

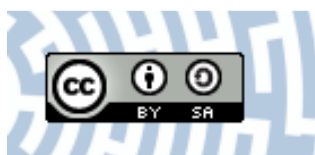


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Title: Consumption in students' life

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Citation style: Żak Monika. (2018). Consumption in students' life. W:
U. Swadźba (red.). „The economic awareness of the young generation of
Visegrad countries : a comparative analysis”. (S. 156-174). Katowice :
Wydawnictwo Uniwersytetu Śląskiego, DOI: 10.31261/PN.2018.3735.09



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Chapter 8

Consumption in students' life

MONIKA ŽAK

Introduction

Consumption is an inherent part of human life. However, not always the everyday activities related to fulfilling needs are identified with the concept of consumption. And yet every person is a consumer from birth. Consumer attitudes are shaped parallel to other behaviours that are part of primary socialisation. During secondary socialisation, certain modifications may be made, but the core is formed as early as during childhood. This chapter is focused on the place of consumption in the lives of the students from the Visegrad Group countries. The general assumptions of the theory of consumption and consumer behaviour will be presented to provide a background for the analysis of the research results concerning the attitude of young people studying in the V4 countries towards consumption.

8.1 Theories of consumption

Consumption and the use of goods has not only a unitary dimension – that related to meeting various needs – but also a social dimension. Consumption influences the individual's lifestyle, their attitude to purchasing goods and services, which in turn affects the state of economic development and the country's economic situation. "In the contemporary world, consumption has become an important area in which people realise their goals. Some people look for goods that satisfy their basic needs of life, others, through participation in consumption, seek the possibility of manifesting emotions, while others use consumption to form their own identity. Consumption is sometimes used as an attribute to confirm the status held in the social structure" (BYŁOK, 2017: 311). When researching theoretically the broad meanings of consumption, one encounters two basic approaches – macro and micro. The macro side is the overall research and studies on the relationship between consumption and economy. The micro ap-

proach, on the other hand, is first of all the analysis of consumption in an individual's life and the impact of this consumption on their functioning in society. For the purposes of this study, a more individual perspective will be adopted.

The analysis of consumption requires its prior definition, identifying the factors determining its level and style, and the impact of consumption on the lives of individuals and whole societies. The relationships between consumption and lifestyle need also be taken into consideration, which in turn affects the character of societies. Consumption itself comes from the Latin word *consumptio*, meaning consumption, and the verb form *consumere* means consuming. To this day, many economists and researchers of the phenomenon of consumption use interchangeably the terms consumption and consuming, which is in line with the etymology of the term. So, what is consumption? Generally speaking, it can be argued that consumption comprises all kinds of activities and efforts whose purpose is satisfying various human needs. More specifically, "consumption is the process of satisfying a variety of needs, encompassing all forms of behavior concerning the acquisition and use of goods or services intended for this purpose, conditioned by economic, psychosocial and cultural factors" (BYŁOK, 2013: 18). The variety of approaches to the issue of consumption means that economists, for example, focus primarily on the use of goods and services in order to satisfy the needs. In turn, sociologists study consumption from the viewpoint of its influence on the formation of specific lifestyles of societies and the influence of consumption on social relations. Psychologists, on the other hand, analyse consumers' decision-making processes: the causes and effects of specific consumer behavior. In a very general, interdisciplinary approach, consumption "[...] is the process of [...] satisfying diverse and constantly changing (due to technological progress, globalization and internationalisation processes) human needs, encompassing all forms of individual behavior related to obtaining and using goods and services, conditioned by economic, cultural, social and psychological determinants. Contemporary consumption, although it is designed to be marked by a materialistic expression, also has a metaphorical expression which refers to a spiritual sphere that cannot be described in purely economic terms" (ZALEGA, 2012: 21).

From this paper's point of view, the key issues seem to be the combination of sociological, psychological and economic approaches. Consumption is an important element of economic awareness. One can speak of a certain feedback – economic awareness shapes consumption, but also consumption (especially the nature of consumer behavior) can influence the level of economic awareness. Most of us nowadays function "[...] in the consumer society, which expects people primarily to play the role of consumer. The main norm it imposes is the necessity to play a consumer role. People internalise this norm because consumption is seen as one of the central values in the system of social values, which together determine the individual's attitude towards society. The ethos of

consumption is being created as a result of the influence of new social ideology – consumerism” (BYŁOK, 2015: 99). More and more often the decision-making process related to consumption of goods and services is not only an inherent part of everyday existence of a human being, but also becomes an important element of the upbringing process carried out both in the domestic environment and through specialized educational and educational institutions. This refers to the concept of needs that must be met in order to survive. “The structure of consumption itself, i.e. the way of composing sets of goods and services depends on the intensification of social needs. This is achieved by assimilating the norms and patterns of the group, i.e. also the patterns of eating, dressing, housing and spending leisure time. This is also due to the fact that certain means of consumption while serving their practical functions, which is their primary role, simultaneously function as means of creating a certain meaning” (SIKORSKA, 1979: 25). It can be noticed that the contemporary human being does not limit one’s needs only to those ensuring survival. Nowadays, needs and their shaping is a separate branch of marketing. Sales specialists discovered many years ago that it is not really important to focus on basic needs, but it is more important to create new needs that will appear to a potential customer as essential to satisfy, because “[...] the act of meeting human needs has a social dimension, since it takes place in a specific social environment, whereas the use of goods and services has a physical character, correlated with the physical features of certain goods and services shaped in the production process” (ZALEGA, 2012: 15).

Consumption is relevant not only within the individual dimension but also at the macro level. It influences the totality of social life: economics, economy, culture, interpersonal relations etc. “The basic functions are economic and socio-cultural. Thanks to them, consumption can positively influence technological and social innovation, and its progressive growth together with major structural and qualitative transformations will motivate society to become increasingly involved in work, production of goods and services, which will create further development of both consumption and enterprises, and ultimately also the economy. [...]. Similarly, one should regard consumption as performing socio-cultural functions. Their fulfilment implies the impact of consumption on the behavior of social groups in relation to social and cultural life. This impact refers to: shaping the system of values, personality, mobility, ensuring a decent, healthy life” (OLEJNICZUK-MERTA, 2016: 7). Thus, consumption concerns almost every aspect of human life, as can be seen from the analysis of consumer behavior in society.

8.2 The nature of consumer behavior

Consuming is not only about meeting needs (regardless of their nature), but also about the whole process that accompanies this consumption. Nearly every consumer has created a whole set of behaviors that come with the feeling of needs and ways to fulfil them. “The most important issues in consumer behavior research seem to be observing and analysing the processes that drive people’s purchasing decisions. The *market behavior* of customers is determined by past experience and forecasting the future and by accidental inflow of impulses. Decision making is an important part of this process. [...]. The way in which a consumer’s choices are made depends not only on their personality traits but also on factors, such as the significance of a decision, complexity of the task and time pressure” (Kuś, 2011: 11–12).

Consumers operate on the market as players whose aim is to meet their needs. They follow certain patterns that have been establishing during socialisation (primary and secondary socialisation), their own and other people’s experience, as well as observation of changes taking place in the goods and services market. The way consumers act in the market is known as consumer behaviour (or consumption behavior). “Consumer behaviour can generally be defined as a complex of actions and activities that aim to satisfy the consumption needs of an individual or a group through the acquisition of goods and services, correlated with the sensed system of preferences and the way in which the acquired goods are handled. The behaviour of the consumer usually means any reaction (or a set of reactions) of the body to environmental stimuli and response to the environment” (ZALEGA, 2012: 28).

As can be seen from the above definition, consumer behavior covers a whole range of possible actions that are influenced by many variables. The most important elements of consumer behavior are as follows:

- activities of a mental and physical nature (behavior);
- motives and reasons for such behavior;

To include them within the scope of both individuals and groups:

- possibilities to achieve the goals and objectives of the consumer;
- the effects of the consumption of goods and services (micro and macro dimension).

Consumers create their own behaviors by considering many factors that are related to their socio-demographic situation and the economic conditions of the society in which they function. “Consumption behaviours take place in two institutional settings: on the market and in the household. Thus, consumer behaviour in the market (purchasing behaviour) includes a set of actions related to the choices made to purchase goods and services. Meanwhile, consumption behaviour in the household includes mainly the activities related to the use of consumption means” (SMYCZEK, SOWA, 2005: 62). Consumers, when operating

on the market analyse factors that will enable or obstruct the purchase of a given good or service. At the same time, these reflections are influenced by the variables associated with both the consumer and the features that characterise their environment. “Psychosocial determinants, such as personality, culture, social class, the significance of the purchase, have a considerable influence on the reception of a product or service that can be shaped by marketing-mix instruments, but are also the result of individual perception derived from the individual’s personal sensitivity [...]. Purchasing barriers are largely due to the economic conditions” (PATRZAŁEK, 2002: 88–89).

Generally speaking, the decision-making process is made up of:

- 1) Realization (identification) of the need;
- 2) Search for information;
- 3) Evaluation of alternatives (availability of choice);
- 4) Decision (purchase act);
- 5) Post-purchase feeling (behavior after purchase):
 - a) dissatisfaction (post-purchase dissonance),
 - b) satisfaction (MACIEJEWSKI, 2010: 19).

At the core of every consumer decision making process lies an acknowledgement of a specific need. In the next step, the consumer seeks information about the possibilities and ways of meeting this need. Once the facts have been established, the consumer can reflect on different options for satisfying the need. The next stage concerns the act of purchase of a good or service that the buyer has previously chosen. The final moment of the decision-making process is the post-purchasing feelings, which may have a dual character (in a simplified model): satisfaction or dissatisfaction (post-purchase dissonance). However, it should be stressed that this occurs only in a simplified model, as there are often cases when the consumer has mixed feelings about a given purchase (e.g. when the purchase is extremely pleasing to them, but at the same time they are aware that they have seriously stretched their/family budget). Nevertheless, in a model example, the consumer undergoes precisely such steps in the decision-making process.

The decision-making process is one of the elements of daily consumer activity. This is because we are dealing with various types of consumers’ decisions, which in the academic literature have been classified into four basic groups:

- 1) prudent decisions – we are dealing here with the consumer passing through all the phases of the decision-making process, with particular focus on the evaluation of alternatives, options to meet the conscious need. Prudent decisions are usually made about expensive purchases, which are long-term in nature and are not made frequently, e.g. purchase of a flat, car;
- 2) non-routine decisions – here too, the consumer goes through all phases of the decision-making process, but due to their own experience, it is not as lengthy as in the case of prudent decisions. The consumer devotes less time to the

evaluation of alternatives, since they have already examined them in the past. In this case, you can purchase e.g. a trip, electronic equipment, household equipment or a second car;

- 3) habitual decisions – these are decisions concerning the purchase of products or services used by the consumer on a daily basis. The decision-making process can be reduced here by a shorter time for the evaluation of alternatives, as this has already been done by the consumer in the past. We are dealing here with purchases of goods and services for everyday use, e.g. food products, cosmetics, household products, and newspapers (GARBARSKI, 1998: 82–83);
- 4) impulsive decisions – as the name indicates, such decisions are made under the influence of some kind of an impulse. There is no room and no time for a full decision-making process – the consumer works without deeper reflection, and products and services purchased in an impulsive way are usually characterised by: low price, mass distribution, self-service sales, intensive advertising, good display in the store, small quantities, ease of storage (DĄBROWSKA, BYŁOK, JANOŚ-KRESŁO, KIEŁCZEWSKI, OZIMEK, 2015: 76).

The frequency of particular decisions depends on the situation of particular consumers. For very wealthy consumers, many decisions can be impulsive because they are not constrained by financial resources. The situation will be different for the poor consumers, for whom even the purchase of basic goods and services will be preceded by careful consideration and analysis of possibilities. Considering the different circumstances of the decisions, three basic groups of consumers can be distinguished:

1. Traditionalist consumers – in their purchasing decisions, they are driven mainly by experience and habits, while their actions are of a traditional and customary character. They are attached to the goods and services they have been enjoying for years. They are characterised by low susceptibility to the impact of marketing activities.
2. Rational, prudent consumers – the main motor of their purchasing decisions is an economic bill. They are sensible about spending, and receiving good value for their money is an important determinant of their choice of products.
3. Consumers – innovators – are by far the least attached to the brand. They eagerly use the latest products and are prone to advertising. They like to experiment with products and services that they did not know before. They often act on impulse (KIEŻEL, 1999: 204).

Belonging to a particular type of consumer is neither unambiguous nor permanent. Each consumer can, for some purchasing decisions, represent a different type. This is a typology based on an analysis of the frequency of the given behaviour and on this basis the affiliation is determined. It is also possible to move to a different group as a result of a change in the consumer's situation (e.g. income growth, gain of experience, etc.). The above typology was presented in the order of the frequency of the occurrence of particular consumer types –

from the most numerous group of the traditionalists (about 48%), through the rationalists (about 36%), to the innovators (about 21%).

As already mentioned, the attitude towards consumption is being shaped from an early age. Children and young people are nowadays active actors on the market of goods and services and many marketing campaigns are aimed at the young generation. Consumption as an element of economic consciousness is an object of socialisation and individual approach to economics, including consumption shaped in accordance with and depending on the level of economic awareness of the children's/young people's closest environment. The next part of this chapter will present the results of the research on the attitude towards consumption of the students from the Visegrad Group countries.

8.3 What kind of consumption? Students' attitudes towards purchasing

Conducting a study on the attitude towards consumption is important since it is precisely this attitude that reflects both the individual situation of the consumer and the situation of the society in which he or she operates. This is no different in the case of the studies carried out among the students from the Visegrad Group countries. The analysis of the results leads to some cautious conclusions about the place of consumption in the life of the young people in the V4 countries.

As previously stated, the level and nature of consumption is to a large extent determined by the available financial resources. Consumption involves spending money to purchase goods and/or services. „Income and prices have a fundamental impact on consumer behaviour. Not without significance are also the possessed resources of durable goods, accumulated savings, as well as the possibility to take consumer credit” (Woś, RACHOCKA, KASPEREK-HOPPE, 2011: 54). As described in Chapter 2, in the case of the respondents, there are some differences in terms of the statements of income per capita in the household they belong to or form. The Czech students most often declared an income of between €481 and €750 (28.2%) and that of €361–480. We are therefore dealing with average indications. The lowest level of income was declared by the smallest number of the respondents. The answers of the respondents studying in Hungary are definitely different. Here, the answer with the highest income threshold – over €1000 (17.3%) – has the biggest number of indications. Considerably fewer people declared lower incomes, although slightly more respondents than in the case of the Czechs admitted to the lowest incomes. The Polish students were relatively most inclined to indicate a household income of between €181 and €360 per person (19%) and between €481 and €750 (16.8%). The lowest number of responses given were those marking the lowest income thresholds,

although very few respondents indicated the highest incomes. Unlike the three cases discussed above, the situation reported by the Slovak respondents is different. Among them, the highest number of people declared income at the level of €481–750 (23.8%) and €751–1000 (17.3%). The smallest number of indications referred to the lowest income thresholds. It should be noted that the question of income is a so-called sensitive question and many respondents may not want to answer it. Therefore, in the case of the surveyed students, such a large percentage of non-response was found (in the case of the Hungarian students, more than a quarter of the surveyed respondents did not respond). The lack of answers from the students may also be a result of a lack of knowledge about the real income of the family, which is justified as many carers and parents do not want to disclose such information to their children.

Many respondents may not know at all the income of the household they belong to. In addition, income is a value that may not represent a realistic financial situation, as it does not take into account the monthly costs and expenses that are incurred for family subsistence. Therefore, the students were asked to identify subjectively their household financial situation. The assessment of the respondents' material situation indicates that they perceive their own and family's material resources as fairly positive. The Slovaks are the most optimistic in this respect. In the case of the Slovak students, almost one in four of them declared that their family was doing well and could afford almost all their extra expenses, more than 66% rated the situation very good (although without the possibility of extra expenses). The Polish and Czech respondents also most frequently reported that their families' financial situation was very good, and the same percentage of the respondents in both countries indicated an excellent financial situation. Slightly different are the results of the research on the Hungarian students – here the highest percentage are those who declared that their families were doing well but had to save (38.5%). A very small percentage of the respondents from Hungary and Poland admitted that the financial situation of their family is so bad that they often even lack funds for food.

The analysis of the data presented in detail in Chapter 2 shows that in the case of the Czech and Slovak respondents there is the relationship of average strength between the declared income and the evaluation of the household material situation. The correlation between the answers of the Polish and Hungarian students indicates that there is a weak relationship. It can therefore be noted that income statements do not imply an assessment of the household's material situation. There may be several explanations of this situation:

- Students do not know the real income of their family members and their answers are estimates;
- The statements of the income level refer to gross amounts, which in each month are reduced by taxes, contributions and household dues (loans, rents, utility bills, etc.) and consequently the real income is much lower than the declared one;

- The students' parents try to provide them with everything they need at the cost of their own needs (students then have feedback that their family is doing well).

This analysis is particularly important because the available financial resources and the assessment of the household's material situation may be reflected in the young generations' attitude towards consumption. The awareness of a good financial condition may encourage more and more expensive purchases and vice versa: knowledge of certain financial shortages may limit this consumption. The financial situation of the family may also have an impact on the attitude towards consumption, where purchases can be made in a thoughtful way, e.g. according to the principle that poor people cannot afford cheap things. The attitude of the young generation towards consumption will be presented below.

Consumption in common and quite colloquial terms is often identified with purchases. Of course, this is not unjustified because purchases are an essential element of consumption, an initial step towards consumption and, in many cases, a *clou* of consumption. The young generation is an active player in the goods and services market. Shopping malls constitute for them places of consumption (in the sense of shopping) as well as centres of socio-cultural life. Many students spend their leisure time in such places, which obviously influences their attitudes towards consumption. G. Ritzer called shopping malls the cathedrals of consumption for a reason (cf. RITZER 2001), as they have become, and not only in the young generation's viewpoint, nearly synonymous with luxury and consumerism. This can be seen particularly in the case of those students, who leave family homes and start an independent life during their studies (leaving aside the source of funds that enables them to do so). It is important that they must consume the goods and services that are essential (in their opinion) for everyday life on a fixed budget. One of the manifestations of such independence is that of shopping on a daily basis, regardless of its nature. Therefore, the students were asked to determine how they would do their daily shopping. A summary of the responses from all the countries is presented in Table 8.1.

An analysis of the results included in the table shows that the Hungarian students are most likely (at least declaratively) to use money efficiently. The respondents studying in the Czech Republic always analyse their financial resources before deciding whether to make a particular purchase. The Polish students show a relatively high level of attachment to the products they have already known – in their opinion these are the ones they choose most often. Such attachments are not declared by the Slovak students, who in turn try to compare prices in different places in order to buy a product at the most attractive price possible. Less than one in ten Hungarian students applies this type of practice in their daily shopping. Interestingly, also the Slovak respondents admitted relatively most often that they buy everything they need at a given moment. The percentage of the

people who have declared trying to buy the best quality products, regardless of price, remains at a similar level. In this respect, it can be noted that the students from all the Visegrad Group countries have a similar approach to day-to-day shopping. The first analyses indicate that they have a rational approach to spending money. What is important for them are first of all their financial resources, attractive price, and knowledge of the product (they prefer to choose products they already know).

Table 8.1. Daily shopping patterns (%)

Statements	Poles N = 400	Czechs N = 400	Slovaks N = 387	Hungarians N = 369
I buy only what I need, trying to save money	25.0	20.5	18.6	27.6
Before I buy anything, just check if I can afford it	16.1	30.0	23.3	26.3
I usually buy products that I've known for a long time	19.8	16.8	10.6	16.8
I usually check prices in different stores and try to buy as cheaply as possible	16.4	16.5	21.2	9.2
While shopping I usually put everything I need into the cart	7.4	6.0	10.1	5.1
I do not usually have time to compare prices at different stores and buy something right away	6.3	3.5	4.1	3.5
I buy the best, regardless of price	2.0	2.0	1.8	1.9
Shopping is a chore for me, I do it only when I have to	6.4	2.5	8.8	6.6
Other possibilities	0.6	1.2	0.8	0.8
No response	0.0	1.0	0.7	2.2
Total	100.0	100.0	100.0	100.0

SOURCE: Research team's own calculation.

The analysis of the attitude towards daily shopping is also interesting in terms of trying to determine the potential risk of consumerism among young people. The analysis of consumer behaviour of the young generation is important as it determines the future functioning of the whole society, because it is these young people who in a few years' time will influence the market and shape the attitudes of the future generations. It is therefore possible to formulate the following general conclusions:

- Students try to do their daily shopping in a deliberate way;
- Czechs and Hungarians precede all purchases by calculating and analysing the available funds;
- Poles and Czechs prefer products that have long been known to them;

- Slovaks most often purchase all the necessary goods, stressing at the same time the unpleasant nature of this activity.

An analysis of the collected data indicates that there are no relationships between the attitude to daily shopping and the financial situation of the respondents. The Cramer's V test showed a weak relationship for all the V4 countries surveyed. It can therefore be noted that in the case of young people who study, the way they do their daily shopping is not determined by their financial resources or household material assessment, but rather by certain patterns that could be taken over from parents in the socialisation process.

Common opinions often state that for the young generation it is very important to buy products of well-known brands. The rationale behind this approach is that the wearing of non-branded items indicates a low material and social status. However, the concept of well-known brands is not fully defined: will we refer here to international corporations (particularly sports brands), or will the well-known brands include products from popular „chain stores”, or maybe only the products and services of world famous designers/producers who make single items? It seems that the most common method of claiming the well-known brand name will be that referring to both sports companies and chain stores. The third option will rather be called an exclusive commodity, which in the case of young people seems to be a rare option. Nowadays, it can be observed that certain shopping trends are determined by the new phenomenon of fashion bloggers. On their web blogs, they present what they believe is necessary for a young person who wants to look good. Through their activities, they create attitudes towards certain brands (although many of them are rewarded by manufacturers or receive products for free from manufacturers for testing and providing opinions, which in itself constitutes some kind of advertising even if this opinion is not entirely positive) and indicate what is an absolute *must have* in the case of the young generation. Young people analysing global trends and blog posts may fall under the illusion that things without a proper label are not valuable, and their possession and use is a peculiar *faux pas*.

Taking this into consideration, the surveyed students were asked to give their opinion on buying branded items. The analysis of the collected data is presented in Table 8.2.

It can be noted that for students, financial constraints are not a problem in terms of buying branded goods. In the case of all the respondents, more than half of them admitted that there was no problem with the purchase of such products. However, when analysing the responses, it can be noted that financial constraints amongst the Slovakian respondents only are not so important. Both the Czechs, Poles and Hungarians declare that they would be willing to buy good brand and quality products, but usually they are prevented from doing so by their financial resources. Such an approach to the issue of buying well-known brands (which are not always worth their price) proves a good level of economic awareness of the young generation.

Table 8.2. Attitude towards the purchase of well-known brands (%)

Statements regarding buying brands							
Country	Definitely yes	Rather yes	Rather no	Definitely yes	Hard to say	No response	Total
I would like to buy things with a good brand and quality, but I cannot usually afford it							
Poles N = 400	10.8	33.8	38.0	11.0	6.4	0.0	100.0
Czechs N = 400	4.0	40.5	38.3	12.5	2.5	2.2	100.0
Slovaks N = 387	6.5	27.9	43.2	16.3	3.9	2.2	100.0
Hungarians N = 369	8.4	37.7	42.5	7.3	3.8	0.3	100.0
It is important for me to buy things of good quality							
Poles N = 400	34.5	57.5	5.8	1.0	1.2	0.0	100.0
Czechs N = 400	23.3	53.5	15.8	4.0	1.3	2.1	100.0
Slovaks N = 387	7.2	25.6	38.2	25.8	0.3	2.9	100.0
Hungarians N = 369	32.8	55.6	9.5	1.4	0.5	0.2	100.0
It is important for me to buy well-known brands of things							
Poles N = 400	6.3	28.7	43.5	17.0	4.5	0.0	100.0
Czechs N = 400	4.0	15.8	47.8	27.5	2.3	2.6	100.0
Slovaks N = 387	2.6	11.4	54.2	28.2	3.6	0.0	100.0
Hungarians N = 369	6.5	28.5	46.6	16.8	1.4	0.2	100.0
The quality and good brand is less important for me than buying at a reasonable price							
Poles N = 400	20.8	39.8	23.5	4.5	11.4	0.0	100.0
Czechs N = 400	9.0	27.5	36.5	11.5	13.0	2.5	100.0
Slovaks N = 387	12.7	38.8	30.2	14.2	1.8	2.3	100.0
Hungarians N = 369	7.3	26.6	47.2	16.5	2.2	0.2	100.0

SOURCE: Research team's own calculation.

For the surveyed students, it is definitely more important to buy good quality items. Quality is given priority over the manufacturer (or rather designer) of a product. In the age of shifting production to Asian markets, such an approach to buying good quality items is essential. However, small differences are noticeable, as the Slovakian students declare that quality is not so important in their case. The other groups of the respondents agreed that the quality of purchased goods was important to them.

Confronting the results with the common opinion about young people's need for branded items, it should be noted that the research results did not confirm that. It turns out that for the majority of the respondents from all the four countries surveyed, buying branded goods is not so important at all. Slightly more students from Poland and Hungary declared their willingness to have such goods. For the Czech and Slovak respondents, it is not important to have branded items.

Slightly larger differences in the participants’ responses are observed as regards the opinions on price as the main choice factor for the purchased goods. For the Polish and Slovak students, reasonable prices are very important when making purchasing decisions. The Czech and Hungarian respondents believe that a reasonable price is not the most important factor in the shopping planning. What is interesting in the case of this question, a large percentage of the Czech and Polish respondents were not able to react to such a thesis. Taking into account the other statements in this case, it is quite a large group. The analysis of the attitude towards branded products should also consider the financial situation of respondents. In the case of students, this may be related in many circumstances to the pocket money they receive – as it is a source of money, but it may also indicate the attitude towards money and consumption. Money that is earned is often valued more than money that is systematically received from external sources. The correlation between the purchase of items of well-known brands and the received pocket money was therefore identified.

Table 8.3. The attitude to buying branded items and receiving pocket money (in %)

Statements regarding buying brands			Pocket money from parents					Total
			Yes, systematically	Yes, often, but not systematically	Yes, rarely	No/ almost never	No response	
Poles N = 400			N = 136	N = 59	N = 82	N = 123	N = 0	N = 400
I would like to buy things of a good brand and quality, but I can usually not afford it	Definitely yes	N = 43	16.3	32.6	30.2	20.9	0.0	100.0
	Rather yes	N = 135	42.2	13.3	22.2	22.2	0.0	100.0
	Rather not	N = 152	32.9	10.5	18.4	38.2	0.0	100.0
	Definitely not	N = 44	29.5	11.4	18.2	40.9	0.0	100.0
	Hard to say	N = 26	34.6	23.1	11.5	30.8	0.0	100.0
	No response	N = 0	0.0	0.0	0.0	0.0	0.0	0.0
Cramer’s V = 0.164								
Czechs N = 400			N = 133	N = 99	N = 105	N = 45	N = 18	N = 400
I would like to buy things of a good brand and quality, but I can usually not afford it	Definitely Yes	N = 16	43.8	25.0	18.8	6.3	6.3	100.0
	Rather Yes	N = 162	34.0	25.3	27.8	10.5	2.5	100.0
	Rather Not	N = 153	31.4	27.5	22.9	12.4	5.9	100.0
	Definitely Not	N = 50	30.0	18.0	32.0	14.0	6.0	100.0
	Hard to say	N = 10	50.0	30.0	20.0	0.0	0.0	100.0
	No response	N = 9	33.3	0.0	44.4	11.1	11.1	100.0
Cramer’s V = 0.095								

Table 8.3 continued

Slovaks N = 387		N = 143	N = 95	N = 90	N = 59	N = 0	N = 387	
I would like to buy things of a good brand and quality, but I can usually not afford it	Definitely Yes	N = 25	40.0	28.0	8.0	24.0	0.0	100.0
	Rather Yes	N = 108	35.2	25.9	24.1	14.8	0.0	100.0
	Rather Not	N = 167	34.1	22.2	28.7	15.0	0.0	100.0
	Definitely Not	N = 63	44.4	22.2	17.5	15.9	0.0	100.0
	Hard to say	N = 15	46.7	46.7	6.7	0.0	0.0	100.0
	No response	N = 9	33.3	22.2	22.2	22.2	0.0	100.0
<i>Cramer's V = 0.121</i>								
Hungarians N = 369		N = 75	N = 70	N = 104	N = 119	N = 0	N = 369	
I would like to buy things of a good brand and quality, but I can usually not afford it	Definitely Yes	N = 31	22.6	6.5	38.7	32.3	0.0	100.0
	Rather Yes	N = 139	18.0	18.0	33.8	30.2	0.0	100.0
	Rather Not	N = 157	20.4	21.7	23.6	34.4	0.0	100.0
	Definitely Not	N = 27	29.6	18.5	14.8	37.0	0.0	100.0
	Hard to say	N = 14	21.4	28.6	28.6	21.4	0.0	100.0
	No response	N = 0	0.0	0.0	0.0	0.0	0.0	0.0
<i>Cramer's V = 0.105</i>								

SOURCE: Research team's own calculation.

The above-mentioned figures show that there is no connection between the fact that students receive (or not) pocket money and their attitude towards buying well-known brands. This may indicate that it is not really important for them to consider the label of a given item, but rather to have good value for money. Buying well-known brands is not a priority for the respondents and is not a crucial indicator of their purchasing decisions. Such an approach to the consumption of branded products may prove that the young generation is very economically conscious and does not want to overpay for expensive or poor quality but branded items. This does not, of course, mean that they are entirely opposed to buying branded goods, but they are approaching this on the basis of a value for money analysis.

It can be noted that buying branded items (regardless of their price and quality) is not a priority for the surveyed students. When analysing the responses provided by the students, it can be concluded that they rather use a rational approach to purchasing. Their assumption is that, in addition to the brand and price, a favourable quality/price ratio is more important to them. It can be therefore generally concluded that:

- available financial resources (financial constraints) do not constitute a barrier for the acquisition of branded items;
- Slovaks are the least likely to be driven by the product brand when shopping. Interestingly, they are also not interested in the product's quality;
- Polish and Hungarian students put emphasis on good quality of the product. At the same time, they declare their choice of branded products;
- It is very important for Poles and Slovaks to buy products at a reasonable price.

A study on consumption is not only an analysis of the willingness to buy, but also an analysis of how consumers dispose of their means. The attitude to consumption may shape differently depending on the attitude to money. In the case of the surveyed students, they were asked to respond to the following question: What would you do if you unexpectedly received €2,500 (PLN 10,000), e.g. in lottery games, inheritance, unexpected earnings, prize? The respondents had several options to choose from, but they could only point to one – in their opinion the most adequately reflecting their attitude.

Table 8.4. Attitude to money (%)

Attitude	Poles N = 400	Czechs N = 400	Slovaks N = 387	Hungarians N = 369
I would spend it all on current needs or a little luxury	2.5	4.5	3.4	3.3
I would spend most and save a little	4.0	11.8	5.4	4.1
I would spend about half and save the other half	24.8	27.5	31.3	16.3
I would save or invest most, and I would spend just a little	57.5	42.3	33.3	48.0
I would save or invest it all	11.3	11.0	25.8	27.9
No response	0.0	3.0	0.8	0.3
Total	100.0	100.0	100.0	100.0

SOURCE: Research team's own calculation.

The above results indicate that in all the surveyed countries the respondents would like to invest most of the money and spend only a little bit on current needs (in the case of the Polish students over half of all the responses – 57.5%). Some slight differences can be observed in the respondents' answers – only the Czech students declared slightly more willingly that they would spend all extra money, possibly saving a small part of it. The analysis of the data shows that current consumption is not so important because students are able – at least in a declarative way – to invest money to benefit from the increased amount in the future. A very small percentage of the respondents are willing to spend all

their money on luxury goods and services. The analysis of the propensity to buy good brands may also depend on the available financial resources, and perhaps most importantly those surplus funds. In the carried out analyses, a correlation between the attitude to saving and the attitude towards buying products of well-known brands was identified. The following table summarises the results of this analysis.

Table 8.5. Attitudes towards money and buying well-known brands (%)

Attitudes	Definitely yes	Rather yes	Rather No	Definitely not	Hard to say	No response	Total
Poles N = 400							
I would spend it all on current needs or a little luxury	20.0	30.0	10.0	40.0	0.0	0.0	100.0
I would spend most and save a little	12.5	56.3	12.5	12.5	6.3	0.0	100.0
I would spend about half and save the other half	7.1	31.3	42.4	17.2	2.0	0.0	100.0
I would save or invest most, and I would spend just a little	3.5	24.3	50.9	17.4	3.9	0.0	100.0
I would save or invest it all	13.3	35.6	26.7	11.1	13.3	0.0	100.0
<i>Cramer's V = 0.165</i>							
Czechs N = 400							
I would spend it all on current needs or a little luxury	11.1	0.0	27.8	44.4	5.6	11.1	100.0
I would spend most and save a little	6.4	21.3	34.0	31.9	4.3	2.1	100.0
I would spend about half and save the other half	2.7	21.8	51.8	19.1	1.8	2.7	100.0
I would save or invest most, and I would spend just a little	3.6	13.6	50.9	29.0	2.4	0.6	100.0
I would save or invest it all	4.5	6.8	52.3	36.4	0.0	0.0	100.0
No response	0.0	25.0	33.3	8.3	0.0	33.3	100.0
<i>Cramer's V = 0.199</i>							

Table 8.5 continued.

Slovaks N = 387							
I would spend it all on current needs or a little luxury	15.4	23.1	30.8	23.1	0.0	7.6	100.0
I would spend most and save a little	4.8	28.6	28.6	28.6	0.0	9.4	100.0
I would spend about half and save the other half	7.4	26.4	37.2	27.3	0.0	1.7	100.0
I would save or invest most, and I would spend just a little	4.7	26.4	45.0	22.5	0.0	1.5	100.0
I would save or invest it all	10.0	24.0	35.0	29.0	1.0	1.0	100.0
No response	0.0	0.0	0.0	0.0	0.0	100.0	100.0
<i>Cramer's V = 0.249</i>							
Hungarians N = 369							
I would spend it all on current needs or a little luxury	25.0	41.7	33.3	0.0	0.0	0.0	100.0
I would spend most and save a little	20.0	20.0	53.3	6.7	0.0	0.0	100.0
I would spend about half and save the other half	3.3	26.7	58.3	10.0	1.7	0.0	100.0
I would save or invest most, and I would spend just a little	5.1	31.1	43.5	19.2	1.1	0.0	100.0
I would save or invest it all	6.8	25.2	45.6	20.4	2.0	0.0	100.0
No response	0.0	0.0	100.0	0.0	0.0	0.0	100.0
<i>Cramer's V = 0.129</i>							

SOURCE: Research team's own calculation.

The approach to an unexpected cash inflow is not related to the attitude towards buying branded goods. The research results revealed that students do not link buying branded items with additional financial resources. Such funds are not consumed by them on an ongoing basis, but they constitute an interesting capital investment, which in the future will be allocated to meet their needs. Consumption is of a pragmatic nature in the case of the surveyed students.

It seems that the participants who are studying are well aware of the market and consumption realities, as they represent a moderate attitude towards shopping and consumption. The way of doing daily shopping, the attitude to branded items and the attitude towards additional capital indicate their economic awareness (at least in the discussed dimension). This is important inasmuch as the attitudes towards consumption and saving will be largely reproduced in the future and will therefore have an impact on the functioning of the economy of the whole society. There are no noticeable differences in the attitude towards consumption and saving between the students from individual Visegrad Group countries, which suggests that they have a similar approach to these elements of everyday life economics.

8.4 Conclusions

Consumption is a very important part of human life. This also applies to students. The analysis of their attitude towards both shopping and branded items shows that consumption is important for students, but no discrepancy is noticeable. The most significant evidence of this fact is the research results concerning the attitude to buying branded products. First and foremost, the respondents value quality and reasonable price, and the brand of a given product is of secondary importance. This may indicate a high level of economic awareness. The attitude to consumption is an important determinant of the functioning of an individual in the goods and services market. Thoughtless consumption may suggest a lack of understanding of the realities of the goods and services market, as well as the rules of money circulation and management.

Referring to the literature presented in the text, it can be noticed that all types of consumers are found among the respondents: traditionalists, rationalists and innovators. As in the case of the aforementioned studies (KIEŻEL, 1999), the analysis of the study carried out among the students from the Visegrad Group indicates that the largest percentage is comprised of traditional consumers, followed by rationalists, and the smallest group is formed by innovators. Below is a brief description of the particular types of the surveyed students:

- Traditionalists – they are attached to the products they have already known, and this is their guiding principle when shopping every day. These are the goods and services they have selected through in-depth analysis and selection and which, in their opinion, meet all the requirements, especially good value for money. In many cases, these consumers reproduce the models they have taken from their family home. The selection of particular goods and services was preceded by an analysis of the quality/price ratio which in their opinion is optimal. They try to save some of the additional resources that can be left after such purchases, while not spending too much of them. In terms of the attitude to buying products

of well-known brands, traditionalists do not rule out such purchases provided that the brand is known to them from autopsy and they have a positive opinion about it (even if the price is slightly higher than for non-branded items). From the perspective of the manufacturers and service providers, traditionalists are the greatest marketing challenge, hence the advertising campaigns often refer to their habits and positive associations. When analysing the collected research results, one may notice that Polish students are more likely to use products and services that they have already known, which have been successfully tried by them in the past. Naturally, in every group of the surveyed students, it is traditionalists who make up the highest percentage.

- Rationalists – in contrast to traditionalists, for them it is important that the purchased goods and services fulfil all functions, are of good quality and have a reasonable price. They are not very much attached to specific brands and are capable of changing their choice provided they find the best value-for-money products. The additional funds are invested by them and will be used to meet different needs in the future – they are rational in terms of investing them, thus calculating which options will be the most advantageous. In the case of rationalists, consumption is limited to the possibilities granted to them by their financial resources, and saving is an important indicator of their daily consumption activity. Rationalists tend to have a rather negative attitude towards buying items of well-known brands, unless they consider them to be an exceptionally attractive offer, in which case they are willing to purchase such products and services. From a marketing point of view, rationalists can be convinced by a favourable quality/price ratio (the price is particularly important here in order to draw this group's attention to a given product). In the case of the surveyed students, the Hungarians, Czechs and Slovaks are those declaring that the most important is buying products at good prices, comparing offers of different sellers and service providers and making the choice of the one that is the most advantageous. In this case, relatively few Poles declare such a way of acting.
- Innovators – are the group most prone to try new products appearing on the market. They are not attached to particular brands and do not analyse the quality/price ratio so much. They like to experiment, even if it would seriously compromise their budget. They are consumers who are most easily persuaded to buy well-known brands, even if they are not worth their price. They are willing to use additional cash inflow for a bit of luxury, experimenting with the purchase of goods and services that they could not afford because of financial constraints. From the retailers' point of view, they are the easiest recipients of goods and services – they consume willingly and they are not very attached to brands and value for money calculations. In the case of the respondents, the Czechs were more willing to declare such a way of functioning both in the sphere of consumption and in the matters of saving.