, a literature review is provided to identify the issues and gaps in the current literature that have driven this study.

The next section introduces the research methodology. It then refers to the results of a desk research analysis and the outcome of two commercial surveys, with a special focus on the findings that can be adopted and developed in a scientific investigation. Finally, theoretical and managerial implications for the study are presented, along with limitations, future research directions and conclusions.

2. Literature review

The literature review clearly reveals the substantial shortcomings that exist in the investigated area. This can be proved, among others, by the analysis of 74 papers conducted by Pounder [2015], in which few vague aspects of consumers' significance have been brought up.

Likewise, an overview of the 35 academic articles addressing social issues in FEs (with vast majority – 33 from the 21st century) shows clearly that scholars were interested mostly in such subjects as: family ownership and family management, role that future generations play within the FE, ethics, CSR and philanthropic practices [van Gils et al. 2014]. Unexpectedly, the level of involvement in consumer research is low.

The subsequent enquiry makes the above observation very evident. Even in one of the current publications entirely concentrated on the economies in the Central and Eastern Europe, none of the 16 papers is focalised on consumers' viewpoint. The articles rather provide a coherent outlook of the idiosyncrasy of FEs' research in transitional countries and challenges it faces. Similarly, a study undertaken in 2016 focused on leading Polish publications review, showed that the researchers in Poland had not been concentrated on the FEs' consumers perspective so far. Instead, the major attention of scholars has been centered upon supply side of the market, with a cursory overview of the individual buyer behavior [Koładkiewicz & Wojtyra 2016].

Quite surprisingly, in a paper presenting profoundly the role of corporate identity in FEs, different perspectives were exposed still bypassing consumers [Micelotta & Raynard 2011]. The subject of the FEs' corporate identity is presented in a different light by Dyer [2006] and Zachary et al. [2011], who claim that the nature of FEs usually points out the maintenance of the business image as well as reputation and positive, long-term relationships with customers and other key stakeholders.

Although set in a particular country, insights from a very intriguing Australian report help the authors, and expectantly other researchers alike, to understand

how visible and distinctive FEs are as regards buyers' viewpoint. Consumers evaluate FEs better in terms of service, frontline employee kindness, and problem-solving orientation, and worse in terms of selection and price/value. The outcomes of the same study indicate higher buyers' trust in FEs' management practices and policies, forefront employee trust, and contentment but no differences in loyalty. Generally, consumers believe that FEs are small businesses that are highly accountable, try harder, are driven by a desire to succeed, are professional and sometimes offer better, tastier products and better service levels. Non family businesses are, however, seen as more price competitive and driven by profits [The Intuito Peartree Report 2010].

Since the following parts of the paper refer mostly to central psychological constructs (i.e. consumer perception and attitudes), both elements of the buyer behaviour are interpreted below. According to revised current literature, perception is understood as a "process by which people select, organize and interpret their perspectives of the world based on their individual experiences" [Dessi et al. 2014, p. 4]. Moreover, while analyzing the significance of perception, one can apply or at least deliberate so called *FFI scale* proposed by Hauswald & Hack [2013]. The concept allows measuring the degree of customers' perception of family enterprises (FEs). The authors claim that there is an increasing interest on stakeholder perception of FEs and this scale provides investigators with an extensive tool for research projects. In turn, attitudes are described as an internal affective orientation that may explain human actions. The constructs include cognitive, affective and behavioral components and have positive or negative inclinations toward an object. Additionally, they can be inferred from observed activities [Potvin & Hasni 2014, p. 95].

3. Research methodology

The research, which is preliminary in its nature, belongs to the first stage of a planned two-year extended study. Thus, the introductory steps were as follows: firstly, the authors studied a consolidated profound review of recent international publications by Pounder [2015] and van Gils et al. [2014]. Secondly, as regards Polish literature on FEs, a similar method was incorporated [Kołodkiewicz & Wojtyra 2016]. Thirdly, an enquiry of FEs' functioning in the transitional economies by Dana & Ramadi [ed. 2015] was analyzed. Fourthly, a strict attention was paid to international as well as to Polish papers, books and reports on the matter.

Moreover, in January-February 2017 one of the authors conducted expert interviews with 5 Polish professionals specializing in FEs, from: Family Firms

Foundation (FFR), Polish Agency for Enterprise Development (PARP), and University of Social Sciences (SAN). Besides, while preparing the initial assumptions for the aforementioned NCN's project application, one of the authors carried out 15 in-depth individual interviews in February-March 2016. Both empirical studies brought a preliminary insight into overall consumer perception of the FEs functioning in Poland.

The aims of the article are interrelated with two theses. The first one (H1) assumes that in a current literature there is a little attention paid to the demand side of the market, particularly to the individual consumers (including young customers) and their attitudes toward FEs. The second thesis (H2) indicates that the perception of Polish FEs changes considerably reflecting the international trends.

As the year 2008 has become a threshold of searching for innovative solutions to the socioeconomic problems which commoved the markets worldwide, that year is a starting point for the analysis in this article.

4. Research results

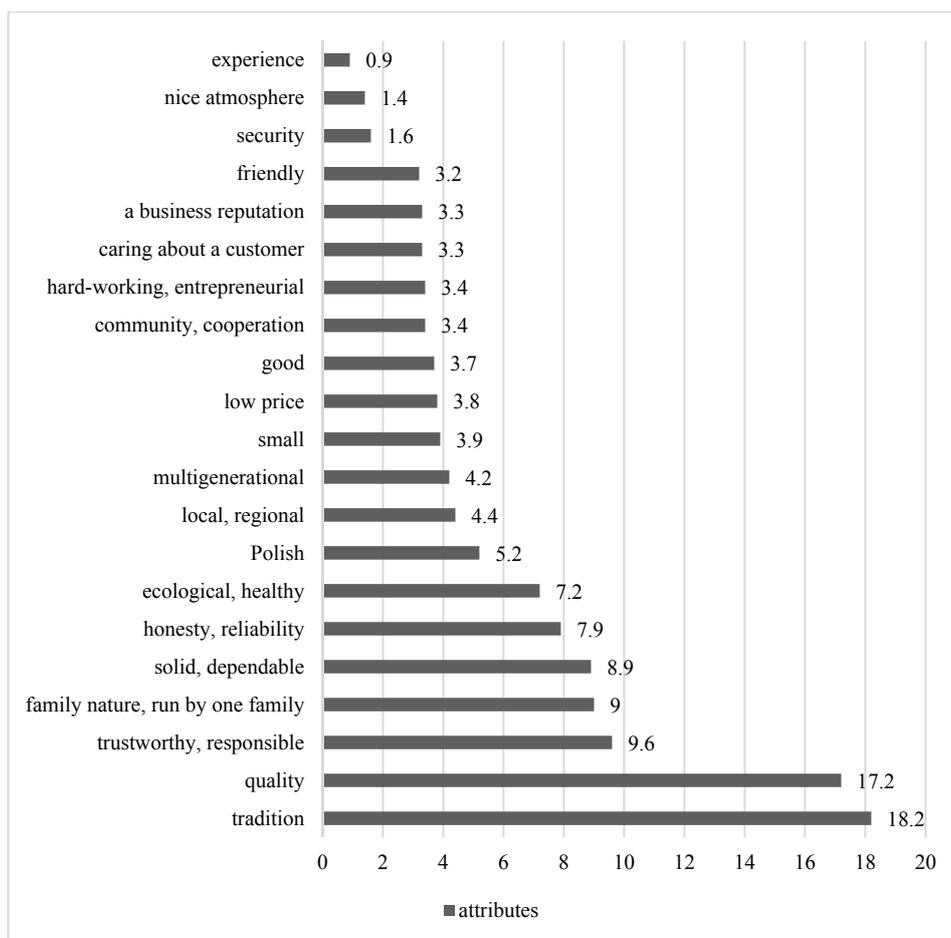
4.1. FEs in a new light – changes in the mindset

The results of the study prove explicitly, that after the time of rather modest progress regarding FEs since the start of the economic transformation in Poland, the year 2008 had become a turning point for FEs. Those days Polish FEs had drawn a great deal of interest from a wide range of their stakeholders. There was a strong governmental institution among them which made support for FEs one of its top priorities. Namely, Polish Agency for Enterprise Development was engaged in an unprecedented project entirely concentrated on family businesses between 2008 and 2012. Nowadays several organizations support FEs on a regular basis.

All those aforementioned undertakings have had a positive impact on building Polish FEs' position on the market. Moreover, these institutions carry out cyclical surveys inquiring different issues of Polish FEs' performance. Since 2014 one of such projects has been focused on consumers' attitudes towards FEs (as the first in Poland of that kind). The research results presented further are optimistic. The Poles associate many features with FEs, such as: cultivating tradition, high quality products guaranteed by the owner personally, reliable, honest and trustworthy. In addition, this data reflect the international trends (with respect to the micro and SMEs) [Nikodemka-Wołowik, ed. 2015, p. 9].

The last survey prepared and published by the Family Businesses Foundation in August 2016 points out that tradition and quality are two attributes which are associated strongly with Polish FEs. Moreover customers indicated that FEs are trustworthy, responsible, solid and dependable. They also highlighted the ethnocentric attitude towards these companies – Polishness (see Figure 1).

Figure 1. Which attributes describe best family enterprises? (data presented in %, N = 1013)



Source: Family Businesses Foundation [2016, p. 33].

4.2. Tradition

Tradition is a set of practices, normally governed by overtly or tactically accepted rules and of a ritual or symbolic nature, which seek to inculcate certain

values and norms of behavior by reception, which automatically implies continuity with the past [Hobsbawm & Ranger 2012, p. 1].

The family nature of the company is associated by the respondents with the tradition, certain values, higher quality of product and customers' service, but also with the conservative approach to business. It is important especially for companies with a long tradition because family businesses set a long-term stable activity on the market. Generally, The FEs' feature underlined by many scholars is their focus on the long-term [Lee 2006; Braun & Sharma 2007].

Tradition becomes an important asset in the assessment of the company. Consumers underline that family firms can be better perceived comparing to non-family companies [Lewandowska & Hadryś-Nowak 2013]. Results of market researches show that family firms should give special importance to the fact that they are traditional. More than half of respondents (58.2%) indicated that family businesses should emphasize the family nature of the companies and tradition used in everyday activity as this is their important additional advantage. Moreover, 44.3% of respondents believe that family companies attract clients by referring to their family values and traditions. They also point out that *familiness* can be used as a good marketing tool and it should be emphasized in the communication between the company and the customers [Szul 2013].

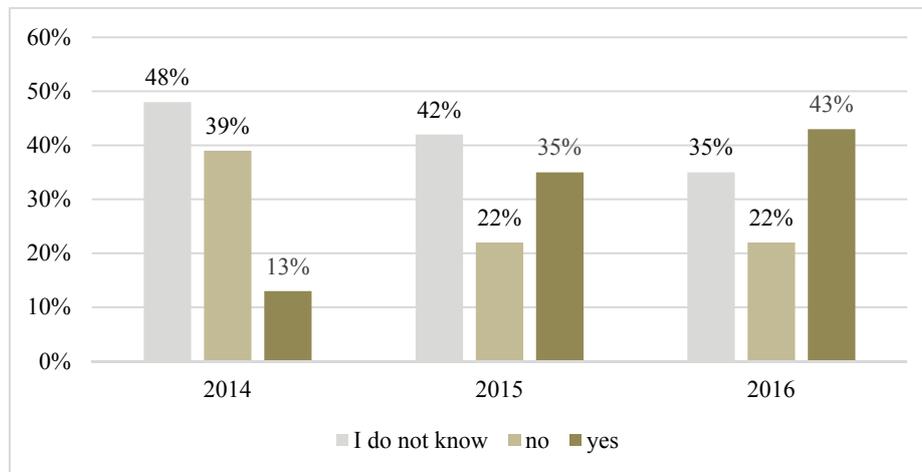
It is also worth to mention that tradition of FEs is also correlated with traditional industries and products purchased by the customers especially with food products like: cold cuts and meat, ice cream, bread, alcohol and non-alcoholic beverages, honey, chocolate and sweets, but also with cosmetics, clothes, shoes and jewelry, furniture, windows and doors [Family Business Foundation 2016].

4.3. Quality versus price

Quality of goods and services is a second most important feature connected by customers to family companies. The respondents underlined also that they are encouraged to buy products offered by family enterprises because they feel an owner him or herself sees to a product's quality (58.5%). Quality is often connected with intangible assets like: well-known brand of the firm, better alignment with buyers' expectations, creation of new needs, more frequent product upgrades than competitors, easy access to products, convenient location and time of purchase and finally the loyalty of buyers [Szul 2013]. All these elements together can create image of the company making the buyers feel trust, security and solidness of the producer.

Consumers are slowly getting ready to pay more for a product produced by a family business than a product offered by a company that does not underline family and traditional relations. They underline that the products and services are good because they are family-made. This opinion is shared between 43% of the respondents who are willing to pay extra for products offered by family businesses. It is a 7 percentage points increase compared to the results of survey made in 2015 and 30 percentage points increase compared to 2014 (see Figure 2).

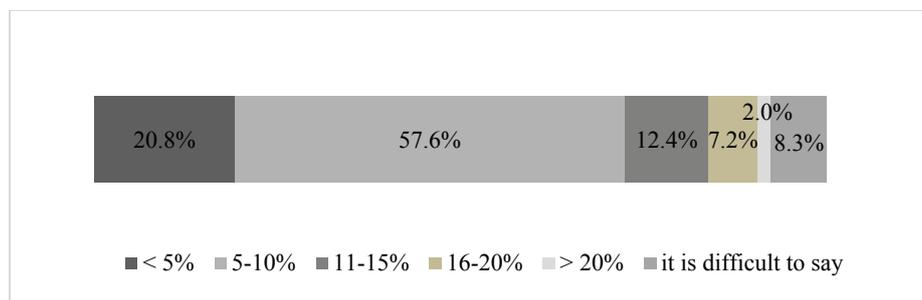
Figure 2. The willingness of the customers to pay more for a product produced by a family business than a product offered by a company that does not underline family and traditional relations (data presented in %, N = 1013)



Source: Family Businesses Foundation [2016, p. 41].

Moreover the respondents declare that they are willing to accept higher price up to 10% comparing to other similar products available on the market (see Figure 3).

Figure 3. The level of extra payment by customers for products offered by family enterprises (data presented in %, N = 443)



Source: Family Businesses Foundation [2016, p. 41].

4.4. Trustworthy, responsible

Engendering consumer trust emerged as the top priority following growth. And, while it may not necessarily be a direct pathway to growth, it was identified by nearly a third of respondents as an area for increased investment [KPMG and The Consumer Goods Forum, Consumer Markets 2015, p. 12].

Trust is a component of the social capital that facilitates generating and sharing of knowledge, functioning within the network and enhances the reputation and credibility of the business environment. The family capital is a specific form of social capital that is located not in individuals but in the relations between them. It is important that relationships are created through exchange – the pattern of linkages are relationships built through them are the foundation of the social capital [Nahapiet & Ghoshal 1998, p. 250]. Adler & Kwon [2002, p. 18] distinguished three types of relations: market, hierarchical and social ones. Family capital has two main components: internal and external communication channels and system of family's norms. Internal communication channels are mutual personal relations that family members develop between themselves in the family and in their business. External communication channels are positive relationships with customers, cooperation with other organizations and relations with the local community. Family's norms include: moral norms, sense of identity, the importance of family and business reputation and trust. They create a system of social control in the company. The common system of values, beliefs, developed model of behavior allows family's members to communicate easily their ideas, common experience, share the strategic vision of the business and the orientation towards values [Popczyk 2011, p. 11].

The nature and functioning of customer trust have two main aspects: cognitive-based and affective-based. Cognitive-based trust arises from accumulated knowledge, calculations, competences and is based on 'good reasons' as evidence of trustworthiness. The second type, affect-based trust, is grounded in the emotional bonds between individuals involving mutual care [Paliszkievicz 2011, p. 317]. In family businesses it is observed that affect-based trust exceeds cognitive-based trust. Emotional trust is developed in the family, and then it can be brought to the company as a distinctive competence. Numerous empirical studies carried out in Poland and in other countries corroborate that the family environment is the most conducive to build the emotional confidence processes. For example Poles trust in [GUS 2015]:

- members of the closest family (98%),
- friends (93%),
- people they work with (82%),

- neighbors (47%),
- unknown people met in different situations (39%).

It should be underlined that trust is a dynamic and multidimensional phenomenon. That is why Sundaramurthy [2008] created a model of sustaining trust within family firms depending on their stage of development. In early stages fundamental is the interpersonal trust among members of the family. It is based on kinship, familiarity, commonality of personal characteristics, history and extended period of experience. Interpersonal trust is grounded in the predictability of the other's action – it allows one to know what to expect from the other, helping to identify with a common set of goals and norms. As the family firm grows (in successive phases of the cycle of trust), the competition and customer demands increase as well as the nature of business changes. Business management processes are getting more complex and multidimensional, and entrepreneurs have to face some new challenges like market, competitive, technological ones. They need to take right decisions that will determine the continuation of the business and at the same time will give financial security of the family. It is time to open the family business system to external experience knowledge and competencies and thanks to this build/increase competence trust. At the next stage of development of family firms there is a third trust dimension in the sustaining cycle – a system trust. In this situation transparency of the rules and traditions can therefore be central to producing the reliability fundamental for trust in a system. Later on as family businesses grow to include more than one generation, higher levels of quality communication lead to greater interpersonal trust.

According to the Edelman Trust Barometer [2014], stakeholders (and consumers among them) trust FEs much more than non-family businesses in the majority of cases. The stakeholders' trust belongs to the crucial intangible assets of FE and these relationships base on an honest and long-term attachment.

4.5. Solid, honest

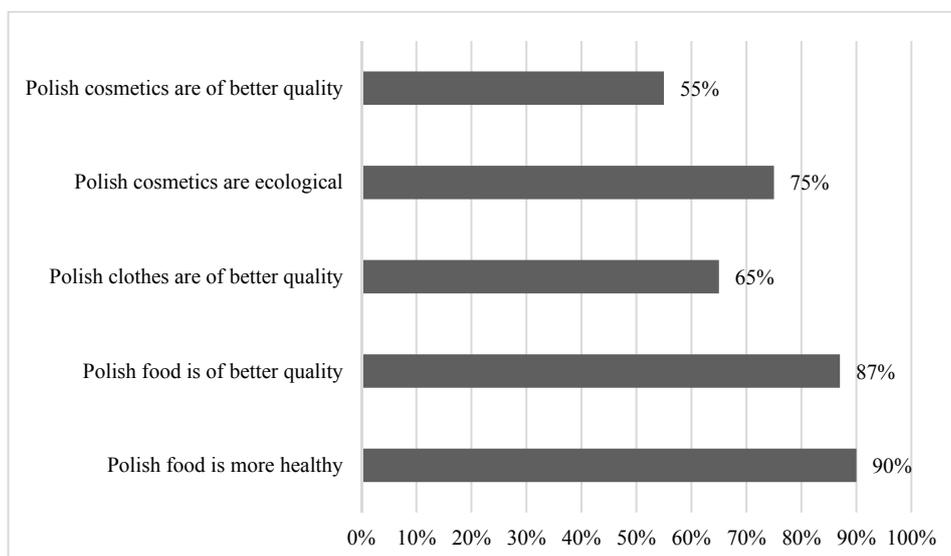
Owners of family businesses are judged to be entrepreneurial, hardworking and honest. Timeliness, solidity, reliability, honesty, 'fair playing', professionalism are the qualities that build trust in every business. These attributes are no questionable by customers what is confirmed by the results of different empirical studies [Family Businesses Foundation 2016; Leszczewska 2012]. According to the Intuito Peartree Report [2010], seven in 10 consumers agreed that FEs are passionate about what they do and offer, and that they have a strong reputation particularly if they are well known. The two other major advantages of caring about the customer experience and higher integrity and more trustworthy still gathered support by 60% of the consumers.

Without a solid code of values, it is not possible to build a strong and stable company. It is fundamental for building a corporate culture of every institution. The system of value of the company and its employees is also reflected in the quality of work and relationships in the company. It is important for creating and launching new products to the market (sustainable development), customers' service, and relations with other groups of stakeholders. It is an integral part of the process of setting goals for the company, the individual goals for the employees, and evaluating the results. Thanks to the values of family companies like solidity and honesty, they gain customers' trust and can function effectively on the market.

4.6. Polishness – the ethnocentric attitude

Polish origin of enterprises is not always exposed by entrepreneurs. It depends on the industry they operate in and their business model (i.e. whether the company is present only on the Polish market or also abroad). However, 64% of respondents stated that Polish origin encourages them to buy products, and this is especially important for the purchase of food products (50%). This is due to the increasingly popular trend of consumer patriotism [Open Research 2016]. It is also worth to mention that the relationship between the level of consumer ethnocentrism and consumer age, gender and income is weak [Awdziej, Tkaczyk & Włodarek 2016, p. 103].

Polishness is one of the most important attributes spontaneously attributed to family businesses. The respondents underlined also that they are encouraged to buy products offered by FEs because they believe such a product is made in Poland (25.3%) [Family Businesses Foundation 2016]. The fact that a product is made in Poland is an important argument for Poles making decision to buy for example food, cosmetics and clothes (see Figure 4). 88% of respondents are ready to pay higher price for Polish goods [TNS Polska i Polskie Towarzystwo Badaczy Rynku i Opinii 2016].

Figure 4. Perception of Polish products by Polish consumers

Source: TNS Polska i Polskie Towarzystwo Badaczy Rynku i Opinii [2016].

4.7. The role of women in the FEs

In Poland consumers seem to associate FEs not only with a concrete human face but they go even further. They often relate these businesses with real women appreciated as owners and FEs key managers. [Zawadka & Hoffmann 2012, p. 157]. This observation given above is in line with the international trends. According to the report based on data gathered from family businesses from the top 21 global markets, in 70% of surveyed firms a woman was considered for their next CEO. A direct quotation can be used here: “With women filling family business leadership ranks faster and more often than their non-family enterprise counterparts, companies in our survey appear poised to reap performance benefits while acting as beacons of parity in a gender-imbalanced business world” [EY and Kennesaw State University’s Cox Family Enterprise Center 2015, p. 12].

4.8. The new young consumers

The authors’ of this article directed their attention also at the two phenomena which have recently occurred. The current succession process in many Polish FEs, coincides with the appearance of two very demanding segments, i.e. younger generation Y (*millennials*) and generation Z (*digital native*), both brought up in

the free market, globally competitive economy [Sowa & Burgiel 2009, p. 156]. In that particular case, there are millennials on both sides of the market – the successors and the consumers. These young buyers not tainted by any experiences of the communist era, they do not perceive FEs owners as a small, cunning entrepreneur, a kind of a business shark (a scammer) [Nikodemska-Wołowik, ed. 2015, p. 9]. But on the other hand referring to the Intuito Peartree Report [2010] 20% of consumers could not even name one FE and these buyers were more likely to be 18-24 years (25%). On the contrary, people aged 40 and over were definitely more understanding of family business values.

5. Discussion

The objectives of this article were related to two theses. According to the research of the literature concerning FEs which was published in recent years it is possible to be stated that there is a little attention paid to the demand side of the market, particularly to the individual consumers (including young customers) and their attitudes toward FEs (H1). In this area the article fills an existing significant gap.

Consumers predominantly notice that running a business by one family and supervising a firm by a responsible owner may put a tremendous impact on a perceived high quality of the goods and an excellence in services offered on the market. Moreover, the family nature can affect positively the features like: trustworthy, responsibility, solidness, professionalism and these attributes are evidently appreciated.

The vast majority of the aforementioned FEs' attributes perceived by Polish consumers shape a complex construct that can be treated as *familiness*. The term *familiness* was introduced in 1999, describing it as the idiosyncratic package of resources and capabilities resulting from the interaction of the family and business systems [Zellweger et al. 2010]. They offered two dimensions of family involvement that help to explain *familiness*: the components of family involvement and the essence of such involvement. Simplifying, for the purpose of the discussion of this paper *familiness* is a set of the attributes typical of a given family, which can be transferred to the firm's attributes.

When it comes to Poland, the specific political and economic conditions (the partition, wars, centrally governed economy) determined the foundations of the *familiness* in the past and consequently, the way these enterprises were perceived. Even nowadays, the entrepreneurs realize that some clients' opinions are still based on a false impression from a former époque [Zawadka & Hoffmann

2012]. In Poland, especially the senior consumers who remember the era of shortages, ascribe a vice “nepotism” to the FEs. Nevertheless, *familiness* and nepotism are actually two sides of the same coin. But according to many authors, nepotism in this exact case of FEs would rather be called “amoral *familiness*” without so strong negative meaning [Ignatowski 2016]. Fortunately, for several years the Polish buyers have been dynamically changing their mindset, breaking the stereotype of FEs’ owners as swindlers collaborating with the establishment. It proves the second thesis (H2) that the perception of a FEs changes considerably in Poland that reflect the international trends.

Being known as a FE it can be perceived as a positive and distinct attribute by consumers thus contributing to firm performance [Zellweger et al. 2010]. Nonetheless, sometimes that ownership is intentionally shown, sometimes not. The remark deals with an issue of identity.

However, the identity of FEs is not always communicated properly. It is worth underlining that consumers often cannot ascertain a provenance of their offer as many FEs do not emphasize their family identity [Micelotta & Raynard 2011; The Intuito Peartree Report 2010]. This does not correspond with the findings of the EY’s worldwide survey presenting main reasons for promoting family as a part of a company branding efforts. The report shows that families strongly identify with the firm as “it is part of who we are” (68%), it helps differentiate them from their competitors (64%) and it improves the reputation of the firm with customers (64%). Explaining that contradiction, one may stress that companies in developed markets are far more likely to brand themselves as FEs than those in emerging ones [EY and Kennesaw State University’s Cox Family Enterprise Center 2015]. Furthermore, FEs which communicate their family identity to external stakeholders, e.g. consumers, reap performance benefits [Zellweger et al. 2010].

On the Polish market, consumers are occasionally misled considering the family ownership of a business. That can be explained twofold. A firm was in fact family-run previously (e.g. Wedel, W. Kruk, Zielona Budka) and the present owners do not make any efforts to explain the transformation, or the company name suggests it belongs to a family (e.g. brothers-in-law). On the other hand, there are some enterprises which roots are not exposed purposefully or because the owners do not care of a proper communication resulting in a contradiction between the identity and the perceived image. The first tactics may concern the high-tech firms whose owners are convinced that FEs are associated with traditional businesses. The Intuito Peartree Report [2010] demonstrates analogous results – in descending order here are the branches associated with FEs: small retail trade (80%), food (80%), trades (70%), accommodation (60%), wine (60%).

6. Conclusions

This article's theoretical and pragmatic contributions are threefold. Three major aspects should be underlined: the *familiness*, the FEs' identity, and the approach to the young consumers.

Familiness is a set of the attributes typical of a given family, which can be transferred to the firm's attributes. For several years the image of Polish FEs has been changing noticeably. Customers have been dynamically changing their mindset, breaking the stereotype of FEs' owners as swindlers collaborating with the establishment. The last survey prepared and published by the Family Businesses Foundation in August 2016 points out that tradition and quality are two attributes which are associated closely with Polish FEs. Moreover, customers indicated that FEs are trustworthy, responsible, solid and dependable. They also highlighted the ethnocentric attitude towards these companies – Polishness. All these attributes and values are obviously appreciated. Nevertheless, it should be considered as a certain limitation – reports prepared by Family Business Foundation may not be very objective so there is a potential need for a nationwide independent study. Another limitation is a preliminary nature of the research and the initial findings will be developed in the next stage of a planned two-year extended study.

It is worth underlining that the identity of FEs is not always communicated properly. It happens that consumers are occasionally misled considering the family ownership of a business. Some of the companies are not family-run companies any more, the others' names suggest wrongly that they belong to a family. Some problems may be caused also that FEs are linked with traditional businesses like food industry, cosmetics and apparel branches. Customers do not associate family businesses with high-tech industry. Thus, a recommendation should be addressed especially to this group of FEs to emphasize/demonstrate their *familiness* in the most visible way. The future research should be also focused on the question how *familiness* may influence consumer choice. This issue ought to be developed in the next stages of the project.

Finally, young people from the generations Y and Z can be treated as an important challenge for FEs. Their way of thinking, "technological brilliance" as well as their distinct needs and expectations have been already described in the literature. Moreover, there are some industries like banking, insurance, ICT that put much effort into providing goods and services dedicated to this group of young people. This is the way FEs should also follow. It is expected that young buyers are not tainted by any experiences of the communist era. On the other hand, they do not pay any attention to distinguish FEs from other companies. In

this context, it is a challenge for the owners of FEs, especially the young generation preparing themselves or already being prepared for succession, to differentiate this group of buyers, and address a clear marketing message to them. This significant area should be the subject of an in-depth analysis and may contribute to current research and practice in the field of FEs.

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