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## **Determinants of consumer purchasing behaviour**

### **1. Introduction**

The knowledge of consumer behaviour patterns is the basis for making right decisions by entrepreneurs. It is essential to understand and to familiarize with factors, which determine these behaviours. Neither Polish nor foreign economic literature introduces a proposal for a universal classification of conditioning of consumer behaviours. This article is aimed at an attempt of systematization of determinants of consumer behaviours and at showing their mutual interdependence. The task was accomplished by reviewing the domestic and foreign literature on the subject.

The scientific works concerning indicators of consumer behaviours introduce diversified classifications. There are different names and distinguishing criteria. Generally speaking, it is in all proposals that one may find factors directly dependent on buyers and the ones creating the background; conditions, in which action is taken. Individual factors are considered by various authors as separately significant in their effect on consumer behaviours. It is in the German literature (Kroeber-Riel and Weinberg 2003, p. 49, 419) that it is possible to find the division of factors

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on psychological and environmental ones. The Polish authors (Garbarski 1998, p. 21 and next, Kiezel 2010, p. 104, Bywalec 2002 p. 56 and next, Światowy 2006, pp 57-168 Zalega 2012, pp 93-125) distinguish amongst psychological (internal, psychological, individual), economic and social (sociocultural, sociological) determinants. It is in one of the newest items devoted to purchasing behaviours (2012) that Leszek Rudnicki isolates psychological, sociocultural, marketing and personal-demographic factors (which cover the economic factors mentioned by other authors).

The study of consumer behavior is an interdisciplinary issue. It is of interest to all areas of the social sciences. The indicated determinants appear in interrelations, which are differently perceived by various scientists. Some of them attribute significance to one group of features, whereas, other features remain unnoticed (e.g. professional characteristics of consumers). It is for the needs of this study, based on literature studies, an own classification was proposed here, taking into account the criterion of the dependence on the decisive entity (of a consumer) was adopted. The factors resulting from the personality characteristics of the consumer were confronted with the factors resulting from the environment, while maintaining awareness that the personality characteristics were also shaped in the determined environment, recognizing this as a criterion of the highest ordering value. It is to the notions of a factor, an indicator, a condition and a determinant that the equal significance of the influence was assigned and they were applied interchangeably.

## **2. The determinants of the purchasing behaviour of the economic nature**

The economic determinants of the purchasing behaviour should be examined in two contexts. The first one, which is a kind of a framework for the individual purchasing behaviour, is a more distant macroeconomic environment. It is shaped by the legislative and executive authorities, which create the socioeconomic situation of the country by using all sorts of tools for shaping consumption. A single buyer cannot affect these actions and can only adapt to them. The impact of the economic policy on behaviours of buyers is analysed by many authors, such as E. Kiezel (2010). A consumer shapes the microeconomic environment (closer economic environment) by achieving incomes, next through dividing the incomes into savings and spendings, having resources of durable goods, having or not having creditworthiness.

It is amongst economic conditions that the attention is attracted by the supply of goods and services that is the macrofactor determining consumer

behaviours. Availability for a consumer, assortment width and possibility of choice are essential variables of shaping the consumption (Smyczek, Sowa 2003, p. 144). Too small variety of goods and services reduces possibility for choice for consumers, often forces to searching in the Internet, generates extra transaction costs and reduces standards of living. It is also recognized that a large number of offered products satisfying the same needs makes it difficult to choose and to make rational decisions (Bywalec 2010, p. 60 and next). The offer quality and width affect its perception, shape attitudes and preferences and associate with psychological factors in this way.

The possibility of satisfying the needs of a consumer is limited by the level of income beside prices (Woś, Rachocka and Kasperek-Hoppe 2011, p. 50). The income is superior to other microeconomic determinants of purchasing behaviours. The level of the obtained incomes affects the lifestyle and attitudes of a consumer. It is possible to notice relations with sociocultural and psychological factors. There are internal dependencies amongst economic conditions. The increase in incomes of consumers results in increase in demand for all sorts of goods. The type of the goods is determined by the affluence of the consumer. The buyer with lower incomes will increase the demand for basic goods, while the increase in higher incomes results in increase in demand for luxury goods. The type of the expense correlates with the needs of the consumer (psychological factors) (see e.g. Krugman 2012, p. 276 and next). Microeconomic factors are analyzed in microeconomic theories of consumption (e.g. consumption theory of T. Veblen's, the theory of revealed preference of P.A. Samuelson) (Zalega 2012, p.140).

### **3. Demographic determinants of buyers' behaviours**

The study of the literature on the subject provides the statement that demographic factors are not often identified as a separate category affecting taking decisions by consumers. They are most often classified as social, demographic and economic or personal factors (e.g. Kieźel 2010, Bywalec 2007, p. 46). Demographic conditions are characteristic for a consumer and a household, in which the consumer lives; they diversify the needs and provide incentives or restrain specific market behaviours as well as determine the conditions, under which these behaviours occur. Their importance is also determined by the fact that these determinants, as relatively easy to identify, represent one of the basic criteria for the typology and the market segmentation (Kieźel 2010, p. 128). It is to the analysed category of variables that the age and sex of the buyer as well as the size and the composition of the household, in which the buyer lives, should be added.

It is the age that is the variable confirmed by the test of significance. The age differentiates consumer needs and the way of their satisfying. It is with increasing age that the size and the structure of the consumption are changing; and even the role of the buyer in the purchase process and the way of purchasing. A child is a very interesting consumer. It has limited purchasing power due to the limited funds and the limited legal capacity. However, it affects purchasing behaviours of its family both in the same household as well as other relatives (Kieźel 2010, p. 129). Any consumer is a member of a household. It is not only the age of the consumer, who purchases the product that affects largely purchasing decision but also the age of other members of the household. Age subcultures, for example, describes M. Solomon (2006, p. 516).

The sex of the consumer differentiates the level and the structure of the consumption. Women and men perform different roles in every household; they have different demands for certain products as well as they behave differently in the process of consumption (Żelazna, Kowalczuk and Mikuta 2002, p. 94.). Studies show greater self-reliance of women in market behaviours, smaller susceptibility to the influence of the environment that is particularly evident in the process of purchasing clothes and cosmetics (Berebka 1999, p. 35). The impact of advertising on purchasing behaviours of persons of different sex is different; it is more visible in case of women, who demonstrate greater susceptibility to TV commercials, whereas, men demonstrate greater susceptibility to radio, press and external commercials (Żelazna, Kowalczuk and Mikuta 2002, p. 95). It is possible to find a relation amongst demographic and psychological determinants of consumer purchasing behaviours. In the buying decision process, women look for more information; they take more options into consideration and make the process more complex. Men appreciate autonomy and it is in this way that they perceive the inflowing information. If they feel that inflow of the information is associated with an attempt to dominate them, they reject the information. The style of the decision making process is associated closely with their socio-psychological characteristics and with their system of values (Nowak 2009, p. 136). Purchasing behavior varied by gender analyzes M. Solomon (2006, p. 177) and L. G. Schiffman and L. L. Kanuk (2004, p. 462).

The number of persons in a household determines the income per person and as a result the purchasing power of the members of the household. The increase in the number of members of the household results in increase in the demand for certain goods (such as food, clothes), while the demand for other ones is not largely affected (such as home appliances, electronics) (Bywalec and Rudnicki 1999, p. 47, Żelazna, Kowalczuk and Mikuta 2002, p. 99). Life in a household causes

that the taken purchasing decisions are an effect of a compromise amongst often contradictory needs of the members of the household. A family (the household; the economic factor) affects consumer behaviour changing his personality, attitudes, lifestyle, customs, habits and the like (psychological factors).

The location of the household; i.e. its geographical location differentiates purchasing behaviours of its members. The differences in behaviours of buyers inhabiting various areas are determined with possibilities of satisfying their needs. Geographical regions are diversified in terms of their socioeconomic development and in terms of incomes of their residents. They do not have the same access to certain places of sale of products of the determined producers. These differences seem to be partially compensated by access to the Internet; to the space, in which it is also possible to enter into diverse transactions. The purchasing power of consumers from various regions is different. The location of the household (the demographic determinant) creates needs (the psychological determinant) perceived by its residents and the ways of their satisfying.

#### **4. Sociocultural determinants of purchasing behaviours**

It is extracting the group of determinants of purchasing behaviours of the sociocultural character that is one of the proposals in sciences examining consumer purchasing behaviours. There are scientists treating sociocultural factors as separate ones (e.g. Kotler 2002, p. 139, Bywalec 2010, p. 77, 83, Kieźel 2010, p. 118, 126) and there are scientists combining the sociocultural factors with other ones (Żelazna, Kowalczyk and Mikuta 2002, pp. 18-19, 83-144). It is from the sociocultural factors that the following ones were selected; the family life cycle stage, the education level and the professional activity, the lifestyle and the leisure time resulting from it, the membership in social groups.

The consumer behaviour as a human characteristic is determined by cultural factors. The cultural determinants of purchasing behaviours are associated with historically shaped models of the community life, systems of values, customary norms as well as with standards of behaviour of individuals, groups and the society (Safin 2007, p. 102). The culture should be understood as the whole of lifestyles of various human groups, of relationships in these groups and attitudes of their members as well as values, beliefs, norms and ways of experiencing the world recognised by them. It is also created by the lifestyle of the given people, their way of life, and the social heritage of the members of the society. (Linton, 1975, p. 45). The elements of the culture are manifested with symbols, rituals and values and characterize the lifestyle of the given society. The consumer

behaviour is deeply rooted in the cultural context which means that a buyer reads out and interprets certain situations, whereas other ones are not noticed by him. Furthermore, the society accepts some attitudes, behaviours and actions and supports them, whereas other ones are stigmatized.

The factor modifying purchasing behaviours is the family life cycle stage (Żelazna, Kowalczyk and Mikuta 2002, pp. 96-97, Woś, Rachocka and Kasperek-Hoppe 2011, p. 59). It is in the process of the family development that its composition, purchasing power, consumer attitudes, material resources and needs are changing. All these factors determine the purchasing behaviours of the members of the given family or of the entire household. The family life cycle stages will be presented according to E. Kieźel (2010, p. 132). The first stage is represented by young single people, not living with their parents (bachelor stage, girlish stage). When they access into matrimony, still without children, they will achieve the stage called "young couple". The stage of the full family nest I, later II and III covers the period of childcare. If the persons over 35 bring up a child under the age of six, they are in the late full nest stage. The stages of the family life cycle of elderly people shaping consumer behaviours are called the "late maturity". Children growing up are still dependent on parents. Older marriage at the pre-retirement age with independent children, initially working and later retired: the early and late retirement stage, widowhood). There are also single and working persons. It is possible to indicate crucial moments, in which the purchase priorities are changed such as: setting up a family, birth of children, leaving the house by the last child, death of the spouse, retirement and divorce. Family plays an important role in the organizational model of consumer behavior of J.C. Mowen (Zalega 2012, p. 248).

The influence of the family life cycle stage on shaping the consumption needs of the members of the household is confirmed by the combination of the sociocultural and psychological factors of consumer behaviours. In particular, it is the influence of the family life cycle stage on the directions and the level of the consumer spendings that is emphasized, which reflects in the structure of the expenses of families by the biological type of families (Olejniczuk-Merta 2009).

The particularly important factors shaping the purchasing behaviours are education, occupation and occupational activity of the consumer. It is possible to talk about several influence levels. These variables determine the amount of obtained incomes (combination of the education with economic conditions). They also affect to perceived needs and the way of their satisfying. The education affects the hierarchy and the size of the needs, growing and developing with increasing awareness and knowledge of consumers. It is in general that better

educated persons perceive more the needs of the higher level and aspire after their satisfying as well as they have also more information about the market, which they are able to analyse critically (Żelazna, Kowalczyk and Mikuta 2002, 18-19 p., p. 100). The education of consumers affects their personality characteristics, attitudes and needs: purchasing determinants of the psychological nature. It is the professional position that is usually the main characteristic of the social status of the given household and of the membership in social groups of its members and sometimes it is manifested in the profession-specific standards of consumption.

The consumer lifestyle can be understood as a number of mutually combined attitudes (e.g. towards food, living) and activities (e.g. in the leisure time, in the process of purchasing products), thanks to which the consumer behaviours gain determined, specific character (Światowy 2006, p. 116). It is a multidimensional category, which reflects the quality of life in the certain abstract way, informs how consumers live, spend their leisure time (the sociocultural determinant), and spend their money (economic determinant) and how it affects different behaviours of them. Shaping of the lifestyle is affected by variables, which can be grouped into four categories of: action, interests, opinions and demographic variables (Kotler et al., 2002, p. 273). Individual lifestyle variables affect the determination of consumer segments, which enables companies to adapt marketing campaigns to specific target groups: this relation means that marketing actions are dependent on sociocultural determinants of consumer behaviours. The lifestyle shapes motives, needs, systems of values, priorities and aspirations (psychological determinants), and therefore also consumer purchasing behaviours (Żelazna, Kowalczyk and Mikuta 2002, pp. 18-19, 105, Smyczek and Sowa 2003, p. 97).

The leisure time is the issue being the subject of the interest of many fields of study. Psychologists are interested in other aspects than sociologists or economists. It is according to the approach that a consumer uses the incomes from his work during the leisure time. The leisure time of consumers is conditioned with the level of their incomes (economic determinants), because high incomes produce a wider range of needs (psychological determinants) and enhance possibilities of their satisfying that in turn results in stronger need for increasing the leisure time (Kieźel 2010, p. 111). The relation between the leisure time and the consumption has similar character to the relation between incomes and the consumption. However, this correlation usually reveals in households with a higher level of affluence. Thus, the more free time consumers have, the higher their consumption is (Bywalec 2010, p. 89). Using the free time is an

essential aspect of not only the psychosocial dimension but also of the economic dimension, since a part of the behaviours generates the consumer demand on the markets associated with the leisure time. The leisure time is one of the categories of the time budget, which affects the use of various durable goods. E. Kieźel (2010, p. 111) assumes that the better income situation of consumers goes hand in hand with limiting the leisure time. The microeconomic theory notices also other relations (see Krugman 2012, p. 934).

Consumers belonging to specific social groups demonstrate the same interests, systems of values and behave in the similar way (Rudnicki 2009, p. 126). There are many criteria for identification of social groups; the most common ones are: education, profession and the level of income (Bywalec 2010, 81-83 p., Kieźel 2010, pp. 127-128). A consumer can belong to many social groups at the same time that can result from the choice (church, sports club, political parties), from demographic and anthropological features (age, sex, race), from aspiration or negative attitudes (e.g. prejudice). Each social group satisfies other needs of the man as well as affects him providing him with determined patterns of consumer behaviours within selection of clothes, spending the free time, shaping preferences in choice of commercial brands, of producers, attitudes towards types of retailers, attitudes to sources of information etc. (Rudnicki 2009, p. 127). These dependences prove the relations amongst sociocultural determinants and the psychological and marketing ones.

## **5. Psychological determinants of consumer behaviours**

The determinants of internal nature are individual factors for every person, concerning the personality and the subjective perception. They derive from external determinants, because these are the environment of the consumer, members of the household, as well as the environment, in which the consumer was brought up as well as in which he lives that affect the taste, the psyche and other elements creating the personality of the consumer (the influence of the demographic and sociocultural factors on the psychological determinants). The great diversity and the individuation of this category of factors cause that it is difficult to generalize them for all consumers (Bywalec 2010, p. 135). It is in this paper that needs, perception, motives, attitudes, preferences, personalities, learning process and risks associated with purchasing will be described.

The consumer needs are those of them, whose satisfying is possible in the process of consumption (use) through material goods or services, which can to be purchased on the market, made in the own household or received as

benefits. Each consumer as well as each household has its own hierarchy of consumer needs and it is on the basis that the choices and purchases are made. The knowledge on the needs (their diversity, the importance hierarchy, sources) is extremely important for examining the issues of consumer behaviours, because the factors, which shape the needs of consumers in general, affect their purchasing behaviours. They are the cause and the premise to all consumer behaviours, because depending on their type, the consumers take certain decisions and actions. The needs and desires of the consumer takes into account the consumer behavior theory of J. Lesourne (Zalega 2012, p. 219).

The perception causes that buyers are aware of the existence of certain products; they notice differences amongst brands and places of purchase so it is possible to conclude that it is the condition and the introduction to all purchase behaviours (Kieźel 2010, p. 135). The receipt and the interpretation of market incentives are determined by a number of factors, which it is possible to describe as external and internal ones. These include (Kieźel 2010, p. 136): the nature of the incentives (the size of the product, the shape of the package, the colours and the contents of the commercial), circumstances of the appearance of the signal, widely comprehended internal context (e.g. knowledge of the consumer about products, mood of the consumer) and external context (e.g. other commercials on the same page of the magazine, other products in the shop), possibilities and psychophysical characteristics of a man (e.g. ability to remember, state of eyesight and hearing, height), personality and motivation of a consumer. By influencing the variables mentioned above, it is possible to shape the perception of consumers in the direction desired by the entrepreneur.

It is in the literature that the motives are described as forces resulting from unsatisfied needs, which stimulate and guide the behaviours of consumers in order to satisfy the needs. It is with reference to the consumption that the motivational process is a repeated process of realization of the unmet need, identification of conditions and possibilities of its satisfying and the behaviour aimed at satisfaction of the need and arousing new needs. Decision-making model of consumer behavior (T. Rosani) focuses on the personality of the consumer, taking into account the role of the motivation of the buyer (Zalega 2012, p. 234).

The motives can trigger specific conducts of consumers. The attitude is the evaluation determining the attitude of the consumer to the given product, idea, action or other subject (Kieźel 2010, p. 141). The consumer attitudes can be largely affected by the social environment through the upbringing, the membership in the particular social group, habits, customs and information provided by the

media (the phenomenon confirms that there are relations amongst psychological and sociocultural determinants). The attitudes are also shaped through personal experience; e.g. by having the product. The attitude of the consumer to the subject of the reference can be positive, negative or indifferent. The favourable attitude of consumers is a necessary condition for choosing the goods and services. The consumers, through the intention of purchasing, express their attitudes towards the product and, at the same time, assess expected purchase situations. These attitudes are mainly characterized by high durability; therefore, it is very difficult to change them for tenderers of products. The attitude is critical in shaping consumer behavior- says G. Katona in his psychological theory of consumption (Zalega 2012, p. 220).

The preferences are manifested as tendencies at the choice of products on the market, preferences for buying some goods and services (Żelazna, Kowalczyk and Mikuta 2002, p. 92). They are constantly changed due to the emergence of improved products with better parameters, better quality, more modern etc. on the market (Falkowski, Tyszka 2009, p. 131). Compensatory models analyze the preferences (Zalega 2012, p. 249).

Another factor in the group of the psychological determinants of consumer behaviours is the personality: a set of individual characteristics and ways of the conduct specific to the given consumer, which allow predicting behaviours of the consumer. It is similarly to attitudes, motives or preferences that also the personality is affected by many factors associated with the environment of the consumer as well as inherited characteristics (the impact of sociocultural and demographic factors). The last ones have considerable influence on creation of differences in abilities, intelligence or temperament, while it is in shaping attitudes and complex forms of behaviours that the upbringing and the environment are decisive (Zalega 2012, p. 111). The determinants diversifying the personality of the consumer include: the temperament, the perceived risk and the tendency to risk, the degree of self-confidence. Every consumer is different and can differently react to the same market incentives. Personality characteristics allow for detecting similarities amongst consumers that is one of the elements allowing for creating the typology of buyers and the market segmentation; it is the basis for attempts to predict market behaviours (Kiezel 2010, p. 142).

It is in purchasing behaviours that learning is essential; i.e. organizing, saving and appropriate use of the information on products, their features, conditions of sale and the like collected in the memory. It is a process, thanks to which the gained experience results in permanent attitudinal changes or creates

possibilities for such changes in the future (Kieźel 2010, p. 137). It is in the modern world that the media, especially the Internet and television, play the essential role in the learning process of consumers and contribute to changes in their behaviours (Zalega 2012, p. 113). Consumer behavior model of J. P. Peter and J. C. Olson analyzes the process of obtaining information about the products to the consumer, such as the consumer model of learning created by I. Howard and J. N. Sheth (Zalega 2012, pp. 244 and 231).

It is amongst psychological determinants of purchasing behaviours that the risk associated with the purchase is emphasized. The purchaser notices the danger of making an incorrect decision and is afraid that the consequences can be important. Perceived areas of risk are: the functional risk (related to concerns on the possibility of meeting the expected functionality of the product), the physical risk (related to the product safety), the economic risk (related to the possible loss of the money because of the purchase of the product or its use), the social risk (present, when the purchase of the product can cause loss of the social acceptance, e.g. loss of the prestige), the psychological risk (related to the purchase or the consumption of products, which affect the perception of own image or own dignity), the risk of the waste of time (it is necessary to devote a considerable amount of time to purchase the product) (Garbarski 1998, p. 50 and next).

## **Abstract**

Purchasing behaviours are subject of interest to social sciences. Their presence in the determined form and their intensity are the resultant of influencing the consumer with factor of the psychological, demographic, economic and sociocultural nature. Factors from different groups also interact with each other, strengthening or weakening the power of influence. Determinants of consumer purchasing behavior described at a group of general issues and complex. They do not apply directly to specific events in a specific time and place. However, they are derived from the conclusions of different studies. They are important in economic theory, as it allows to generalize the different stimuli, indicating their common properties. To understand them good, it is necessary to show their full sizes.

To analyze the factors influencing consumer purchasing behavior at the selected level of economic phenomena, in relation to a particular buyer's market, it is necessary to "translate" them into observable in real economic life events. Added context will manifest full cognitive value of reported factors.

## Summary

### **Determinants of consumer purchasing behaviour in the light of the theory of consumer behaviour**

This article presents some considerations on chosen determinants of the consumer purchasing behaviour. The consumer purchasing behaviour is affected by different factors associated with living in a society, an organized community as well as factors of personal nature, which can be grouped into collective categories. Psychological, sociocultural, economic and demographic determinants were presented. An attempt to identify interrelationships amongst groups of factors as well as internal relations within the group was made.

**Keywords:** *purchasing behaviours, consumer.*

## Streszczenie

### **Uwarunkowania zachowań nabywczych konsumentów w świetle teorii zachowań konsumentów**

Artykuł przedstawia rozważania o temacie wybranych uwarunkowań zachowań nabywczych konsumentów. Na zachowania nabywcze wpływają różne czynniki związane z życiem w społeczeństwie, w zorganizowanej zbiorowości, jak również uwarunkowania o charakterze cech osobowych, które mogą być ujęte w kategorii zbiorcze. Przedstawiono uwarunkowania psychologiczne, społeczno-kulturowe, ekonomiczne i demograficzne. Podjęto próbę wskazania wzajemnych zależności pomiędzy grupami czynników jak i wewnętrznych związków, w ramach grupy.

## Słowa

**kluczowe:** *zachowania nabywcze, konsument.*

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