

## PURCHASING STYLES OF CONSUMERS IN POLAND: CONDITIONS, PREFERENCES AND MARKETING IMPLICATIONS

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**Purpose:** The purpose of this article is threefold: (1) to determine the prevalence of consumer purchasing styles among Polish consumers, (2) to identify the influence of economic, social, marketing, while also technological factors on the formation of these purchasing styles, and (3) to explore their implications for marketing strategies and market segmentation.

**Design/methodology/approach:** The study was conducted using a quantitative survey method. Empirical research was carried out in 2024 using a standardized questionnaire and the Computer-Assisted Telephone Interviewing technique. The sample was representative of the adult population of Poland, in which a total of 1080 respondents participated in the study.

**Findings:** The results indicate a clear dominance of rational purchasing styles among Polish consumers, especially the rational-pragmatic, economic, and balanced styles, which are characterized by price sensitivity, resistance to external social influences, while also a focus on functionality and quality. In contrast, socially dependent and imitative styles show a high susceptibility to trends, advertising, and the opinions of reference groups. The study also confirms a strong correlation between purchasing styles and preferred sales channels while socially-oriented consumers gravitate towards modern digital solutions (e.g., online and mobile commerce) and rational buyers prioritize efficient and functional channels. These distinctions have significant implications for market segmentation and the personalization of marketing communication.

**Research limitations/implications:** The study is limited to the Polish market and reflects consumer attitudes at a specific point in time. Future research could expand the geographic scope and include qualitative methods to explore motivations in greater depth.

**Practical implications:** The findings can support marketers in tailoring omnichannel strategies, adjusting promotional messages to dominant purchasing styles, while also creating behaviour-based personas for digital advertising and customer relationship management.

**Social implications:** Understanding consumer purchasing styles contributes to more responsible and inclusive marketing aligning with ethical and sustainable consumption trends and reducing manipulation in advertising targeted at socially dependent consumers.

**Originality/value:** This article contributes to literature on consumer behaviour by offering a comprehensive, data-driven classification of purchasing styles in the Polish market and linking them to specific marketing implications.

**Keywords:** purchasing styles, consumer behaviour, consumer, marketing.

**Category of the paper:** research article

## 1. Introduction

The contemporary consumer market is characterized by the growing intricacy of purchasing behaviour which arises from dynamic economic, technological and social change. Consumers more and more frequently make purchasing decisions in a differentiated manner, which in turn constitutes significant challenges for marketers, market researchers and the creators of sales and communication strategies. A key issue is becoming the perception of the so-called consumer purchasing styles (CPS), or in other words, well-established patterns of consumer behaviour that determine the way of making purchasing decisions, while also the selection of sales channels, as well as susceptibility to the influence of marketing stimulants. CPS, similarly to lifestyles, constitute important areas of interest in research on consumer behaviour. Not only do they reflect individual preferences of a person, but also their attitudes towards prices, quality, functionality of products or opinions of the social environment. Styles have an impact on the way in which they go through a decision-making process; for instance, how they approach searching for, evaluation and choice of information, while also shaping their own purchasing behaviour (Nayeem, Marie-IpSooching, 2022). Consumers usually have more than one style, while their usefulness depends on the analysed product and context). One or more defined dimensions of purchasing styles may have an impact on the purchasing choices of consumers, while these influences are relatively long-lasting (Sproles, Kendall, 1986).

CPS are significant for marketing as they determine the behaviour of consumers, while are also relatively stable over time and simultaneously significant for market segmentation. The identification of purchasing styles is useful in order for advertisers and marketers to be able to avail of profiles for the segmentation of consumers in profitable clusters (Nayeem, Cassidy, 2015). The creators of promotional strategies use their knowledge of purchasing styles for the creation of segments of clients, which they subsequently adjust their marketing message, distribution channels and product offer to.

In times of intensive development of electronic trade, while also the transformation of sales models, recognising the prevalent purchasing styles in a particular community may provide valuable indicators for the designing of the omnichannel strategies, as well as effective management of customer experience. The increasingly widespread personalization of marketing communication is based on the analysis of purchasing styles with the aid of behavioural data (Wedel, Kamakura, 2012). The perception of CPS facilitates the personalization of advertising and offers in real time. Algorithms of machine learning analyse the behaviour of consumers and attribute them to the specified purchasing styles. On this basis the adjusted advertisements are displayed (e.g. dynamic remarketing). Firms are increasingly using integration of advanced analytics and artificial intelligence (AI) with the aim of acquiring more precise strategies of segmentation and positioning (Tokhtasinovna, 2025).

In spite of the fact that many researchers have analysed the styles of CPS, there is a lack of research on the impact of differentiated economic, social and marketing factors in the shape of purchasing styles. With relation to this, there is a research gap relating to the identification of ties between CPS and economic, social and marketing factors.

The aim of this paper is the 3-D analysis of the CPS of Polish consumers. Firstly, their dispersion in the population was defined. Secondly, key factors were identified, namely economic, social, marketing and technological factors, which all have an impact on their formation. Thirdly, the implications of the results of market segmentation and the personalization of marketing have been presented. This paper is based on the results of quantitative research conducted in 2024 on a nationwide representative sample of adult consumers with the application of the CATI technique.

In order to realize these aims, the following research questions were put forward: What CPS do Polish consumers prefer? To what extent does the frequency of using these forms of sales have an impact on CPS? To what extent do economic, social and marketing factors have an impact on CPS? To what extent do groups of influence that provide patterns to imitate have an impact on purchasing styles? The answers to these questions will make it possible to identify the patterns of consumer purchasing styles occurring among Polish consumers.

## **2. Purchasing styles of consumers – theoretical background**

The issue of the purchasing styles of consumers constitutes a significant area of research in literature in the sphere of consumer behaviour. These styles are defined as exemplary, mental and cognitive orientation towards purchases and acquisitions, which continue to dominate in the choices of a consumer, which in turn results in the relatively constant personality of the consumer (Sproles, Kendall, 1986). Some claim that it is the drilled habitual pattern of reactions presented by an individual in confrontation with a decision-making situation (Scott, Bruce, 1995). Nevertheless, Schiffman and Kanuk (2010) feel that CPS constitutes a relatively constant orientation of the individual in terms of the purchasing process, as it has an impact on the way of searching for information, evaluating alternatives and the ultimate choice. A similar perspective is presented by Hoyer et al. (2013), in which they define this construct as a set of cognitive and behavioural features that determine the reactions of a consumer to the market offer. Solomon (2018) emphasizes that CPS is the way in which an individual interprets and organizes information referring to products, brands and purchasing decisions based on his/her own values, experiences and social context. This signifies that consumer decisions are embedded not only in a national sphere, but also emotional and cultural spheres. In turn, Kotler and Keller (2021) perceive CPS in a more practical marketing context, by describing it as a typical way of reaction on the part of the consumer to the fundamental instruments

of the marketing-mix as follows: product, price, distribution channels and promotion, which are all shaped by psychological, social and cultural factors. However, Helmi et al. (2023) perceive the styles of CPS as a mental orientation that has an impact on choices that consumers intend to make, the manner in which they make that choice, the place of purchasing, while even for whom they make that choice. This mental orientation may be conscious or not conscious.

Purchasing styles may be perceived within the framework of three principal approaches as follows: psychographic (concentration on defining lifestyle), descriptive (characterizing the behaviour of the consumer), while also aimed at the general typology of consumers (selecting a group of buyers (Budzanowska-Drzewiecka, 2014)). In each of these approaches, the involvement of the consumer is emphasized in terms of the purchasing decisions, assuming rational purchases, awareness of the existence of brands, while also price differentiation and quality of product.

In subject-related literature, purchasing styles are frequently perceived as consumer decision-making style (CDMS), which is understood as the basic orientation of a consumer towards purchases. It is a relatively constant pattern of behaviour, attitudes and preferences that determine the way of undertaking purchasing decisions. It also includes cognitive elements, as well as affective elements. Karimi et al. (2015), who analysed purchasing behaviour online, suggested that the style of taking decisions may be defined as the tendency of the individual to maximize or placate (or satisfy) his/her decisions. The maximizers seek alternatives and devote their time to their evaluation and search for the best possible options, whereas the people striving towards satisfaction aim for “sufficiently good” and satisfy themselves with a lower number of options and invest less time and effort.

A significant impact on purchasing decisions is that of access to information relating to alternative products. Processing information is a necessary task that faces consumers, who differ from each other in terms of the level of involvement in this task (Ayal, Hochman, 2009). It is possible to distinguish two basic styles of undertaking purchasing decisions on the part of consumers with regard to access to information: expanding and info-mising (Ngcamu et al., 2023). Expanding is the habit of processing information relating to the desire to make a greater effort in the processing of information. However, info-mising relates to the style of processing information in which the particular person does not like processing information and simultaneously puts in less effort (Mittal, 2017). Each product choice out of necessity is associated with becoming familiarized with information about alternative products, therefore processing information is a necessary task for consumers.

The differentiation of consumer attitudes and behaviour means that in subject-related literature multiple types of CPS have been distinguished. These classifications are aimed at capturing the specific decision-making patterns that facilitate the most accurate market segmentation and adjustment of marketing activities to the needs of various groups of consumers. One of the first researchers to identify CPS was Stone (1954), who identified four separate purchasing types on the basis of their purchasing orientation: (1) economic client,

(2) personalizing client, (3) ethical client and (4) apathetic client. On the basis of this concept of CPS, Westbrook and Black (1985) identified four categories, namely economic consumer, personalizing consumer, ethical consumer and apathetic consumer. Sproles and Kendall (1986) prepared an inventory of consumer styles (CSI) based on the assumption that the decision-making behaviour of consumers may be clarified with the aid of eight central decision-making dimensions, which have an impact on the decision-making behaviour of a consumer. In the subsequent decades, numerous empirical research projects adapted the scale of CSI to various cultural and market contexts, by illustrating its high level of accuracy and usefulness in market segmentation (Bakewell, Mitchell, 2003). Another direction of research is based on the psychographics and sociology of consumption that classify styles according to the following: orientation towards “Me” vs the local environs (individualism vs conformism), the level of involvement in making purchases (active vs passive consumers), sensitivity to social and media impact (Solomon, 2018; Kotler, Keller, 2021).

The formation of CPS is influenced by a multitude of factors. Research indicates that the purchasing style is influenced by demographic factors (age, sex type, education), psychographics (values, attitudes, lifestyle), while also contextual variables, such as economic situation, development of technology or intensity of marketing stimulants (Lyonski et al., 1996; Wesley et al., 2006; Brunello, 2018). In analysing the style of taking decisions amongst young consumers from India and Germany, Mehta and Dixit (2016) identified multiple common factors that exert an impact on purchasing decisions, namely, perfectionism, brand awareness, mixed with excessive choice, habitual loyalty/brand loyalty, while also price-quality awareness. Research conducted by Hu et al. (2023) illustrates that purchasing experience, price, logistics, customer service, product quality and access to information have a significant impact on the choice of purchasing style on the part of consumers. Simultaneously, the most important influencing factors are product quality and price.

In contemporary times, particular attention is paid to the impact of digitization of trade, while also the personalization of information and the growing role of references and social recommendations in the online community (Verhoef et al., 2021).

In the context of the Polish market, analysis of CPS is conducted relatively seldom and the findings are sparse. The hitherto analysis mainly focused on chosen aspects, e.g. generational gaps, brand loyalty or the role of social media (Baruk, 2019). However, there is a lack of a comprehensive notion that would combine the typology of styles with the sales channels and marketing strategies.

In sum, the purchasing style consists of an intricate cognitive-behavioural structure that reflects individual preferences and reactions of consumers with regard to the market. Hence, CPS is not only a way of purchasing, but also a projection of the personalities of a consumer, including his/her values, competences and relations with the local environs. Its identification facilitates a more accurate segmentation of the consumer, while also a more precise adjustment of marketing activities to the needs of various groups of clients.

### 3. Methods

Empirical research conducted in 2024 with the aid of quantitative analysis survey. The CAVI technique was applied (Computer-Assisted Telephone Interviewing), which facilitates getting to wide and differentiated groups of respondents in a relatively short amount of time. The research tool constituted a standardized questionnaire that contains questions relating to purchasing styles, preferred sales channels, while also factors influencing purchasing decisions.

The sample selection was of a random nature and was executed in such a way as to ensure the representativeness with regard to the basic demographics of the adult population of Poland (age, sex type, place of abode, education). The selection of people for research was conducted with the application of the stratified sample and took account of the magnitude of the place of abode, sex type and age. The numbers in the particular layers were selected in accordance with the structures of GUS (Narodowy Spis Powszechny, 2021). On the basis of the method of random selection, a research sample was created, which consisted of 1080 adult inhabitants of Poland. The research was participated in by 50% women and 50% men aged between 18-24 (7%), 25-34 (17%), 35-44 (20%), 45-54 (18%), 55 years or more (38%), having basic education (2%), vocational education (7%), secondary school education (43%) and higher level education (48%), with place of abode in a village (40%), in a small town up to 20,000 inhabitants (12%), medium-sized town between 21,000 and 99,000 inhabitants (20%), large cities between 100,000 and 499,000 inhabitants (16%) and great cities of 500,000 or more inhabitants (12%), with a professional activity of directors, chairmen, managerial staff of workplaces and public institutions (2%), creative professions and independent specialists with higher levels of education, medium-level department heads (11%), administrative-office employees, lower-level heads (21%), physical-white collar workers, shop workers, service point workers (10%), qualified workers and foremen employed outside of agriculture and forestry (8%), workers performing simple tasks (5%), farmers (2%), owners of private firms, shops, points of sale (4%), retirees and those on disability allowance (26%), professionally inactive (7%), while also pupils, students (4%).

In the analysis of data the technique of descriptive statistics was applied, as well as cluster analysis, which facilitated the identification of the typical patterns of purchasing behaviour. Additionally, analysis of correlations was availed of with the aim of defining strength and direction of dependency between variables relating to purchasing styles and the preferred sales channels. The statistical significance of the results was evaluated at the level of significance of  $\alpha = 0.01$ .

The methodological approach accepted facilitated the acquisition of data which enabled the distinction of the prevalent CPS, their determinant, while also their potential implications for marketing strategies and market segmentation.

## 4. Results

During the course of research, seven purchasing styles were accepted, namely, rational-pragmatic style (CPS1) (79%), which represents the classic rational consumer that is resistant to external influences, e.g. fashion, advertising and impact of local surroundings (Table1). He/She is characterized by the statement “I try to maintain my own style, regardless of the trends currently in fashion”. The emotional-evaluative purchasing style (CPS2) (44%), is associated with acquiring products that are distinctive by their original and attractive appearance and who is characterized by the statement “I buy goods that are distinctive by their original attractive appearance”. He/She places emphasis on appearance, fashion and social acceptance, while also sensitive to trends and advertising. A balanced style (CPS3) (59%) is characterized by the statement “I try to buy products that are tailor-made and adjusted to my needs and profile”. This is based on a moderate and national approach to purchasing consumer goods. The socially dependent style (CPS4) (31%), is featured by the response “I buy products of well-known brands”, and strongly reacts to fashion, prestige, the opinions of others and advertising. The economic style (CPS5) (69%), is characterized by the statement “I buy standard articles that are available on the market” and is concentrated on the price and functionality, while being indifferent towards trends and the local surroundings. The consumption-imitative style (CPS6) (51%), is characterized by the statement “I search for goods produced in small series by unknown producers” and is characteristic of consumers who are individualists who want to be distinguishable in social spheres. The moderate style (CPS7) (41%), is characterized by the statement “I buy nice clothes and shoes in used clothing shops”. This is an indirect style, which may be altered depending on the context and situation. Consumers who present this style are susceptible to social influences, but are without strong preferences.

**Table 1.**  
*Consumer Purchasing Styles (CPS) in percentage form*

Type of Purchasing Style	Frequency assessment						
	1	2	3	4	5	6	7
CPS1 Rational-pragmatic	1	1	4	15	34	29	16
CPS2 Emotional-evaluative	5	8	14	28	27	12	5
CPS3 Balanced	4	5	9	21	37	18	4
CPS4 Socially dependent	7	12	22	29	21	7	3
CPS5 Economic	0	1	5	24	45	19	5
CPS6 Consumption imitative	11	13	21	32	14	6	31
CPS7 Balanced	14	10	13	22	23	12	6

Scale: 1 – definitely unimportant, 2 – unimportant, 3 – rather unimportant, 4 – I don't have an opinion, 5 – rather important, 6 – important, 7 – definitely important.

Source: author's own study.

In the analysis of CPS, it is important to analyse the relations between them and the independent variables, e.g. sex type, age, education, place of abode and professional activity, which facilitates building a profile of the consumers that prefer a specific style.

For the purposes of identifying the relations between CPS and sex type, the Mann-Whitney test was applied (Table 2). Analysis of the test results indicates that there are significant differences between men and women in the case of the majority of styles ( $p < 0.05$ ), namely, CPS1, CPS3, CPS4, CPS5, CPS7, whereas a lack of significant differences ( $p > 0.05$ ) occurred in the following styles: CPS2 and CPS6. A detailed analysis of values (rank sums) indicates that the greater values (rank sums) amongst women occurred in the cases of CPS1, CPS2, CPS3, CPS5, CPS6, CPS7. However, with regard to men in the case of SN4. Hence, sex type significantly differs with relation to purchasing styles.

**Table 2.**  
*Results of Mann-Whitney Test  $N=1080$*

Type of Purchasing Style	Total ranks men	Total ranks women	U	Z	p	Z	p
CPS1	265429,0	318311,0	119359.00	-5.15	0.00	-5.35	0.00
CPS2	282333,5	301406,5	136263.50	-1.86	0.06	-1.91	0.06
CPS3	280023,5	303716,5	133953.50	-2.31	0.02	-2.39	0.02
CPS4	316955,5	266784,5	120714.50	4.89	0.00	5.01	0.00
CPS5	281052,5	302687,5	134982.50	-2.11	0.03	-2.24	0.03
CPS6	285599,0	298141,0	139529.00	-1.22	0.22	-1.25	0.21
CPS7	259558,0	324182,0	113488.00	-6.30	0.00	-6.40	0.00

Note:  $p < 0.05$ .

For the purposes of identifying ties between CPS and age, education, place of abode and professional status, the Kruskal-Wallis test was applied (Table 3). The research findings indicate the significant differences between the variables. The most numerous statistically significant differences occurred in the case of the age variable (CPS1, CPS3, CPS5, CPS7) and professional activity (CPS1, CPS3, CPS6, CPS7). The less numerous statistically significant relations occurred in the case of education and place of abode (CPS3). Thus, the age variable and professional activity variable are significantly associated with the level of all dependent variables analysed.

**Table 3.**  
*Results of Kruskal-Wallis Test  $N = 1080$*

Type of Purchasing Style	Age		Place of residence		Education		Professional activity	
	H(4)	p	H(5)	P	H(4)	p	H(14)	p
CPS1	12.56	0.01					23.81	0.05
CPS2								
CPS3	35.12	0.00	13.59	0.02			41.07	0.00
CPS4							41.54	0.00
CPS5	11.96	0.02						
CPS6							28.18	0.01
CPS7	15.32	0.00					31.87	0.00

Note:  $p < 0.05$ .



Analysis of the relations between CPS and the socio-demographic variables facilitated the definition of the profile of consumers for particular styles. The rational-pragmatic style is most frequently preferred by women (85%), consumers aged 45-54 (81%) and 55 years of age or older (82%), with higher level education (79%), while living in a large city (from 100,000 to 500,000 inhabitants (83%) and professional activity – creative professions, specialists with higher level education (86%). The emotional-evaluative style is chosen by women (74%), people aged 55 or more (72%), with basic level of education (69%) and basic vocational level (70%), while living in a village (71%) and professional activity - individual farmers (91%). The balanced style is first and foremost the choice of women (64%), people aged 55 or more (72%), with medium level of education (76%), while living in a medium-sized city (between 20,000 and 99,000 inhabitants and professional activity – retirees (72%). The socially dependent style is featured by women (25%), consumers aged 25-34 (30%), with a higher level of education (27%), while living in a great city (over 500,000 inhabitants) (27%), and professional activity - directors, chairmen, managerial staff of firms and public institutions (43%). The economic style is usually characterized by women (47%), consumers aged 45-54 (43%), with a higher level of education (45%), while living in a large city (from 100,000 to 500,000 inhabitants) (49%), and professional activity—owners of private firms, shops, points of sale (48%). The consumption-imitative style is declared by men (35%), consumers aged 45-54 (32%), with a higher level of education (33%), while living in a great city (over 500,000 inhabitants) (31%), and professional activity – directors, chairmen and managerial staff of firms and public institutions (56%). The balanced style is featured by women (51%), people aged 18-24 and 25-34 (48%), with medium-level of education (51%), while living in a large city (from 100,000 to 500,000 inhabitants (47%), and professional activity – workers performing physical work (56%).

CPS is the result of the impact of various factors. The most important of these include sales channels that may be divided into the following: forms that are physically located in points of sale of shopping chains, in general stores, specialized stores, supermarkets, shopping malls, exclusive shops, e.g. mail order shops and forms of sales online.

The choice of location of purchase is influenced by many factors. One of the principal ones include the type of shop where purchases are made. In Table 4, the research findings have been laid out relating to the most frequently chosen places of making purchases by consumers. Amongst the sales channels presented, namely, small shops, supermarkets, wholesale shops, discount stores, street markets, online shops and mail order shops, consumers most frequently do their shopping in discount stores of specific brands (Biedronka, Lidl, Netto, Polomarket, Dino, etc.) (83%), whereas subsequently in large supermarkets (54%) and online shops (53%). They more seldom purchase consumer goods in hypermarkets (45%) and in small self-service shops (42%). Consumers most seldom do their shopping in wholesale shops or in shops where products are sold in bulk (8%).

To conclude, in Poland there is a noticeable trend of withdrawal of consumers from small shops, bazaars and street markets, while also wholesale shops for the benefit of large supermarkets, discount stores and online shops. The hypermarkets and medium-sized discount stores in large cities constitute significant competition for small shops and bazaars. In villages and small towns a large role is still played by small shops and street markets.

**Table 4.**

*Frequency of making purchases in various sales channels (SC) in percentage form*

Sales channels	Frequency assessment						
	1	2	3	4	5	6	7
SC1. In a small shop where goods are served by shop assistants (or in a kiosk)	7	28	24	21	14	5	1
SC2. In a small self-service shop (up to 3 checkouts)	4	11	20	24	30	10	2
SC3. In a large supermarket or grocery shop	2	4	10	19	38	22	4
SC4. In a hypermarket	4	10	18	22	25	17	3
SC5. In a shopping mall	6	21	29	24	15	5	1
SC6. In a wholesale shop or in a shop where products are sold in bulk	33	28	18	13	5	3	0
SC7. In a shop of a specific brand (e.g. Biedronka, Lidl, Netto, Polomarket, Dino)	1	1	4	11	30	38	15
SC8. At a bazaar, street market, in stalls	6	18	24	23	22	6	1
SC9. In an online shop	4	7	13	24	32	18	3
SC10. In a mail order store	13	14	19	26	20	9	1

Scale: 1 – means never, 2 – very rarely, 3 – rarely, 4 – neither rarely nor often, 5 – often, 6 – very often, 7 – always).

Source: author's own study.

With the aim of identifying statistical ties between sales channels and purchasing styles, analysis was conducted with the aid of Spearman's Coefficient Correlation of ties between sales channels (SC1-SC10) and purchasing styles (CPS1-CPS7) (Table 5). It was accepted that for the level of significance  $\alpha = 0.01$ , the threshold value amounts to approximately  $r_s \geq 0.08$ , or in other words, all the correlations exceeding this value are deemed to be significant. A range of statistically significant correlations were identified, albeit the majority of them are featured by low strength. Particular attention should be paid to the style of CPS4, which indicated the most significant ties with various forms of sales (a combined total of 8), including the most powerful correlation in the entire set of SC5 ( $r_s = 0.333$ ). This may suggest that people representing this style are more open or active in terms of purchasing in various sales channels. The style of CPS2 also significantly correlates with multiple forms of sales, particularly with SC5 ( $r_s = 0.301$ ) and SC4 ( $r_s = 0.212$ ), which indicates a clear preference for these channels amongst this group of purchasers. Other significant correlations, albeit weaker, occur for instance between the following: CPS6 – SC1 ( $r_s = 0.231$ ), CPS7 – SC8 ( $r_s = 0.140$ ), CPS1 – SC7 ( $r_s = 0.174$ )

Hence, shopping malls (SC5) are distinguishable the most often and are the most strongly correlated with various purchasing styles, which may be testament to their great sense of attractiveness and availability.

To conclude, despite the numerous significant dependencies, none of the correlations reach the level of moderate strength ( $r_s \geq 0.40$ ). This signifies the fact that although the dependencies are statistically significant, their practical importance may be limited. The results suggest rather weak tendencies than strong preferences or unequivocal behaviour.

**Table 5.**

*Spearman's Rank Correlation Coefficient between sales channels (SC) and consumer purchasing styles (CPS)*

	SC1	SC2	SC3	SC4	SC5	SC6	SC7	FSC8	SC9	SC10
CPS1	0.006	0.053	0.089*	0.005	0.004	0.120*	0.174*	0.012	0.100*	0.017
CPS2	0.100*	0.038	0.185	0.212*	0.301*	0.147*	0.073	0.155*	0.098*	0.137*
CPS3	0.030	0.065	0.132*	0.095*	0.148*	0.051	0.085*	0.136*	0.026	0.032
CPS4	0.097*	0.060	0.146*	0.200*	0.333*	0.225*	0.071	0.106*	0.110*	0.183*
CPS5	0.057	0.017	0.113*	0.045	0.021	0.048	0.169*	0.010	0.060	0.005
CPS6	0.231*	0.116*	0.045	0.021	0.049	0.169*	0.010	0.061	0.005	0.101*
CPS7	0.094*	0.070	0.087*	0.113*	0.082*	0.120*	0.097*	0.140*	0.054	0.119*

Note: \*  $p < 0.01$ .

In the research on purchasing styles, an important place is held in terms of analysis on the impact of varied factors on purchasing decisions (Table 6). Amongst the factors analysed, the greatest impact was exerted by the economic factor, namely, price (92%) and the features of the product, namely, its functionality, quality and attractive appearance (87%). A rather less important impact was exerted by social factors, or in other words, the opinions of other consumers (family members, acquaintances), the impression that a product can exert on others and possession of a particular product by people from the closest environs (35%), while also marketing factors, namely, advertising and fashion (28%).

**Table 6.**

*Importance of factors influencing purchasing decisions (IPD) in percentage form*

Type of factor	Frequency assessment						
	1	2	3	4	5	6	7
IPD1. Functionality of product	0	0	2	9	31	33	25
IPD2. High quality	0	0	2	10	31	36	21
IPD3. Reasonable price	0	0	1	6	24	35	33
IPD4. Attractive look	0	1	4	11	32	33	19
IPD5. Opinions of family members, acquaintances	5	6	13	24	29	18	6
IPD6. Conformity with fashion trends	13	11	20	22	21	9	3
IPD7. Fact of possessing a particular product by a person from your environment	17	15	20	24	15	6	2
IPD8. Impression which the product may make on others	16	15	20	21	17	8	3
IPD9 Attractive and convincing advertisement of particular product	21	16	17	22	15	6	2

Scale: 1 – definitely unimportant, 2 – unimportant, 3 – rather unimportant, 4 – I don't have an opinion, 5 – rather important, 6 – important, 7 – definitely important.

Source: author's own study.

Analysis was conducted of the dependency between purchasing styles (CPS1-CPS7) and the factors influencing purchasing decisions (IPD1-IPD9) (Table 7). Correlations were calculated with the aid of the Spearman method on a sample of 1080 respondents. It was accepted that for a level of significance of  $\alpha = 0.01$ , the threshold value amounts to

approximately  $r_s \geq 0.08$ , or in other words, all correlations exceeding this value are deemed to be significant.

Particular attention must be paid to the style of CPS1, which indicates strongly positive correlations with IPD1, IPD2, IPD3, IPD4. Simultaneously, significant negative correlations are observed with socio-image factors such as the following: fashion, impact of local surroundings and advertising. This style represents consumers who are first and foremost geared towards practical and useful features of a product and are resistant to external factors. The style of CPS2 is featured by significant positive dependencies with image factors such as IPD6, IPD8, IPD9. People representing this style are more susceptible to the impact of the environs, aesthetics and marketing message. The style of CPS3 indicates moderate, yet significant correlations with IPD1, IPD2, IPD4. This symbolizes a balanced purchasing style, without the domination of social factors. The style of CPS4 strongly correlates with IPD6, IPD7, IPD8 and IPD9. This signifies strong socio-image orientation and great susceptibility to pressure from the environs, while also trends. This is one of the most susceptible styles in marketing activity. The style of CPS5 mainly focuses on IPD1 and IPD3. The remaining factors have a negligible impact. This style may be defined as frugal-pragmatic. The style of CPS6 indicates strong correlation with certain factors, particularly IPD6–IPD9. This means a high level of susceptibility to the influence of the environs, trends and advertising. This style represents a modern conformist consumer. The style of CPS7 is featured by weaker, yet significant correlations with IPD7–IPD9, which suggests a moderate social orientation. This profile may be defined as indirectly between national and image.

**Table 7.**

*Spearman's Rank Correlation Coefficient between factors influencing purchasing decisions (IPD) and purchasing styles (CPS)*

	IPD1	IPD2	IPD3	IPD4	IPD5	IPD6	IPD7	IPD8	IPD9
CPS1	0.533*	0.471*	0.396*	0.370*	0.042	-0.144*	-0.212*	-0.145*	-0.204*
CPS2	0.118*	0.250*	0.054	0.373*	0.176*	0.376*	0.248*	0.394*	0.304*
CPS3	0.292*	0.381*	0.209*	0.327*	0.188*	0.182*	0.077	0.107*	0.079
CPS4	0.013	0.173*	-0.089*	0.178*	0.274*	0.451*	0.391*	0.447*	0.434*
CPS5	0.321*	0.215*	0.325*	0.182*	0.144*	0.009	0.023	0.008	0.012
CPS6	-0.088*	0.021	-0.107*	0.125*	0.269*	0.425*	0.405*	0.431*	0.449*
CPS7	0.055	0.008	0.080	0.151	0.160*	0.165*	0.194*	0.168*	0.178*

Note: \*  $p < 0.01$ .

One of the significant determinants of purchasing styles are groups of social influence (Table 8). Analysis of the research findings reveals that in the opinions of the respondents, the greatest impact on purchasing decisions is exerted by people who they are close to, namely family members (59%) and friends, acquaintances (51%). This is followed by respondents imitating acquaintances when in the process of making purchases (43%). It is more seldom in the process of making purchases to be influenced by the opinions of celebrities, namely, people generally well-known, frequently shown on TV and in colourful magazines (17%), influencers, YouTubers (14%), while also opinions of people found in the financial elite (13%).

The least important for consumers are politicians (7%). Hence, the most significant groups of influence for Polish consumers are the primary groups, which they are members of.

**Table 8.**

*Groups of social influence (GSN) providing patterns to follow in purchasing process in percentage form*

Type of factor	Frequency assessment						
	1	2	3	4	5	6	7
GSN1 People generally known, frequently show on television and in colourful magazines	29	17	19	18	12	3	2
GSN2 Influencers, YouTubers online	38	16	16	16	10	3	1
GSN3 Acquaintances	9	7	16	26	32	8	3
GSN4 Friends/colleagues	7	6	13	23	36	11	4
GSN5 Family	6	4	11	21	35	17	7
GSN6 Neighbours	15	11	18	29	21	5	2
GSN7 Politicians	41	18	16	18	5	1	1
GWS8 Intellectual elite (professors, artists, writers, etc.)	30	16	16	20	11	4	2
GSN9 Financial elite	34	19	16	20	9	3	1

Scale: 1 – definitely unimportant, 2 – unimportant, 3 – rather unimportant, 4 – I don't have an opinion, 5 – rather important, 6 – important, 7 – definitely important.

In the subsequent stage of research, analysis was conducted of the dependencies between various social groups that provide patterns to imitate in the sphere of purchasing and consuming products (GSN1-GSN9) and purchasing styles (CPS1-CPS7) (Table 9). It was accepted that for the level of significance  $\alpha = 0.01$ , while the threshold value amounts to approximately  $r_s \geq 0.08$ , or in other words, all the correlations exceeding this value are deemed to be significant.

Research shows that the style of CPS1 indicates negative correlations with media and elite groups (GSN1, GSN2, GSN7, GSN8, GSN9). This signifies the fact that people who are guided by national and practical approaches to purchases are less susceptible to the influence of celebrities, politicians and intellectual or financial elites. The purchasing decisions of these groups are based on independent evaluation and rational criteria. In turn, CPS2 illustrates moderately positive correlations with the majority of groups, e.g. GSN1, GSN3 and GSN8. Consumers are moderately susceptible to the influence of varied groups, particularly media figures, acquaintances and intellectual elites. This style represents consumers who appreciate fashion, aesthetics and social trends, while their purchasing choices are partly formed by their local surroundings. In the case of the style of CPS3, correlations are generally low and ambiguous, in which the greatest positive is from GSN4 and GSN5, which signifies the moderate openness to influence, with the simultaneous maintenance of independence. The style of CPS4 indicates strong positive correlations with all the groups of social influence, particularly with GSN1, GSN8, GSN9. This style is intensively imitated by famous people, elite and authorities and is strongly social and sensitive to trends. The style of CPS5 indicates correlations without clear tendencies, e.g. slightly positive with GSN5 (0.175). This style is rather independent of the groups of influence and is focused on pragmatism (price, functionality). The style of CPS6 illustrates strongly positive correlations with all groups, particularly GSN1, GSN7, GSN9. Consumers strongly adjust to social role models, particularly authorities and elites. This style is very susceptible to social influences and trends.

The style of CPS7 indicates slightly positive correlations with all groups (0.086-0.167), which indicates a moderate, yet not dominant susceptibility to social influence.

**Table 9.**

*Spearman's Rank Correlation Coefficient between groups of social influence providing patterns to follow in sphere of purchasing various products, ways of consumption (GSN) and purchasing styles (CPS)*

	GSN1	GSN2	GSN3	GSN4	GSN5	GSN6	GSN7	GSN8	GSN9
CPS1	-0.224*	-0.255*	0.013	0.029	0.052	-0.102*	-0.264*	-0.165*	-0.227*
CPS2	0.248*	0.154*	0.187*	0.174*	0.154*	0.164*	0.172*	0.191*	0.177*
CPS3	0.018	-0.078*	0.118*	0.138*	0.122*	0.053	0.044	0.055	0.022*
CPS4	0.358*	0.301*	0.247*	0.227*	0.183*	0.288*	0.354*	0.376*	0.387*
CPS5	0.058	-0.097*	0.094*	0.112*	0.175*	0.050	-0.106*	0.023	-0.101*
CPS6	0.406*	0.321*	0.213*	0.175*	0.156*	0.303*	0.387*	0.360*	0.371*
CPS7	0.167*	0.155*	0.134*	0.125*	0.149*	0.148*	0.103*	0.100*	0.086*

Note: \*  $p < 0.01$ .

On the basis of the analysis of differentiated degree of susceptibility to social influence, the features of a product and the forms of sale are characterized as seven purchasing styles (CPS1-CPS7) (table 10). The results indicate clear differentiation between rational, emotional, economic, and socially driven decision-making patterns. Rational-pragmatic consumers focus on functionality and resist external influences, while emotional-evaluative and socially dependent types show greater sensitivity to fashion, advertising, and opinions of others. Economic and balanced consumers emphasize price and transparency, whereas the consumption-imitative group aspires to prestige and elite lifestyles. The moderate style reflects routine, stable purchasing behavior.

**Table 10.**

*Analysis of collective purchasing styles of Polish people*

Purchasing Style	Features	Correlations	Market Segment	Marketing Strategy
CPS1. Rational-pragmatic	Low susceptibility to external influences (e.g. advertisements, celebrities), low correlation with emotional features of decisions.	Lack of significant ties with IPD5-IPD9; negative with GSN1, GSN2, GSN7 (e.g. celebrities, influencers, politicians).	Consumers who are resistant to trends and loyal towards their own standards	Communiqués based on specific detail: technical parameters, durability, profitability
CPS2. Emotional-evaluative	Average susceptibility to social environment that is strengthened by family values and emotional values.	Positive with IPD4 (appearance), IPD6-IPD9 (fashion, advertising), moderate ties with family and acquaintances (GSN3-GSN5). Significantly correlates with multiple forms of sales, particularly with SC4 and SC5.	Consumers who are susceptible to fashion and image, yet maintain a certain selectivity	Balanced communication: quality + style + social acceptance.
CPS3. Economic	High susceptibility to reasonable pricing and functionality.	High correlation with IPD3 (reasonable price), moderate with IPD1 (functionality).	Pragmatic and rational consumers, who are oriented towards economic benefit	Promotions, discounts, price comparison portals

Cont. table 10.

CPS4. Socially dependent	High susceptibility to impact of opinions of group of influence, fashion and advertising.	Greatest ties with known people, influencers, family and elite (GSN1-GSN9). Strong correlation with IPD5-IPD9 (opinions, fashion, advertising). Positive relations with all social groups in GSN. The most power correlation of <b>SC5</b> (shopping mall).	Consumers who are susceptible to pressure from their environs, whereby fashion and opinions are principal determinants of decisions.	Influencer marketing, aesthetic visual communication, storytelling.
CPS5. Balanced	Moderately positive relation to quality, price and opinions of close ones.	Weak, yet positive ties with IPD1-IPD4; Lack of strong ties with social groups.	Reflective consumers, yet not necessarily loyal or active	Promotions and clear pricing information. Avoidance of unnecessary “decorations” – they prefer transparency and effectiveness.
CPS6. Consumption imitative	Purchases serve imitation of elite styles – aspirational model of consumption.	Strong positive correlations with IPD6-IPD9 (fashion, possessions, advertising), very high correlations with GSN1, GSN2, GSN7-GSN9.	Consumers who are strongly susceptible to trends, advertisements and pressure from their environs, while also identify with prestige	Social events and activity (events, cooperation with celebrities). Campaign building aspirational image of brand.
CPS7. Moderate	Lack of extreme behaviour, relatively loyal with regard to purchasing routine.	Low, yet cohesive correlations with majority of decision-making features and social influences.	Consumers who are not distinguishable by their extreme behaviour and are relatively loyal with regard to purchasing routines.	Careful campaign, loyalty.

Table 10 summarizes the key characteristics, correlations, and marketing implications of seven purchasing styles identified among Polish consumers. Overall, the findings highlight the heterogeneity of Polish consumers and suggest that marketing strategies should be tailored to match the dominant motivations and social influences of each purchasing style.

## 5. Discussion and summary

Purchasing styles constitute a key tool for modern-day marketing as they facilitate a profound understanding of the needs and behaviour of consumers, while also more effective targeting, personalization of the message, as well as optimization of the promotional activities. Familiarity with them is necessary in terms of building marketing strategies, especially in the context of a dynamically changing market and the growing expectations of clients.

The research findings acquired in terms of the occurrence of CPS indicate the clear domination of rational purchasing styles amongst Polish consumers. Three types were most represented as follows: rational-pragmatic style, economic style and balanced style. Consumers who indicated these styles were characterized by a high price sensitivity, low level of susceptibility to social influences, while also a strong orientation towards functionality and quality of products. This indicates conscious decision-making in terms of purchases that is based on the analysis of information available, while also comparison of offers and evaluation of usefulness. As opposed to the national approach, groups of consumers were also identified who represent socially dependent styles, as well as imitative styles. These people indicate a clear susceptibility to market trends, advertising, opinions from leaders of society, while also pressure from the local environs. In their case a key role in taking decisions is played by emotion, while also the need to belong, as well as the identification with a specific social group.

This data also indicates the differentiation of the styles of CPS in accordance with demographic features. Younger people (between 18-34 years of age) were more prone to represent socially dependent styles, whereas older people (over 50 years of age) indicated greater stability of preferences, while also a greater amount of rational styles. In turn, consumers with a higher level of education more frequently declared behaviour that is in conformance with economic and balanced styles.

The differentiation of CPS translates to preferences relating to the forms of sales. Consumers representing styles of a strong social orientation (e.g. CPS4 and CPS6) indicate greater tendencies to avail of the modern channels, such as e-commerce, mobile applications or social commerce. In turn, consumers of rational-pragmatic styles choose purchasing channels that are functional and effective, regardless of their form. Such a situation forces enterprises to develop multi-channel strategies, while integrating traditional forms of sales with digital channels (Ylilehto et al., 2021).

Analysis of the ties between purchasing styles and decision-making factors confirms the fact that rational styles are based on measureable criteria, such as price, quality and usefulness of the product. However, consumers who are guided by socially dependent and imitative styles pay greater attention to the meaning of recommendations, trends and social perception of products. An interesting case is that of the emotional-evaluative and balanced styles, which combine the rational approach with taking aesthetic and environmental aspects into account.

In turn, analysis of the influence of the opinion groups indicates that consumers representing the socially dependent and consumption-imitative styles are particularly susceptible to the influence of celebrities, financial elite, while also social authorities. As opposed to them, people guided by rational-pragmatic and economic styles indicate greater independence in terms of taking purchasing decisions.



The perception and identification of CPS may constitute a solid foundation to market segmentation, as well as creating differentiated marketing strategies adjusted to values and attitudes that are prevalent in a particular target group. Segmentation based on purchasing behaviour not only facilitates effective planning of a campaign (e.g. digital marketing, Google Ads, Meta Ads), but also the creation of precise purchasing profiles and long-term building of relations with clients. Furthermore, availing of knowledge of consumer styles favours the increase in the visibility of the electronic offer, while also conversion into channels online (Tabianan et al., 2022). With relation to this fact, CPS shall remain not only the subject of theoretical analysis, but also a practical tool that increases the effectiveness of marketing activities in a contemporary differentiated consumer environment.

The research conducted facilitates the formulation of several significant conclusions with regard to contemporary consumer behaviour in Poland, while also their significance for marketing practices. The clear domination of national purchasing styles was confirmed, which indicates the growing consumer awareness that is geared towards the analysis of the usage value of products, while also relation of price to quality, as well as avoidance of the excessive impact of the social environment.

Identification of the segmentation of CPS illustrates that consumers are not a uniform group, but indicate differentiated approaches to the purchasing process, which arises from their demographic features, attitudes and technological preferences. A particularly interesting issue is the connection of the socially dependent styles with the preferences for modern sales channel, such as e-commerce or mobile applications, which suggests that these groups are more susceptible to innovative forms of promotion, recommendations online, while also the activities of influencers.

From the perspective of marketing strategies, the results attained have significant implications. The perception of the prevalent CPS facilitates more effective creation of advertising campaigns, adjustment of the language and tone of communication, while also the personalization of the product offer. CPS may also constitute the basis for creating the so-called *buyer persona* availed of in target advertisements, while also managing relations with a client (CRM), as well as implementing the omnichannel strategy.

By way of conclusion, CPS is not only a descriptive category, but also a practical tool of analysis, segmentation and creation of marketing communication. In a time of personalization and behavioural data, its role will probably continue to rise, both in scientific research, as well as in business practices. In this way, knowledge of consumer styles not only enriches theory, but first and foremost translates to practical benefits in the areas of marketing and sales.

Future research on Consumer Purchasing Styles (CPS) could broaden the geographic scope and employ qualitative methodologies to gain deeper insights into consumer motivations. Particular emphasis should be placed on examining the impact of digitalization, e-commerce, and social media on the evolution of purchasing styles, capturing the subtle motivations and emotional drivers underlying consumer behaviour.

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