

IMPACT OF GLOBALIZATION ON RETAILING IN CROATIA

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Abstract

Trade is one of the leading sectors of the Croatian economy, which has undergone significant changes under the influence of globalization over the last decade. According to Central Bureau of Statistics in Croatia about 16 % of all employees work in trade business, and more than a quarter of business entities are registered in this sector. Therefore the trade has a significant share in Croatian GDP creation.

Globalization is considered an important factor of economic development around the world. Through development of communication technology the world has become integrated into the "global village" and a business contact itself can be accomplished in a matter of minutes. The effects of globalization on retailing in Croatia are mostly reflected in the introduction of new retailing forms, development of e-commerce, consumer protection, the introduction of space management, changes in consumer habits and the arrival of multinational trading companies on the market of Croatia. In this way, the Croatian market has become a part of a single system. Globalization has a negative effect on trade in the Republic of Croatia too, because the domestic production and retail sales of small neighborhood stores are threatened in this way.

Retailing in Croatia should make an attempt to adapt to the global trends in the world and to new changes taking into account the domestic production by the principle of comparative advantage.

Keywords: globalization, retailing, Republic of Croatia, e-commerce, new retailing forms

1. Introduction

With the development of information and communications technology, the world has become a single system, and the connection between two subjects in different parts of the world can be achieved in minutes. There is a cause and effect relation between the creation of economic and political integration and the process of globalization, where globalization can be seen as one of the stages of the development of civilization.

A large increase in trade as an element of globalization has resulted in a rapid reduction of transport costs and transport acceleration. In recent decades, there have been some revolutionary changes in the trade business, which were the result of a rapid development of consumption and production. The requirements of consumers have become more diverse and less predictable. With the emergence of new brands, new retail forms and legislations, a visible and noticeable impact of globalization can be seen in the retail sales in Croatia.

In the Republic of Croatia, trade is one of the most important industries that employs about 22% of the total number of employees, and in the trade domain operates approximately 28% of all companies.

In this paper is provided with a theoretical approach to the concept of globalization and also includes positive and negative effects of globalization, the trade analysis in the Republic of Croatia as an

economy branch. The effects of globalization on the emergence of the new forms of retail in the Republic of Croatia are also cited; we analyzed the e-commerce in the Republic of Croatia as one of the consequences of globalization, and herewith list the consumer's rights pursuant to the Consumer Protection Act.

This study may have significant importance, because it exposes the changes in retail in the Republic of Croatia and their causes, as the reflection of the hidden consequences of globalization. For these changes entrepreneurs can take advantage when initiating an entrepreneurial venture, or for the already existing entrepreneurs for the purpose of their work improvement.

By analyzing the data that have been referred to the trade in the Republic of Croatia there is a link with the impact of globalization. Other papers with regard on this subject have analyzed globalization, but the correlation of globalization and the trade in the Republic of Croatia have not been so far related. The works of other authors have been written on the topic of globalization and philosophy, the relationship of globalization and Christianity, and the relationship of globalization and national sovereignty.

2. The concept of globalization

"The term globalization is derived from the word "global", meaning totality, while globalism is a way of looking at events in general. Thus, globalization would

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imply a social process that strives to universality and unity of the world"¹.

The conventional definition of globalization signifies the process of opening and liberalization of national financial markets and their entry into the global capital market. However, today this term more often implies the "international integration" of goods, technology, labor and capital, therefore we can talk about globalization in a broad sense².

GATT (General Agreement on Tariffs and Trade) had a major impact on the emergence of globalization. GATT was founded in 1947 and was based on the clause of the greatest benefits from which the three fundamental principles arise: the principle of reciprocity, the principle of liberalization and the principle of non-discrimination. On December 8th 1994 GATT was renamed WTO (World Trade Organization), which is financed by contributions from the signatories according to their share in the trade among the member states. WTO comprises 161 member states.

There are many aspects of globalization. The three most important are: the economic aspect, the political and legal aspects and the cultural aspect of globalization.

Among many economic factors that drive globalization the role of transnational corporations is of great importance. These are corporations that produce goods or services in more than one country. Some of the largest transnational companies known all over the world are: Coca Cola, General Motors, Colgate, Palmolive, Kodak and many others. In the late 1980s and 1990s, transnational companies have widely spread, establishing three strong markets: European, Asian-Pacific and North American³.

Most social scientists agree that today there are three characteristic processes that affect the formation of life in modern society and its perspective. These are: individualization (of life), fragmentation (of society) and globalization (of the world). The first implies strengthening of the role of the individual, his personality, political and other rights and freedoms. The second is about an increase in dividing the rich and the poor, so that there is a growing number of the poor on one side and a decreasing number of the rich on the other side. Finally, the third implies a discordant and contradictory process of creating the new world order and a world society based on a new system of values that is built on the ruins of the old, especially the nation and the state and all other traditional values and identities⁴.

Various disciplines of social science emphasize different elements of globalization. For economists,

globalization is primarily seen as openness to other countries - there are no limits when it comes to investments, financial transactions, trade and labour, and foreign investments are less regulated. Silbert and Klodt have defined globalization as the process of converting separate national economies into an integrated world economy. This change is primarily carried out through international trade, international movement of factors of production (capital and labour) and the international spread of technology⁵.

Thanks to globalization, relations between people and countries are becoming more intense, and people are starting to think globally and to understand the world differently. Globalization has certain requirements: continuous investment in knowledge, technology, research and development. One who begins to fall behind in the globalization process or does not join the contemporary processes in time is severely lagging behind. Today, the world is continuously opening and closing. Hence, a well-known saying was created, describing the world as a "global village"⁶.

Unfortunately, the number of global, regional and local dangers have been growing to the same extent, thus being the very reason why the modern man and his society cannot be tranquil and enjoy the fruits of the all around progress. In fact, warnings of intellectual potential are coming from all sides about the undesirable direction the contemporary society is taking. Therefore, the concern with current threats is widespread and real, because, over the long term, they could become even greater⁷.

One of the criticisms of globalization is its identification with the term "Americanisation". Greg Dyke (former Director-General of the BBC) gave a speech in 2000, where he said: "We were told that the world is globalizing. This is not true: it is Americanizing. "

3. Trade as an economic sector in Croatia

Commerce is one of the most important economic sectors in Croatia. According to the criterion of the total number of registered legal entities, 28% of business entities operate in trade⁸.

In Croatia, more than a quarter of business entities are registered in trade, thus constantly making it as one of the leading sectors of the Croatian economy. In recent years, this sector is burdened with the problems of payment, problems of insolvency, bankruptcies... In the last few years, its share in GDP, which was 11%,

¹ Turek, F. Globalization and global certainty. Varaždin: Croatian association for international studies. 1999. page 159.

² Dujšin, U. "Globalization, economics integrations and Croatia", *Anthology of Faculty of Law in Zagreb 2* (1999). page 183.

³ Giddens, A. *Sociology*. Zagreb: Globus. 2007. page 57.

⁴ Žepić, B. *Sociology*. Zagreb: Croatian University. 2007. page 412.

⁵ Šporer, Ž. *Globalization and her reflections in Croatia*. Zagreb: Ekonomski institute. 2001. page 7.

⁶ Lončar, J. "Globalization term, occurrence and trends of development", *Geoadria 1* (2005): page 92.

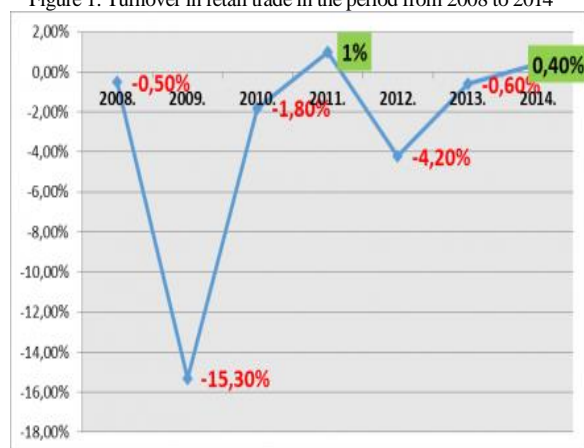
⁷ Žepić, B. *op.cit.*, page 402.

⁸ Ministry of Economy, Entrepreneurship and Craft. Accessed February 10, 2017. <http://www.mingo.hr/page/kategorija/trgovina-i-strateske-robe>.

has decreased by two percentage points. At EU level, the trade's average share in GDP is 10%.

The data from 2012 for the 19 countries of the EU show that Croatia had 20 200 stores in the retail sector. In Croatia, the average number of inhabitants per shop is 211. Commerce is the mirror image of macroeconomic trends, which is seen in shifts in trade, since it is in direct contact with consumers, and detects all changes in relation to their buying habits. Under the influence of the global crisis of 2008, a stabilization of consumption followed, and these trends have continued throughout these past few years as well, with the exception of 2001, when the turnover in the retail business was growing at an annual level of 1%. After a mild recovery, it has come to a stabilization of consumption and a drop in turnover at an annual level of -4.2% in 2012, that is, -0.6% in 2013. Due to the slight recovery during 2014, there was a 0.4% increase in revenue at an annual level in 2013⁹.

Figure 1. Turnover in retail trade in the period from 2008 to 2014



Source: Croatian Chamber of Economy. Accessed February 8, 2017. <http://www.hgk.hr/sektor-centar/sektor-trgovina/hrvatska-maloprodaja-u-skladu-s-europskim-i-svjetskim-trendovima?category=68>.

4. Impact of globalization on the incidence of new retail forms

Next time you go to a supermarket, pay attention to various products you can find on the shelves. If your shopping starts in the produce department, it is very likely that you will find pineapple from Hawaii, grapefruit from Israel, apples from South Africa and avocados from Spain. On the next shelf you might find a variety of curry sauces and spices for Indian food, a fine selection of ingredients for Arabian meals like couscous or falafel, as well as canned coconut milk for preparing Thai dishes. As you continue your shopping, you notice coffee from Kenya, Indonesia and Colombia, lamb from New Zealand and wine from Argentina and Chile¹⁰.

M. Horeni has vividly described this in the *International Herald Tribune*: "whether you are in the downtown area of Rio de Janeiro, Bruxelles, London or Mexico City, the best locations in the city are always held by the same companies." The impact of globalization in Croatia is reflected in the emergence of new brands and global corporations. Every major Croatian city, just like other European cities, has shops of brands such as Zara, C&A, Tom Tailor, Benetton, Diesel, Mustang, Camel.

The development of retail led by major international retailers in the transition countries of Central and Southeastern Europe can contribute to consumption growth in these countries, but may slow down their overall economic development due to excessive import. On the other hand, the development of retail forms, based on new technologies, extends the possibilities of supplying the consumers, and, as such, contributes to the improvement of the overall economic process¹¹.

In recent years, there has been an increase in the number of shopping centers and hypermarkets in Croatia with a tendency of growth. With their business plans, major retailers have shown great interest in investing in the Croatian market due to geographic, demographic and legal advantages it offers. Foreign firms have access to cheap sources of financing, lower purchase prices, high bargaining power with the suppliers, as well as modern and refined business technology, which facilitates their entry into foreign markets. With numerous shopping hypermarkets entering the Croatian market, along with the announced arrival of others, both the Croatian trade and the buying habits of consumers have changed.

The key issues and unknowns when entering a foreign market are:

- regulation of products and services,
- the importance and the potential size of the selected foreign market,
- the importance of political and socio-cultural environment of the state,
- the importance of potential competitors and market entry strategies,
- the expected sales potential on the selected market,
- requirements of international logistics,
- the compatibility of the selected markets with the expected goals of the company and its competitors.

Before the 1990s Croatian retail was dominated by smaller shops located in city centers and

Neighborhood shops with mostly food products. The first shopping center in Croatia, opened in 1994 in Zagreb, was *Importanne Centar*. The first shopping center on the city outskirts was *Italian Mercatone*, opened in 1999 in Zagreb. The first shopping centers

⁹ Croatian Chamber of Economy. Accessed February 8, 2017. <http://www.hgk.hr/sektor-centar/sektor-trgovina/hrvatska-maloprodaja-u-skladu-s-europskim-i-svjetskim-trendovima?category=68>.

¹⁰ Giddens, A., op.cit. page 50.

¹¹ Segetlija, Z., Dujak, D. "Are international retail chains drivers of Croatia and other transition countries?". (paper presented at the ICEI 2011., Faculty of Economics, Tuzla, Bosnia and Hercegovina, December 9-10, 2011), page 460.

were opened in the United States, the first in Baltimore in 1907, followed by the one in Kansas City in 1923. Intensive construction continued after the Second World War, and in the 1960s it underwent a major expansion. Outside of America, the construction of shopping malls began much later. In Europe and Australia, they began opening in the 1960s, mostly in Germany, France and the UK.

A shopping center is a planned commercial center built on a larger area, intended for retail trade and other services with a large parking lot for personal vehicles¹². Today, malls are postmodern places of consumption in which trade and entertainment are closely intertwined¹³.

With the appearance of shopping centers, the urban space of Croatian cities has changed. Shopping malls are mainly located on the outskirts, which has an impact on the road infrastructure. Every time a shopping center is being opened to the public, there is a traffic jam, which is one of the reasons why they are built close to entrances to the city.

Besides the fact that their main function is to make shopping easier, shopping malls have become public gathering places, thus changing not only our buying habits, but the way we spend our free time as well. Most of them are intended for family purchases. There are, of course, economic, technological, social, national geographical and many other features that have been taken into account when planning the center. Hence, the opening of shopping centers changes both the image and the spatial plan of the city, that is, cities. Customers go to various shopping malls due to the difference in prices, offers, availability and so on, while they visit newly opened centers out of curiosity and thanks to sales promotions. The goal of each shopping center is to be different and special, whether by content or appearance, since they are becoming an attraction - a brand. Precisely due to an increasing number of people visiting malls and the variety of products shopping centers offer, stores from the centers of major Croatian cities have moved to shopping centers, thus creating changes in our lifestyle and buying habits, as well as in the image of the city. Today, malls are not only places where we do our shopping; they have become public gathering places, "cities within a city".

According to Eurostat data, Croatia is slightly above the EU average when it comes to the number of stores in the retail industry. For example, Croatia has more stores than Germany, Denmark and the United Kingdom, which all have a much higher standard of living than Croatia.

5. E-commerce in Croatia

E-commerce, heavily influenced by globalization, has developed in Croatia as well. Electronic commerce is becoming more and more common as a way of doing business using information technology, since it is simple to use and costs less when compared to conventional retail. With today's fast-paced lifestyle, online shopping is much more comfortable, it is not time-consuming, and can be accessed at any time of day or night.

"Electronic commerce is the process of purchase, sale or exchange of products, services or information through publicly accessible computer network, the Internet, and offers a great reduction in cost and time of transactions"¹⁴. The online retailer is an intermediary between the original manufacturer and the end customer, therefore its place is somewhere in the middle of the value chain which is usually formed by the retailer himself¹⁵.

The concept of e-commerce can be defined from four perspectives¹⁶:

1. communication perspective; electronic commerce enables the delivery of information, products/services or means of payment through public telephone networks, publicly accessible computer networks or some other electronic means of communication,
2. perspective of business processes; electronic commerce represents the application of new technologies towards automation of business transactions and improvement of business operations,
3. perspective of service delivery; electronic commerce is the means by which the company, customers and management are trying to reduce the cost of service delivery while increasing the level of quality of goods and the speed of the delivery,
4. virtual perspective; electronic commerce offers the possibility of buying and selling of products, services and information via the Internet and their services.

E-commerce can be divided into two main areas¹⁷ (Ružić et al., 262):

- Trade between businesses entities - Business-to-business (B2B);
- Trade-oriented towards the market of end consumers of daily consumption - Business-to-Consumer (B2C).

Electronic commerce offers many opportunities to save. One way is the already mentioned increased amount of information that reduces the amount of stock, thus reducing the maintenance costs of storage and the handling of goods. With the establishment of

¹² Vresk, M. City and urbanization. Zagreb: Školska knjiga. 2002. page 73.

¹³ Holbrook, B., Jackson, P. The social milieux of two north London shopping centres. London: Geoforum. 1996. page 193.

¹⁴ Panian, Ž. E-commerce. Zagreb: Sinergija. 2000.

¹⁵ Babić et al. "Achievements of electronic commerce in Croatia and the world". *Oeconomica Jadertina 2 (2011)*. page 49.

¹⁶ Spremić, M. Management and e-business. Zagreb: Narodne novine. 2004.

¹⁷ Ružić D. et al. *e-marketing. Osijek*: University J.J. Strossmayera u Osijeku. 2009. page 262.

online stores, a store that works 24/7 was created, and the best thing about it is that the extended working hours do not bring additional costs. The advantages for consumers are that they are better informed, have a larger choice of products, and it is flexible and convenient. Many companies have benefited from the consumer's ignorance, but with the appearance of electronic commerce, consumers have become more informed. On the Internet, there are no local monopolies; the competition is on a global scale. The consumer is able to choose from thousands of sellers and an even greater number of products. Each customer can personalize the e-shop according to their own wishes, they can determine which products, information and news they want. Customers do not have to leave their house or office in order to have access to thousands of products, since online stores exist. At this stage of development of electronic commerce, merchants are willing to lower the prices, because they have figured that the most important thing here is growth¹⁸. The course of the business process of e-commerce is almost identical to the conventional course of the sales process, and is divided into phases: initiative, operational performance, the conclusion of the sales transaction, payment and the delivery of goods.

With the Croatian accession to the EU, the market has expanded and new business opportunities have appeared where e-commerce and e-sales have great potential. Statistics, which follows the growing trend of e-commerce, shows that Croatian consumers have adopted this way of trade and realized all benefits of e-commerce.

The data show that e-commerce in Croatia is on the rise; in 2012, 16% of shoppers bought online, in 2013 19% and in 2014 22%. An important trend is that online trading is growing as well. Online stores have potential and could be a great opportunity, especially for small and medium-sized enterprises. On the other hand, it should be noted that in 2013 only 63% of Croatian citizens regularly used the Internet, which was below the EU average (72%)¹⁹.

According to the data from the Ministry of Economy of the Republic of Croatia, 27% of enterprises buy online, while 25% of enterprises sell online, and 72% of companies have their own Internet site. Wholesale and retail take up 26% of online trade. An average consumption of six months per online customer is 227 euros.

Due to all this, it is illusory to expect that an increase in retail capacity would immediately lead to higher employment, because by technological modernization greater productivity is achieved as well. On the other hand, since the goods from domestic

sources are too expensive, domestic retailers have started to import more²⁰.

6. The Consumer Protection Act in the Republic of Croatia

The development of trade, the increasingly demanding needs of customers and consumers, and the emergence of a large number of various products on the market led to the need for legal regulation of consumer protection.

It was not until late 1997 that the first Croatian Association for Consumer Protection was established. In early 2000 Potrošač (Consumer - Society for Consumer Protection of Croatia) was founded as well. The Consumer Protection Act of the Republic of Croatia was adopted on 29 May 2003. The Act regulates the protection of basic rights of consumers when buying products and services, as well as in other forms of acquisition of goods and services, and oversees marketing communications and the protection of children. The National Consumer Protection Programme determines the foundations of the consumer protection policy in a given period. In February 2005, the Croatian Parliament has adopted the first Croatian National Consumer Protection Programme for 2005 and 2006.

The Consumer Protection Act of the Republic of Croatia was adopted on 29 May 2003. The Act regulates the protection of basic rights of consumers when buying products and services, as well as in other forms of acquisition of goods and services, and oversees marketing communications and the protection of children. All protections are based on the consumers' fundamental rights²¹:

- the right to protect the economic interests of consumers
- the right to protection against risks to life, health and property
- the right to legal protection of consumer
- the right to information and education of consumers
- the right of association of consumers to protect their interests
- the right to consumer representation and participation of consumers in the work of bodies that deal with issues of their interest

Some of the areas of law are covered in details by the statute:

- sale of products and services provision. Most of the text is devoted to retail sales: the terms of sale and service delivery; the way of displaying prices when advertising and the payment of financial obligations of consumers, the obligations of the dealer when issuing bills; means of selling defective products; packaging regulations and the

¹⁸ Ružić, D. et al. op.cit. page 263.

¹⁹ Croatian Chamber of Economy. Accessed February 8, 2017. <http://www.hgk.hr/sektor-centar/sektor-trgovina/hrvatska-maloprodaja-u-skladu-s-europskim-i-svjetskim-trendovima?category=68>.

²⁰ Segetlija, Z. "Distributive trades and economic development", *Suvremena trgovina 4* (2013). page 17.

²¹ Kesić, T. Consumer behaviour, Zagreb: Opinio. 2006.

like.

- the labeling and sale of products. The law clearly states what the label should contain. For the first time, it is explicitly required that genetically modified products be labelled. This is a partial concession to consumers, since they wanted a total ban on imports of genetically modified products, which had not passed in the Parliament due to great power of foreign lobbies.

- public Services. In the area of public services, the principles of the directives of the European Union are partially applied. They require that all regulations be non-discriminatory, as well as the full transparency of prices and delivery methods. According to the law, in other monopolistic public services (water, gas, and electricity) only what is ordered and delivered is paid.

- advance payment, contracts concluded at a distance and outside of the business premises of the traders. With more expensive products (furniture, car, real estate), traders are asking for a down payment. This Act defines the relationship (interest rate, method of returning etc.) and the time during which the down payment is valid. Distance selling is specially regulated as it is becoming more and more common as a form of sales. The law regulates the return period, as well as the return merchandise authorization and refunds. Distance selling is not permitted for medicine, veterinary products and explosives.

- advertising of products and services. Defining the forms of advertising, along with their usage, are valuable regulations of this part of the Act. A significant novelty is the ban on misleading or false advertising. Specific parts of the law protect children from the false advertising or advertising maladjusted to children.

- holders of consumer protection. In addition to laws that protect consumers to a great extent, the National programme made a significant contribution as well. The programme was adopted by the Croatian Parliament at the government's proposal, for a period of two years. The law contains points on financing associations, the system of permanent supervision by the National Consumer Protection Council, and the informing of consumers.

The main goal of the society Potrošač (Consumer) is the protection of the rights of individual consumers and their families, to transform the passive consumer into an active one, conscious of their rights, guaranteed by the laws, to the high quality of goods and services, to a polite and decent relationship between the manufacturer and the service provider, and to the law-based protection from bribery, corruption, bureaucratic and monopolistic self-will²².

Consumer complaints on a daily basis indicate a high level of violations of "good business practices", thus distorting the legal framework that is governing the protection of consumers in the Republic of Croatia. The fact that only about 20% of citizens-consumers are sufficiently aware of their legal rights, and the situation is similar with the retailers, service providers and manufacturers as well, is one of the reasons for frequent

violations of basic consumer rights and laws, which regulate the consumer protection in Croatia.

7. Conclusion

One of the answers to the meaning of globalization in Croatia is provided by dr.sc. Petar Vučić: "politically, it is a process of Croatian integration into the EU; militarily, it is a process of Croatian integration into the NATO. Economically, it does not have to be explained, because Croatia does not have its autonomous and independent national-oriented economic policy. This is done by IMF and the World Bank, by foreign banks, located abroad and in Croatia, and other business entities that have completely destroyed the economic sovereignty."

Globalization is a process that has started and cannot be stopped. It is supported by the growing interaction between the participants of international trade, the global networking of financial markets and the growing power of multinational corporations. We are witnessing the permanent information and communication development as well, the development of a global culture and polycentric world politics. The supporters of globalization emphasize the fact that it has promoted the exchange of information, connected different cultures, enabled the growth of democracy, and the trade development through globalization has led to greater consumption and increased the standards of living. Criticism of globalization refers to the advantage and superiority of developed countries in relation to the underdeveloped, the vulnerability of national cultures and identities, and the great power of multinational companies.

Effective consumer protection and regulation of trade is necessary to ensure the proper functioning of the market economy, and this protection will depend on the development of the administrative infrastructure in order to secure market surveillance and law enforcement in this area. To this end, and in their common interest, the parties will encourage and ensure the harmonization of law and adjustment of consumer protection in Croatia to that in force in the European Union.

For the small traders in the Republic of Croatia to withstand some of the negative effects of globalization, such as a decrease in the sales of domestic products, and to increase their sales, they should specialize, and follow the trends in connecting and mutual appearance. In addition, it is necessary to further arouse the awareness of consumers in Croatia for the purchase of domestic products in order to increase the domestic production and the number of jobs in Croatia.

Croatian trade is turning towards today's dynamic society and the increasingly demanding requirements of consumers who, apart from the very products, are looking for experience as well.

²² Consumer Protection Society Potrošač, Accessed February 5, 2017. <http://www.potrosac.hr/>.

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