

# CONSUMERIST ATTITUDES IN SLOVENIA, CROATIA, BOSNIA AND HERZEGOVINA AND SERBIA: DISTINCTIVENESS RATHER THAN COMMONALITIES?

**Vesna Žabkar,**  
University of Ljubljana,  
Faculty of Economics,  
Slovenia  
vesna.zabkar@ef.uni-lj.si

**Tomaž Kolar,**  
University of Ljubljana,  
Faculty of Economics,  
Slovenia  
tomaz.kolar@ef.uni-lj.si

**Rok Sunko,**  
Valicon d.o.o.  
Slovenia  
rok.sunko@valicon.si

**Abstract:** Four ex-Yugoslav countries (Slovenia, Croatia, Serbia and Bosnia and Herzegovina) were chosen as the context in which differences in consumerist attitudes were investigated. Data for analysis is derived from a representative samples of in total 7450 Slovene, Croatian, Serbian and Bosnian consumers by means of a syndicated field survey (PGM, Valicon, 2008). A comparison of factor scores between the four countries shows significant differences for social influence, ethnocentrism, value shopping, pragmatism and shopping hedonism. The results support multi-local strategies and hybrid domestic/foreign positioning rather than standardized region-centric strategies.

**Key words:** consumers, attitudes, marketing strategies, Slovenia, Croatia, Serbia, Bosnia and Herzegovina

## STALIŠČA PORABNIKOV V SLOVENIJI, NA HRVAŠKEM, V BOSNI IN HERCEGOVINI IN V SRBIJI: RAZLIČNOSTI ALI PODOBNOSTI?

**Povzetek:** V štirih državah bivše Jugoslavije (Slovenija, Hrvaška, Srbija in Bosna in Hercegovina) smo analizirali stališča porabnikov v zvezi z različnimi vidiki nakupovanja in vrednotenja izdelkov široke potrošnje. Namen raziskave je ugotoviti, v kakšni meri se stališča porabnikov v izbranih državah razlikujejo, saj se zaradi številnih zgodovinskih in geo-političnih podobnosti le-te pogosto obravnavajo kot enotna regija, čeprav so v zadnjih desetletjih vse bolj očitne tudi precejšnje razlike med njimi in njihovimi trgi. V strokovni in znanstveni literaturi iz tega področja so bila doslej obravnavana posamezna vprašanja in koncepti iz tega področja (npr. etnocentrizem), medtem kot mednarodnih primerjav, ki bi sočasno obravnavala širši nabor stališč, primanjkuje. Podatki za analizo so bili zbrani na reprezentativnem vzorcu 7450 slovenskih, hrvaških, srbskih in bosanskih porabnikov s pomočjo sindicirane terenske raziskave PGM (Valicon, 2008). Porabniška stališča so bila izmerjena s pomočjo 35 postavk Likertovega tipa in analizirana s pomočjo faktorske analize, ki je razkrila pet faktorjev. Primerjava faktorskih vrednosti med izbranimi državami kaže, da

Recived: 30 September 2009  
Reviewed: 12 October 2009  
Accepted: 28 October 2009

statistično značilne razlike med državami obstajajo pri vseh petih faktorjih; medosebni vpliv na nakupovanje (faktor pojasni 16% variance stališč), etnocentrizem (10% stališčne variance), vrednosti za plačano ceno (9% stališčne variance), pragmatizem (7% stališčne variance) in nakupovanje kot užitek (6% stališčne variance). V pogledu visoke etnocentričnosti izstopajo hrvaški porabniki, najmanj etnocentrični pa so srbski porabniki. Da je nakupovanje užitek, v največji meri menijo srbski in bosanski porabniki. Bosanski porabniki se od ostalih držav ločijo tudi po večjem upoštevanju medosebnih vplivov na nakupovanje (npr. upoštevanje mnenja prijateljev) in pri poudarjanju dobljene vrednosti za plačano ceno. Pragmatičnost je najbolj izražena pri hrvaških in bosanskih porabnikih. Precej značilnih razlik med stališči je ugotovljenih tudi pri primerjavi različnih demografskih skupin (spol, starost, izobrazba, velikost družine, zakonski stan, dohodek). Številne in pomembne razlike med analiziranimi državami govorijo v prid avtorjem, ki odsvetujejo standardiziran (regio-centrični) pristop k trgom jugovzhodne Evrope in balkanske regije. Rezultati zato v večji meri podpirajo multi-lokalne strategije in hibridno (domače/tuje) pozicioniranje. V pogledu konkretnih implikacij pa je potrebno poudariti, da zaključki različnih raziskav, ki obravnavajo tovrstna stališča, niso vselej enotni, kar kaže, da gre za zelo kompleksna vprašanja tako v empiričnem (npr. BiH kot multi-etnična država), kot tudi v konceptualnem pogledu (npr. specifična naklonjenosti do domačih in zavračanja »tujih« izdelkov), ki zahtevajo nadaljnje in podrobnejše raziskovanje obravnavane problematike.

**Ključne besede:** porabniki, stališča, trženjska strategija, Slovenija, Hrvaška, Srbija, Bosna in Hercegovina

## 1. INTRODUCTION

In the present paper, four ex-Yugoslav countries (Slovenia, Croatia, Serbia and Bosnia and Herzegovina) were chosen as the context in which differences between consumers were investigated. Ex-Yugoslav countries and nations are, on the one side, characterized by many cultural and geo-political similarities, while on the other side, important differences among consumers in these countries can be found (Vida and Dmitrović, 2001, 2009). Recent historical and political developments suggest that ex-Yugoslav countries and nations are actually striving for difference and are emphasizing their distinctiveness rather than commonalities. Taking Bosnia and Herzegovina as an example, we may even posit that nowhere else in such a small area do so many cultural, national and political differences and tensions exist among consumers in one country (see, e.g. Cicic et al., 2005). In this context, the issue of the commonalities and differences among consumers seems especially interesting and relevant. Due to their common regional legacy, yet important national differences, the comparison of their consumerist attitudes and demographic characteristics were chosen as the aim of this study. When consumer attitudes are complemented with their demographic background we believe that the insight into consumer behavior is even more complete and may provide the basis for well-informed psychographic segmentation.

## 2. LITERATURE REVIEW

The focal concept in our study is represented by various consumerist attitudes (e.g. ethnocentrism, shopping hedonism, shopping pragmatism, social influence and value shopping). The general concept of attitudes can be defined as the enduring organization of motivational, cognitive and emotional processes. It is a learned predisposition to respond in a consistently favorable or unfavorable manner with respect to a given object/issue (Hawkins et al., 1989, Schiffman and Kanuk, 2004). Various models have been used (see Schiffman and Kanuk, 2004) for the purpose of explaining how attitudes affect and predict actual behavior towards a certain object, of which the Fishbein multi-attribute model is considered to be the most influential (Salomon et al., 2002). This model measures three components of attitude, namely salient beliefs (key attributes of an object that are considered during its evaluation), object-attribute linkages (the perceived probability that the object has a key attribute) and the evaluation of the important attributes. This model emphasizes

cognitive dimension of attitudes and has been widely applied in marketing, mainly with the purpose of prediction of the consumers product (or brand, etc.) related behavior.

Ajzen and Fishbein (1977) performed a meta-analysis of 142 studies on relatedness among attitudes and behaviors, which showed that attitudes are good predictors of behaviors when the specific elements of attitudes and behaviors (goals and activities in particular) match. For the purpose of the improved predictive ability of attitudes, they offered two suggestions with the first one being the pooling and generalization of behavioral observations across various situations and the second one being the inclusion of moderating variables. As a consequence, Fishbein's model was revised and improved with several moderating variables (attitude to behavior, subjective norm, perceived control, behavioral intention), which resulted in the theory of planned behavior. These developments are highly relevant for the marketing field where more attention is paid to attitudes toward specific marketing elements and factors that provide an additional insight into the relation between various components of consumer attitudes and consumption. The attitude-toward-the-ad model is, for instance, one such model that depicts relationships between various elements of an attitude to the ad and an attitude to the brand (Schifman and Kanuk, 2004). Attitudes to advertisements and brands are, however, affected by numerous additional factors and attitudes. Moon (1996), for example, suggested a model in which attitudes to foreign advertisements are explained by ethnocentricity and attitudes to foreign culture.

In this respect relationships among various and often highly specific attitudes like ethnocentrism are relatively comprehensively explored, yet their detailed theorization is beyond the scope of this paper. Instead of taking a narrow focus and analyzing relationships among isolated and highly specific attitudes, this paper takes a broader focus of analysis. It posits that knowledge about various attitudes like ethnocentrism, shopping, and social influence might provide a more complete picture about consumers in different countries, when they are investigated concurrently.

### 3. RESEARCH METHOD AND RESULTS

Data for analysis is derived from a representative samples of in total 7450 Slovene, Croatian, Serbian and Bosnian consumers by means of a syndicated field survey (PGM, Valicon, 2008). In

addition to various brand-related perceptions, the PGM measures various demographic and psychographic characteristics of consumers, among which shopping attitudes are included.

Consumer attitudes were measured with 35 items covering attitudes to shopping, social influence, ethnocentrism, hedonic shopping, value for money and pragmatism in shopping. A factor analysis was used for data reduction and summarization as our concern was to identify the underlying dimensions. For this purpose, a common factor analysis with principal axis factoring was applied. Data was analyzed with SPSS 17.0. The factors were rotated (using Varimax rotation and Kaiser Normalization). Kaiser-Meyer-Olkin Measure of Sampling Adequacy was 0.79 and acceptable. Variables that correlated highly with more than one factor are excluded from further analysis, leaving 22 variables in the analysis (see Table 1). The obtained factors can be interpreted as follows: 1. Social influence (explains 16 % of the variance); 2. Ethnocentrism (10 % of the variance); 3. Value shopping (9 % of the variance); 4. Pragmatism (7 % of the variance); and 5. Hedonism in shopping (6 % of the variance). In all, the five factors explain 49.8 % of the total "attitudinal" variance for the sample of consumers in all four countries analyzed. A separate analysis for each country reveals very stable factor solutions since the five factors are evident in all four samples and explain from 48-52 % of total variance. We need to point out that value and hedonism are negatively oriented factors, therefore high values on either of dimensions means low level of agreement with statements that compose the two factors.

### 4. DEMOGRAPHIC CHARACTERISTICS OF BALKAN CONSUMERS WITH REGARD TO CONSUMERIST ATTITUDES

A further comparison analysis among groups of customers according to their demographic characteristics was performed. The aim of the analysis was to learn about the correlation between the five factors for consumerist attitudes and demographic characteristics of the sample. One-way ANOVA was applied with Bonferroni and Games-Howell post-hoc multiple comparisons tests (test results have been omitted for reasons of space and can be provided by authors upon request).

The comparison according to gender of respondents showed that differences between men and women are significant (for  $p < 0.01$ ) for

**Table 1:** Factor scores for consumerist attitude factors for the total sample

	1 – Social influence	2 – Ethno- centrism	3 – Value	4 – Pragma- tism in shopping	5 – Hedonism in shopping
Before purchases I sometimes like to consult my relatives.	0.452				
When I shop I rather consult than make decisions on my own.	0.555				
I trust things recommended by experts.	0.613				
For environmentally friendly products I am willing to pay more.	0.479				
Brands of products that people use tell a lot about them.	0.460				
I prefer to endorse Slovenian/Croatian/Bosnian/Serbian products, although this costs me more in the long run.		0.730			
Slovenians/Croats/Bosnians/Serbs should buy Slovenian/Croat/Bosnian/Serbian products and services.		0.726			
I prefer products of Slovenian/Croatian/Bosnian/Serbian producer.		0.809			
I usually buy in shops where prices are most favorable.			-0.718		
When shopping I always look to get as much as possible for my money.			-0.721		
I always check prices before I buy a product.			-0.551		
Actual price promotions strongly influence my choice of store.			-0.440		
When shopping I prefer products on promotion.			-0.502		
I do not care about interior design and look of the store.				0.634	
There are almost no differences in quality among products of more and less known brands.				0.505	
Even with much lower prices I would never buy in discount stores.				0.432	
In general, products of store brands are of inferior quality.				0.365	
Shopping is fun.					-0.807
When I go shopping, I cannot stop.					-0.556
I like shopping.					-0.783
I usually try to make purchases as fast as possible.					0.426
I like to shop for my friends and relatives.					-0.532

Notes: Extraction Method: Principal Axis Factoring, rotation Method: Oblimin with Kaiser Normalization.

all factors except for ethnocentrism. Women are significantly higher on social influence, value and hedonism in shopping while men are higher on pragmatism in shopping. For comparison according to age of respondents, three age groups were formed: 15-30, 31-45, 46-65. The differences are significant for all factors ( $p < 0.01$ ). Older Balkan consumers are, on average, low on social influence and hedonism in shopping and highest on value, ethnocentrism and pragmatism in shopping. By the same token, the youngest group of consumers is high on social influence. The middle age group is in the middle between younger and older consumers on all dimensions except for ethnocentrism where they are closer to older than younger consumers.

According to household size, three groups were formed: 1-2, 3-4 and 5+ households. There are significant differences in factor scores means only for social influence and hedonism ( $p < 0.01$ ) for the three groups: hedonism is lowest in small households, which is surprising, and social influence highest in large households (5+), with 3-4 member households most often somewhere in between.

According to education, three groups were formed: one with primary school or some vocational school, second with secondary school (by far largest group) and the third with a college and higher education. There are significant differences for the five factors ( $p < 0.01$ ) for all except for ethnocentrism: social influence and hedonism is lowest for less educated, but they are highest in pragmatism and value.

According to marital status, two groups were formed: consumers living alone (single, widowed, divorced) and consumers married or living together with someone. There were significant differences for ethnocentrism, value, and hedonism ( $p < 0.01$ ): consumers not living alone are high on ethnocentrism and value, but low on hedonism in shopping.

Finally, according to personal and household net income, there were significant differences among the surveyed groups of customers. Since the purchasing power between the four countries differs significantly, separate groups according to the income were developed for each country. The analysis reveals significant differences for all factors except for social influence. Most obvious differences are according to value: lower income (individual and household level) is connected to searching higher value when doing the shopping. Also, lower income (individual and household

level) in all four countries is associated with higher pragmatism. On the contrary, hedonism in shopping differs among the four countries: for Slovenians and Croats it is lower for consumers with higher individual income, whereas for Bosnia and Serbia the differences in hedonism are not very large among consumers with different income levels. Interestingly enough, hedonism is higher for Slovenians with higher household level income compared to Slovenians with lower household level income.

## 5. DIFFERENCES IN CONSUMERIST ATTITUDES BETWEEN SLOVENIANS, CROATS, BOSNIANS AND SERBIANS

A comparison of factor scores between the four countries shows significant differences for all factors (see Table 2). Again, one-way ANOVA was applied with Bonferroni and Games-Howell post-hoc multiple comparisons tests (detailed test results have been omitted for reasons of space and can be provided by authors upon request). Croats exhibit the highest ethnocentrism among all, followed by Bosnians, Slovenians and Serbs, who are by far the least ethnocentric. Serbs therefore do not prefer to endorse Serbian products, do not consider that they should buy Serbian products and services only, nor they prefer products made by Serbian producers. Shopping is seen as fun mostly in Serbia and Bosnia - in both countries it is significantly higher than in Croatia and Slovenia. They like shopping and like to shop for friends and relatives. Social influence and value shopping is significantly higher for Bosnia. This means that Bosnians like to consult relatives before shopping and consider that brands of products that people use tell a lot about them. When shopping they strive to get as much as possible for their money, check prices before buying and consider price promotions when selecting a store or a product. Finally, for pragmatism, Croatia and Bosnia are highest, meaning they do not care about interior design and the look of the store, see almost no differences in quality among products of more and less known brands, however in general they consider that store brands are of inferior quality.

## 6. IMPLICATIONS AND CONCLUSIONS

Obtained results show that significant differences exist in consumer attitudes between four ex-Yugoslav countries. Furthermore, significant differences in attitudes were also found among various groups of customers based on their demographic characteristics like gender, age, household size, education and income. This suggests that standardized region-centric



**Table 2:** Mean factor scores for consumerist attitude factors for the four groups of customers

		Mean factor score
<b>Social influence *</b>	Slovenia	-0.0202
	Croatia	-0.0182
	Bosnia	0.0518
	Serbia	-0.0157
<b>Ethnocentrism ***</b>	Slovenia	-0.0548
	Croatia	0.2131
	Bosnia	0.0497
	Serbia	-0.1922
<b>Value <sup>a)</sup> ***</b>	Slovenia	-0.0168
	Croatia	0.0250
	Bosnia	-0.0476
	Serbia	0.0420
<b>Pragmatism **</b>	Slovenia	-0.0378
	Croatia	0.1107
	Bosnia	0.0904
	Serbia	-0.1561
<b>Hedonism <sup>a)</sup>***</b>	Slovenia	0.2042
	Croatia	0.0310
	Bosnia	-0.1207
	Serbia	-0.1088

Notes: <sup>a)</sup> negatively oriented factor;  
 \*\*\* p < 0.001, \*\* p < 0.01, \* p < 0.05

marketing strategies cannot be advised for the examined region, despite the common wisdom which suggest that the Balkans is a relatively homogenous region. Our results thus concur with some authors that have warned against a region-centric approach to the Balkans and/or the broader (CEE) region (Lascu et al., 1996). Rather, this region seems to be highly fragmented, which suggests multi-local strategies and careful positioning that pays adequate attention to national differences in consumer attitudes and demographic background. However, for such implications further comparisons are warranted inside and outside former Yugoslavia in the broader CEE region, which represents a possible extension of the present study.

With regard to the national differences in consumer attitudes we can conclude that some findings are expected and consistent with

previous studies, while others are surprising and warrant a careful interpretation and further examination of their implications. Vida and Dmitrović (2001) for instance also found that Croats are the most ethnocentric consumers in the region. In Bosnia, however, consumers of Bosnian nationality are significantly more ethnocentric than Serbian and Croatian consumers (Vida et al., 2008). Interestingly, Cicic et al. (2005) found that in Bosnia consumers of Croatian and Serbian nationality consider domestic products to include those that are not made in Bosnia and Herzegovina, but in neighboring countries - depending on the nation they belong to. These findings suggest that when examined in the surrounding (neighboring, regional) context, consumer attitudes may take on different connotations and implications. Recent analysis of data from PGM database, for instance, reveals that current political situation

(i.e. tensions) between Croats and Slovenians might push ethnocentrism (buy Croatian attitude) into animosity (do not buy Slovene products). The share of Croatian consumers that would “rather not buy Slovene products” was doubled in previous six months (Batagelj et al., 2009). The findings regarding ethnocentrism however warrant further research that would provide a better insight into the complex relationships between national identity, animosity, country-of-origin perception and product/brand preference. The same study reveals that among Croatian consumers with negative attitudes toward Slovenian products, some Slovenian brands are in fact better perceived (preferred) than among consumers with more positive attitudes toward Slovenian products.

Such detailed examination of each attitude is beyond the scope of this paper, despite the fact that national comparisons indicate their potential usefulness. Bosnian and Slovenian consumers both exhibit positive attitudes toward value-for-money shopping. Still, as incomes of Slovenian and Bosnian consumers differ significantly, it remains an important yet open issue whether they hold this attitude from necessity or from some other reasons.

Another interesting finding is that Slovenian consumers differ significantly from other countries in terms of social influence factor that consists of peer influence, trust to experts, preparedness to pay more for environmentally friendly products and socially expressive function of brands. With certain caution, due to eclectic nature of this factor, we might assume that except for Slovenia, social/ecological responsibility might not be advised as positioning strategy in this region, and that the results indicate difficulties for sustainable products/brands and initiatives in other ex-Yugoslav countries.

Despite these open issues, examined concepts and variables might serve as a promising

segmentation basis for defining and targeting various segments (e.g., on the basis un/favorability of certain attitudes and their demographic profile). In addition, they might also be useful for developing evaluative measures needed to examine the effectiveness of positioning strategies. Examined attitudes are not applicable only individually (or “per partes”, which seems the dominant approach in the study of them), but can also be successfully combined. Their combinations can be used for general segmentation frameworks where their common sub-dimensions can be effectively used for comparisons of segments if their universality is established (see e.g. Chow and Amir, 2006, who successfully applied such approach with value-based framework).

The comparison focused on the combination of several attitudes might provide more complete and nuanced insight into national differences. Let us look at pragmatism and hedonism as an example. Contrary to expectations, hedonism is not antithetical to pragmatism and countries scoring high on first do not necessarily score low on the second one. Concurrent analysis of these two variables results in an interesting 2x2 matrix (Table 3), where each country is positioned in a separate field box that indicates specific and unique national orientation regarding these attitudes. Such a matrix might provide interesting implications either with regard to the positioning of certain product or brand (e.g. emphasizing either pleasurable emotional or functional benefits), or more general marketing strategies (e.g. for retailers and store brands).

For more specific managerial implications, additional »behavioral« variables need to be examined, as the present study did not investigate relatedness of attitudes and demography with actual product/brand purchase behaviors. Findings of Ajzen and Fishbein (1977) suggest that general segmentation variables like attitudes are potentially less accurate in

**Table 3:** Comparing pragmatism and hedonism among countries

		Pragmatism	
		High	Low
Hedonism	High	Bosnian consumers “Pragmatic hedonists”	Serbian consumers “Sophisticated hedonists”
	Low	Croatian consumers “Pragmatic rationalists”	Slovenian consumers “Sophisticated rationalists”

predicting specific behaviors. On the other hand, the obtained results indicate that they assure richer descriptions and more universally applicable frameworks that are needed for an international and cross-domain-focused comparison of the derived segments. This suggests that the purpose and goals of segmentation or positioning analysis need to be clearly defined in advance. Namely, rich description may require an entirely different theoretical focus and research approach than the goal of an accurate prediction, discrimination and size estimation of a particular segment. In this respect, the addressed concepts and their respective analysis in our case seem to be suitable primarily for a holistic understanding and rich description of segments, thus for substantive, sense-making and inspirational purposes rather than for the prediction of specific brand-related behaviors. Still, quantitative aspects of analysis are not precluded as the available data enables an estimation of the discriminatory power of investigated variables, but also an assessment of segment size and a comparison of the average values of various "profiling" variables. Still, further research into these aspects of segmentation is needed in broader CEE context in order to provide more valid and operative implications for international marketing strategies.

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