

The Influence of Religions on Business of Multinational Companies – The Case of Podravka

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Abstract. The paper was created to show the influence of religions on multinational companies' business with particular emphasis on the company Podravka d.d. with its registered office in the Republic of Croatia. In addition to theoretical starting points in the field of international economics and religions, the paper also analyzes the company's operations, certification procedures, and consumer attitudes in the domestic market concerning business decisions related to the influence of religions, which the company has made in the last decade. These attitudes were analyzed using the method of descriptive statistics. The main conclusions are: religion has a significant impact on production processes, but also other parts of Podravka's business, consumer attitude towards adaptation to religious requirements is mostly positive, but also very pronounced neutrality of respondents and lack of information on topics such as halal and kosher certification. The results indicate the need to conduct a consumer information campaign and be used as a starting point for campaign preparation. It is suggested that after carrying out certain activities, the research be repeated in order to determine the success of the campaign.

Keywords: influence of religion, multinational company, certification, multiculturalism, market requirements.

1 Introduction

This paper aims to attach greater importance to religion as one of the significant factors in the international economy. Many professional papers and articles have been written on the topic of multiculturalism or focused on consumer behavior related to religion. If religion is mentioned in economic terms, then it is almost always Islam, while other religions are neglected. In researching this paper's literature, we did not come across articles linking the international economy to Judaism, Christianity, Buddhism, or Hinduism. With this paper, we want to show what Podravka is doing to meet the global market's requirements because it is unknown to the general public and the majority of consumers.

The work itself has several goals. The main goal is to determine the importance of religion in multinational companies' business in general, and then the company Podravka on which the whole paper focuses. The second goal is to determine which areas of religion's business have the most significant impact and how it is visible. The third goal is sociological, and that is, through research and interviews with representatives of religions, but also consumers, to find new ways to overcome intolerance and promote the acceptance of positive differences.

Only the research that will be conducted to determine the impact of religions on the operations of multinational companies, in this case, Podravka, is limited for several reasons. The survey questionnaire itself will ask the respondents' subjective opinions and attitudes on very personal issues such as religion. When generalizing the results of such questions, one should be very careful considering that part of the survey data will not be measurable. Likewise, the research itself is limited by the sample on which it will be conducted. This sample will be appropriate; in other words, it will not be sent to specific, pre-selected addresses, but will be made public. In this case, the respondents' structure cannot be influenced, so it is ungrateful to generalize the results. However, regardless of the sample, we believe that the results will contribute to finding an answer to the research question.

Given the shortcomings of the quantitative approach such as the inability to cover the context of the data, not the possibility of detailed coverage of all information needed to understand all relationships within the research area, but also the shortcomings of the qualitative approach such as reliability and consistency, objective conclusions and generalization, in this paper, a mixed research approach involving both methods will be applied in order to obtain the most accurate results relevant to the conclusions.

The main research question on which this paper will be based is: How do religions affect the multinational company Podravka?

Specific research questions are as follows:

1. In which area of business is the influence of religion most visible?
2. Is religion a decisive factor in Podravka's entry into a new market?
3. What is the attitude of consumers/buyers of Podravka products concerning their compliance with certain religions' requirements?
4. Are products according to the requirements of religion (certified) of better quality than those without certificates and produced in the same plant?
5. How important is the process of certification of products and production processes when entering the market?

The basic assumptions are as follows:

1. Religions have an equal impact on production processes and marketing campaigns in a company.
2. Religions are a very important, but not decisive factor in Podravka's entry into new markets.
3. Consumers are divided in their attitudes towards doing business, and attitudes range from conservative to liberal.
4. All Podravka products are of exceptionally high quality, but the possibility that certified products are of higher quality due to multiple production supervision is not ruled out.
5. The certification process itself is a significant step in entering specific markets because it determines the company's further steps.

In the theoretical part of the paper, we will use research-based on secondary data (articles, reports, scientific papers, studies) and primary data obtained from experts in this field through interviews.

In the empirical part, we will collect and analyze primary data collected by the survey method. The questionnaire will consist of two parts - the demographic part and the part in which the respondents' opinions and attitudes are examined. The survey questionnaire will be publicly available through social networks in order to collect as many answers as possible and the diversity of respondents' profiles. We will also analyze data collected through unstructured interviews with pre individuals. We will use the data obtained in this way to interpret the data obtained through the survey as clearly as possible.

2 The Influence of Religion on International Business

The Podravka Group, which will be the subject of research in this paper, is a multinational company with a developed international strategy and plan to enter specific markets, which is evident when we look at its portfolio of branches and representative offices, but also the number of markets in which it is present. For a Croatian company, no matter how big it is, a truly remarkable success. Podravka proves its global status and numerous standards that their products meet. Thus, in addition to the ISO 9001, HACCP, IFS, BRC quality standards (for the British market), Podravka's products were also awarded ESMA certificates, which allow part of the product to be marked with a halal label, and a kosher certificate (Podravka d.d., 2019). Companies must make great efforts to get to know each market in which they operate in order to be able to offer appropriate products, but also to use appropriate marketing methods that use market culture as a foundation. Some of these conclusions can also be found in the study "A Study on Cultural Difference Management Strategies at Multinational Organizations" (Tutar et al., 2014). In theory, we distinguish four business strategies in the international market. These are ethnocentric, polycentric, regiocentric, and geocentric or global strategy. (Kolaković, 2018, p. 111) The Podravka Group has chosen a global strategy. However, when we look at it better, it does not adhere to a strictly theoretical approach to which globally applicable products are created. They implement their global strategy through foreign exports and foreign direct investment.

We believe that religion has a significant and great impact on the business of all multinational companies. However, this impact is especially visible in the food industry because many world religions strictly limit eating habits, consumer behavior, and business customs. In an article entitled "Religious beliefs and consumer behavior: from loyalty to boycotts," published in 2012, the author himself concludes that the connection between religion in Arab / Islamic cultures and consumer behavior is robust and visible, referring to the boycott. (Al-Hyari, 2012) Although the consumer can choose products in the market, only the market is shaped by the state. Namely, in religiously declared states (the best example is Islamic states), politics and religion are closely linked. When we talk about the influence of religion on business, we almost always mean Islam's influence, and therefore, most research has been conducted in this area. In the article "Impact of religion on the effectiveness of the promotional aspect of product packages in Muslim countries," the author concludes, among other things, that companies or their marketing agencies that use packaging that Islam considers controversial because it offends religion itself or otherwise against the principles, be boycotted and their reputation will be damaged. (Almossawi, 2014, p. 700) This conclusion is confirmed by a group of Croatian authors who state the following: "The most common areas of misunderstanding among cultures are values (fundamental beliefs, national characteristics), way of communication (speech style, listening habits), space and times. Acquired intercultural competencies provide the opportunity to achieve more successful communication, empathy and reduce prejudice, stereotypes, and discrimination." (Kraljević et al., 2018, p. 318) The theory itself dictates that intercultural adequacy is acquired when significant changes (improvements) are observed in three essential elements: cultural knowledge, skills, and behavior. (Matveev and Milter, 2004, p. 106)

According to the mentioned sources, it is evident that the influence of religion on the foreign market is somewhat more exciting and that specific research has been conducted to, mostly, direct companies that plan to enter such markets. We consider it necessary to investigate and show the impact of all of the above on Podravka itself and its ways of dealing with demands and difficulties in foreign markets. It is also evident from various media articles and society that multiculturalism and acceptance of diversity in Croatia are still underdeveloped, given that Croatia is part of the European Union. This is visible even in a very narrow area such as the former Yugoslavia, which is shown in the article "The impact of socio-demographic characteristics on consumer animosity in the Republic of Croatia" (Matić, 2013).

3 Company Podravka

Podravka is a food and pharmaceutical company that produces high-quality products respecting sustainable development principles, caring for society, and employees to achieve economic growth. (Podravka d.d., 2020)

The very beginnings of Podravka today date back to 1934, when the brothers Wolf, Marijan and Matija, founded a workshop in Koprivnica for fruit processing and jam production. In 1947, Podravka received its current name, but also passed into social ownership. Over the years, Podravka has developed by increasing its range, expanding to other countries' markets, taking over other companies, and changing ownership.

One of the historical moments that marked Podravka happened in 1959 when Professor Zlata Bartl and her team created the now-famous Vegeta. This food supplement is now on store shelves in more than 60 countries on five continents. Vegeta is a trademark of Podravka itself but also the entire Podravka Group. (Podravka d.d., 2020)

The Podravka Group consists of more than 20 branches and representative offices. In Croatia, there are seven factories within the Podravka Group: Podravka d.d., Danica d.o.o., Belupo d.d., Mirna Rovinj, Sana d.o.o., Ital-ice d.o.o. and Lero d.o.o. The Podravka Group has production facilities in Croatia, the Czech Republic and Tanzania, construction facilities in Bosnia and Herzegovina, outsourcing in Australia and the United States, and has its distribution in ten countries and branches and representative offices in twenty countries, making it the leading Croatian food company. And the second largest in this part of Europe. Grain food industry d.d. (which includes Žito, Zlato polje, Natura, Gorenjka, 1001 cvet, Šumi bomboni, Maestro) The majority owner of Podravka is part of the Podravka Group and has its plants in Slovenia. In addition to these plants, Podravka also has direct distribution in 10 countries, namely: Poland, Czech Republic, Slovakia, Hungary, Slovenia, Croatia, Serbia, Bosnia, and Herzegovina, Montenegro, and Macedonia. In some countries, there are warehouses from which products are distributed throughout the country, while in some countries, the products are delivered according to market needs directly from Croatia. The Podravka Group has more than 20 representative offices and branches worldwide. Given the spread of its facilities and representative offices, it is clear that the goal of Podravka is to be the largest European food industry and to meet various national, religious, cultural, and economic and legal differences of countries that must be legally and partly ethically accepted. wants to be equally accepted in the world. (Podravka d.d., 2020)

Today, the Podravka Group, with its headquarters in Koprivnica, enters the rank of large companies with several employees of around 7,000. It is one of the leading food companies, but it is not the only activity it deals with. The range of the Podravka Group is extensive: food and spices, teas, spring water, mineral water, soups and concentrates, canned food, ready-made, and semi-finished dishes, meat and meat products, bakery products, baby food, sweets, juices, fish and fish processed products, but also medicines and food supplements.

The policy of the Podravka Group is to improve the domestic economy but also the economies of the countries in which it operates. Podravka strives for continuous improvement of business, innovations, and expansion of the range, but with respect for the market's diversity. They clearly state this policy on their pages. In any case, the Podravka Group does not aim to impose its rules, customs, destroy traditions and habits, and the economy of a country whose market it enters, but on the contrary, wants to adapt to the environment adapt its products to be accepted by consumers. It also shows this by obtaining halal and kosher certification. Podravka still does not have such a share in the markets of Muslim or Jewish countries that today it could be called a business move that brought wealth. However, it laid a quality foundation for progress and showed general respect for culture and people.

In addition to preserving the economy and embracing cultural diversity, Podravka is known for its investments in science and education, culture, arts and sports, and corporate social responsibility promotion. There are three goals that Podravka wants to meet, which are: balanced economic development, improving the quality of life, and preserving the environment. She works to improve the quality of life by promoting a healthy lifestyle from an early age through preschool and school programs, all the way to activities in her businesses. He is also a sponsor of many sports clubs, sports, and cultural events and a donor in humanitarian actions. Also, various research monitors the eating habits and needs of consumers in different markets. In order to adapt its products to the needs of consumers but also to reduce the negative impact of excessive consumption of industrially processed and canned food, Podravka has devised a Nutritional Strategy which commits itself to (Podravka d.d., 2019.):

- Reduce the content of saturated and trans-fatty acids, salts and sugars in products;
- Optimize nutrient products;
- In the development of new products, focus on optimal growth and development of children, healthy aging, digestive health, special nutritional needs, maintaining healthy body weight, healthy lifestyle;
- Provide consumers with accurate and valuable product information through packaging and promotional activities;
- Educate and point out the importance of the nutritional value of meals and portion sizes.

3.1 Business overview

Suppose we look at the available data on the Podravka Group's operations as of 31 December 2019. on the Bisnode portal (Bisnode.si, 2020), we can conclude that last year was very successful for the Group in every respect. Net profit increased by a massive 28% compared to 2018. If we look at the graphical presentation of revenues and expenditures in 2019, we see that operating revenues amount to 97.62% of the Group's total revenues, while the remaining 2.38% are financial revenues. In terms of expenditures, the picture is similar. 99.43% of expenditures are business, while the remaining 0.57% of expenditures are financial.

The Group's credit rating is B2 ++, and it was obtained by using the most critical groups of indicators - liquidity and performance indicators. A credit rating is intended to assess a company and its stability and a grim forecast of future operations by providing insight into the probability of a blockade or bankruptcy in the future. The following report's B2 rating was interpreted as follows: "The company is doing well and is unlikely to fail in the future. Liquidity problems are not excluded, and at the same time, it achieves profitability within the average." (Bisnode.si, 2020, p. 4)

The ++ tag is a dynamic rating that takes into account past and current changes. The calculation considers the activity, location, profile, lawsuits, blockades, payment index, and financial data. It is variable daily, and in the case of the Podravka Group, it indicates that the average probability of account blockage in the next 365 days is 3%.

- Liquidity indicators (Bisnode.si, 2020, p. 9)
 - The share of liabilities in financing - 0.22 or 21.95% - shows the funds financed from other people's capital. The higher the value of the indicator for the creditor poses the higher risk. In the Podravka Group, this indicator decreased by 9% compared to the previous year.
 - Solvency - 1.73 - shows the extent to which current assets cover short-term liabilities. A higher value of this indicator also means a more accessible settlement of current liabilities. The usual range of indicators is from 1.5 to 2, but it is related to economic activity. In 2019, this indicator increased by 0.05, i.e., 3%.
 - Debt service - 0.13 - shows the coverage of expenditures by cash flow. The goal is to make this indicator as high as possible. The Podravka Group recorded a growth of 12% in this indicator in 2019.

- Credit exposure from operations - 0.23 - this indicator shows the ratio of trade receivables and operating revenues on a given day. The growth of the indicator means a decrease in the liquidity of the company. It is essential for this indicator to be as small as possible, and indeed less than 1. In the case of the Podravka Group, the indicator is declining compared to previous periods.
- Performance indicators (Bisnode.si, 2020, p. 9)
 - Return on Assets (ROA) - 4.81 - shows the efficiency of the use of assets. Given that the indicator is less than 5%, this tells us that the degree of asset intensity is high. The Podravka Group records an increase in this indicator compared to 2018 by 29%.
 - The productivity of total assets - 0.71 - shows total revenues to assets over two years. The higher the value, the faster the turnover of assets in a shorter period. This indicator also records an increase compared to 2018 of

Također je bitno spomenuti i Platežni indeks koji kod Grupe Podravka iznosi 54 (Bisnode.si, 2020, p. 5) što je manje indeksa djelatnosti. Ovaj indeks se odnosi na razdoblje od 30.04.2019. do 30.04.2020. godine i govori nam da poduzeće plaća svoje obveze u roku od 16 do 30 dana nakon dospijeća.

3.2 Certification process

The certification process is the process of obtaining a certificate of quality of a product or service. Besides quality certificates, we also have religious certificates, i.e., certificates of compliance with religious norms. These are halal and kosher certificates.

Halal quality certification process¹

In the Republic of Croatia, the Center for Halal Quality Certification, which operates within the Islamic Community in Croatia, is authorized to award halal certificates. The certification process itself is an integral part of Halal standards which, in addition to the standard certification process, also determine what is allowed or prohibited under Sharia law, the method of controlling compliance with halal standards, the procedure of slaughtering animals, the list of halal and haram additives and the labeling of halal products.

At the beginning of the certification process, the interested company should submit a request to the Center. The Request must be accompanied by documentation proving that the company operates following the Law and meets all the requirements of halal standards. When the Certification Center checks all the submitted documentation and accepts it, a certification contract is signed. The process of educating all employees who will work on the implementation and maintenance of halal quality standards begins. The company is responsible for preparing documentation describing production procedures and implementing the requirements of halal quality standards in all processes, from procurement, receipt, and storage of raw materials, production, to packaging, storage, and transport of finished products. Only when the preconditions are met is the certification procedure organized. The Verification Commission verifies the verification process.

In contrast, upon completion of the verification by the Commission, the Board of Directors decides on the award of the certificate. After the halal quality certificate award, the Center performs announced and unannounced controls of compliance with the requirements of the standard and performs analyzes of finished products to determine the presence or lack of haram. To prevent the possibility of contact between halal and haram raw materials, all raw materials that will be used in the production process must carry a halal certificate. Besides, analyzes of haram raw materials are performed, and the risk of contamination is determined. All analyzes must be regularly documented at every step of the production

¹ Description of the procedure written according to the available data of the Center for Halal Quality Certification (Islamska zajednica u Hrvatskoj, 2020)

process. Through the implementation of these controls, the places in the process that can be the riskiest are identified, and additional supervision is performed. In addition to taking care to comply with halal standards in the production process, the company is obliged to maintain a high level of plant hygiene, primarily when the plant is used for processing haram products. The products themselves may only be shipped to the market when the results of all controls have been obtained. All products that are certified when entering the market must be marked with the halal label. Upon entering the market, i.e., transporting the vehicle, they must undergo a detailed cleaning procedure not to jeopardize the halal status of the products they transport.

The kosher quality certification process

The Kosher certificate is issued by a rabbi and a Kosher organization that enjoys the Chief Rabbi of Israel's trust. The Chief Rabbinate of Israel approves all certificates issued abroad. In the Republic of Croatia, only Rabbi Dr. Kotel Da-Don, Chief Rabbi in the Jewish religious community Bet Israel in Croatia, is authorized to issue kosher certificates (Chief Rabbi, 2013).

As with the halal certification process, companies have submitted a detailed description of production processes and a list of all raw materials used in the production of products for which certification is required and suppliers. The Rabbi checks all the submitted data and proposes the signing of the certification contract. After signing the contract, checking the production procedures, plants, and raw materials starts. If raw materials of animal origin are used, the Rabbi will suggest alternatives. With kosher certification, in addition to the strict separation of "pure" and "impure" raw materials, everything of meat and dairy origin must be strictly separated, because according to Kashrut, these products must not be processed or eaten together. For this reason, an authorized rabbi who must be an expert on kosher nutrition issues supervises the entire production process, from the procurement of raw materials to transport to the market.

When the company meets all the requirements of Kashrut, it will be awarded a kosher certificate. When awarding a kosher certificate, it is stated explicitly whether the product is Pareva, which means that there is no meat and milk in it, or that it is not kosher for Easter. For the feast of Passover, it is forbidden to eat cereals that can ferment since only unleavened bread is consumed at the time of Passover. When entering the market, each product must be labeled with a kosher label that is not unique to all rabbis and Kosher organizations, as is the case with halal labels. Even after completing the certification process, the Rabbi continues to monitor the production process in the company to determine whether the company maintains the standards.

4 Research

4.1 Methodology

The survey questionnaire consists of two parts. The first part contains questions about the respondents' demographic characteristics (gender, age, education, location, religion). The second part of the questionnaire refers to the respondents' opinions and attitudes related to religion, Podravka itself, its business, and products. It includes 15 questions that respondents will answer using a Likert rating scale from 1 to 5, where one will be an extremely negative attitude, while five will be an extremely positive attitude.

The respondents' survey will be utterly unstructured because we believe that in this way, we will get the most detailed and honest opinions and views of the respondents.

Using the methods of descriptive statistical analysis, based on the data from the first part of the survey questionnaire, we will present the respondents' demographic profile.

In the second part of the survey questionnaire, there will be 15 questions that respondents will answer through a 5-point rating scale, where 1 is an extremely negative attitude. At the same time, a score of 5 indicates an extremely positive attitude. Here we will use descriptive statistical analysis methods to evaluate the respondents' attitudes, and we will calculate the leading statistical indicators.

In the survey, the collected data will interpret the obtained statistical data from the survey questionnaire. It will also be a source of data in the theoretical part of the master's thesis. The results of the analysis of qualitative data will be the basis of the discussion.

The population in which we will conduct quantitative research are all persons over the age of 18 who will have access to the survey questionnaire. The population is vast because as diverse profiles of respondents (consumers) are needed in order for the results to be representative. The planned number of respondents is at least 100.

The survey collected 104 complete responses. Of these, 25% were men, and 75% were women. Given that the survey was equally available to both women and men, we can conclude that women are more willing to express their own opinions and give the nature of the survey, closer to this topic.

Out of 104 complete answers to the survey were collected:

- More than 50%, more precisely 62% of respondents are between the ages of 31 and 45, followed by 22% of respondents in 18 to 30. We can also explain this result by the way the survey was conducted. Namely, the survey was available on social networks where the younger population is more active.
- More than 50%, more precisely 69% of respondents are persons with higher or higher education. This is followed by 26% of respondents with secondary education. This information will be important in reaching the conclusions of this research solely because of prejudices in society related to education and the degree of tolerance and general connection with religion.
- 82% of respondents are from the territory of the Republic of Croatia. Given the high percentage of people belonging to the Group of domestic consumers, the attitudes we will analyze will be representative.
- 81% of respondents identify themselves as Christians, which is the expected share given the share of respondents from the Republic of Croatia territory, which is a predominantly Catholic country. There was a possibility to write an own answer to this question. The purpose of opening this possibility is to gain insight into the respondents' actual structure by forcing the respondents to be satisfied with the best option when giving answers. Thus, 2% are agnostics, 2% of respondents with open worldviews, and one respondent, i.e., 1% declare themselves Wicca. None of the respondents stated that they belonged to Judaism or Hinduism.

4.2 Analysis of results

Out of 104 complete answers to the survey were collected:

- As many as 45% of respondents answered that they are not practical believers. While almost 30% said, they were. If we compare these results with the respondents' structure according to religions, there is a disproportion in the answers. Namely, when declaring religion, only 13% of respondents stated that they are not believers, i.e., agnostics or atheists. The question is whether religion loses its significance among people or becomes a habit or a tradition.

- More than 45% of respondents stated that religion is not essential to them in everyday life. This is the same percentage of answers as in the previous question.
- Three-quarters of respondents said that religion does not affect their eating habits, while just under 5% of respondents said that religion significantly impacts their eating habits. Suppose we compare these answers with the religious structure of the respondents. In that case, the percentage almost entirely coincides with the percentage of respondents who declare themselves in religions such as Islam, Buddhism, and Wicca that, if we take a closer look, have dietary rules or even dietary laws.
- Slightly more than 67% of respondents have a positive or very positive attitude towards other religions, while 23% of respondents do not express their attitude towards other religions at all. Slightly less than 8% of respondents express a negative or very negative attitude towards other religions.
- 45% of respondents always or almost always buy Podravka Group products. In contrast, an almost identical number of respondents are neutral or, in this case, ignore whose products they buy. On the other hand, just over 10% of respondents knowingly avoid or altogether avoid buying Podravka's products.
- 60% of respondents believe that religion has an enormous or tremendous impact on multinational companies' business, while 20% of respondents believe that it has little or no impact on business.
- Only 39% of respondents believe that globalization's impact will grow while almost the same share of respondents do not have an opinion about it. Globalization has become such an ordinary and everyday process that people no longer perceive it at all as a change happening on a global scale. We believe this is why more than 30% of respondents do not have a strong opinion on this issue.
- Slightly less than 50% of respondents believe that adapting to religious and similar market demands is a positive or very positive step for a company. However, at the same time, as many as 30% of respondents do not have an opinion on this issue. It is a devastating fact that more than 20% of respondents in an age of multiculturalism and acceptance of diversity still believe that such an adjustment would be a negative or extremely negative step. Taking into account the fact that products bearing the halal or kosher labels are not of lower quality or less safe than other non-certified products, it raises the question of whether the cause of this percentage of adverse response is ignorance or intolerance towards other religions. If we take into account the answer to the question about the attitude towards other religions where slightly more than 7% of respondents answered negatively or ultimately, the conclusion is that it is mostly about ignorance.
- Taking into account the fact that halal or kosher-labeled products are not of lower quality or less safe than other non-certified products, it raises the question of whether the cause of this percentage of negative response is ignorance or intolerance towards other religions. If we take into account the answer to the question about the attitude towards other religions where slightly more than 7% of respondents answered negatively or ultimately, the conclusion is that it is mostly about ignorance.
- 69% of respondents answered that their choice when quality certificates greatly influence buying. Given this percentage, we can conclude that certification is the right step for any company because it will increase its consumer circle.
- Almost 84% of respondents consider food certification a positive or very positive move. This structure of the answer to the question shows us what level the world of people is about what they eat and how good and safe this food is for them. The certification itself guarantees the quality and safety of certified products, including raw materials and production processes.
- Almost 78% of respondents consider it necessary or very important to highlight the product packaging certificate. From this answer, we can conclude that consumers care about the quality and safety of the products they buy and that they are familiar with the meaning of the certificate itself.

- More than 60% of respondents think that they are very well or well versed in the meaning of the term halal, but almost 30% of respondents have never heard of the term halal or know very little about it. Given the unlimited possibilities of access to information, we believe that this percentage is too high.
- More than 50% of respondents think that they are very well or well versed in the meaning of the term kosher. This percentage is no less than the same question posed for the term halal. The percentage of respondents who have never heard of the term kosher is identical to the percentage of respondents who answered the same question about Halal's term in the same way. There has also been an increase in the number of respondents who know very little about the term sought.
- Slightly less than 40% of respondents believe that the presentation of halal and kosher certificates will have a positive or very positive impact on the domestic market. In comparison, a very high 47% have no opinion on it or are not interested in the impact of the certificate on the domestic market.
- Only 5% of respondents declared themselves as vegetarians (which includes Lacto-ovo vegetarians and semi-vegetarians), while only one respondent, i.e., 1%, declared themselves vegan. Islam and Judaism are religions with written dietary laws that promote vegetarianism.

4.3 Discussion

If we look at the facts, we find in previous research on religion and international trade, and we can conclude that religion impacts the business of all multinational companies. However, this impact is not always the same. In the case of Podravka, this impact is very pronounced due to the industry in which it operates. Namely, the food industry is strictly regulated by food laws in countries where most of the population is of the Islamic religion or in the Israeli market, given that Israel is a Jewish state.

In the observed company, religion has the most significant influence on the production process, from the procurement of raw materials, through the production process, quality control, packaging, storage, transportation to distribution centers, and end consumers. On the other hand, marketing has the task of communicating with consumers, so the company must meet the needs through market research. However, its consumers' attitudes are precisely the groups of consumers whose religion determines the way of life, most susceptible to marketing errors. Due to such errors, it is not excluded that there may be a boycott of the product or even the market's loss.

Podravka has always cited expansion into new markets as one of its goals. The market for halal and kosher products is vast and is growing every year, so it is a clear decision to enter those markets and thus create an advantage over the competition. Before leaving, it is necessary to conduct detailed market research, analyze each step of the production process, adapt it to market requirements, and then carry out the certification process, which is crucial in these markets. Namely, products without a marked certificate cannot be present on the market.

The Podravka Group points out that their products are of exceptional quality, as evidenced by the certificates listed in the paper itself, but given the strict controls and the need to use organic raw materials in the production of products holding halal and kosher quality certificates, the possibility that such products will be of better quality than those not certified.

The author Matić in his scientific article from 2013 entitled "The impact of socio-demographic characteristics on consumer animosity in the Republic of Croatia," among other things that people with higher levels of education are more likely to acquire new knowledge and knowledge and are more likely to accept and buy foreign products. Such consumers are also less conservative in accepting different cultures, customs, and values of other countries and, thus, foreign products. The research results confirmed that the level of education influences the intensity of the tendency of animosity and the purchasing choice of Croatian consumers. (Matić, 2013, p. 371)

If we compare this statement with the profile of respondents in the survey, where 72% of 104 respondents were highly educated, we should conclude that consumers are tolerant of other religions and consider adaptation to the requirements of other religions a very positive step. If we look at the actual results of the research, several conclusions can be drawn:

1. Respondents have a positive attitude towards other religions
2. 60% of respondents believe that religion has an enormous or tremendous impact on the business of multinational companies
3. 39% believe that the impact of globalization on the business of multinational companies will strengthen in the future
4. In all questions of the second part of the survey, almost 30% of respondents answered that they do not have an opinion or it does not matter to them
5. The respondents consider product certification as an essential and positive step in business
6. Slightly less than 50% have a positive attitude towards the company's moves towards adaptation to religious requirements, but at the same time 20% have a very negative attitude
7. 30% of respondents did not encounter the terms halal and kosher and were not familiar with their meaning

We believe that the negative attitude towards adjustments to religious requirements is the result of part of the intolerance and traditionalism that prevails in Croatia and a large part of the lack of information, which is evident from the results.

Although Podravka has not lost consumers in the domestic market by certifying halal and kosher products, we believe that its marketing moves could have influenced some consumers' negative attitudes and the education of consumers in the domestic market.

5 Conclusion

Religions, more precisely Islam and Judaism, have a significant influence on the business of multinational companies, and this influence is especially pronounced in the company Podravka, which operates, among other things, in the food industry, which is strictly governed by religious food laws.

The certification process is very well organized by the Center for Certification of Halal Quality and the Chief Rabbi in the Jewish Religious Community of Bet Israel in Croatia, Dr. Kotel Da-Dona, who are the only ones authorized to issue these certificates. Companies in the process of certification go through several controls, but they also receive assistance related to adjustments to production processes, replacement supplies, and quality control.

Consumers' attitude in the domestic market towards religions in general, quality certificates, and adaptation to the requirements of religions is, if we look at the results of the research, mostly positive. However, still, a large number of respondents do not have their opinion or consider these issues irrelevant. On the other hand, the lack of information about the certificates themselves is visible, which is partly the reason for the significant negative attitude towards adjustments to religious requirements.

We believe that Podravka and other Croatian food companies in cooperation with Jewish and Islamic institutions should find ways to inform consumers about the meaning of the certificate. After the activities, we believe that it is necessary to conduct research again to determine the activities' success.

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