УДК: 339.138 JEL: D12, Z13, C83

Р. Монцік, М. Налєваєк

Університет Марії Кюрі-Склодовської, Люблін

РОЗУМНИЙ ШОПІНГ ЯК ОРІЄНТАЦІЯ СПОЖИВАЧІВ ТА ЙОГО ВИБІРКОВА КОРЕЛЯЦІЯ – ЕМПІРИЧНЕ ДОСЛІДЖЕННЯ

© Монцік Р., Налєваєк М., 2014

Наведено аналіз вибраних особливостей настанови на розумний шопінг серед молодих споживачів. Розумний шопінг охарактеризований з ідентифікацією його часткових вимірів на основі даних власного дослідження. Для відображення інтенсивності настанови на розумний шопінг і поведінку враховувалися такі змінні, як власний дохід і набір стилів прийняття рішень споживачів та похідні від цього орієнтації під час здійснення покупок.

Ключові слова: розумний шопінг, маркетингові комунікації, стилі прийняття рішень споживачів, молоді споживачі.

SMART SHOPPING AS CONSUMER ORIENTATION AND ITS SELECTED CORRELATES – EMPIRICAL INVESTIGATION

© Mącik R., Nalewajek M., 2014

Paper presents analysis of selected correlates of smart shopping attitude among young consumers. Smart shopping has been characterized with identification of its sub-dimensions on the base of own survey data. Explanatory variables used to explain intensity of smart shopping attitude and behavior were gender, own income and set of consumer decision-making styles with second-order shopping orientations derived from them.

Key words: smart shopping, promotions, consumer decision-making styles, young consumers.

Problem formulation. Smart shopping is a concept, which gained some popularity in many developed markets (like US and EU), especially since the time of last economic crisis, starting at 2008.

Idea to buy "smart" has been firstly promoted by consumers rights organizations, getting with the time awareness of government agendas and education sector. Consumer education is needed to teach them to effective spend money in a hyperactive, multi-channel marketing environment, persuading the consumer to choose and buy on impulse, the quicker the better, not to miss out "unique" offer, which often leads to shopping addiction and even serious financial problems like indebtedness.

It is interesting to explore motivations to buy smart and correlates for such behavior.

Analysis of current research outputs and publications. Colloquially speaking, the term "smart shopping" is perceived as consumer ability to find and use the opportunities to purchase quality products at bargain prices (for instance on sales and/or outlets). This point of view focuses on finding branded goods cheaper, finding and using promotions reducing price to pay for selected products. So this is a one facet of smart shopping – ability to find ways (including switching channels, bargaining, waiting for sales/price

reductions etc.) to pay less for chosen product. Some literature and research regarding smart shopping were published since 1989 – study by Schindler [1, p. 447–453], but more interest is noted after 1996, and is often connected with buying over the Internet (e.g. paper by Ravindran et al [2]).

Consumers that can be characterized as "smart shoppers" are perceiving themselves as being "smarter" in their decisions and choices than producer and retailer marketing actions, minimizing their influence on his/her shopping behavior. They declare rational behavior: thorough comparison shopping, looking on product features/components rather than promotions or brand image or buying only really needed products etc. But comparing those declarations with actual behavior leads often to conclusion that many smart shoppers are simply very prone to use promotions, and rational evaluation of those promotions is a rule with many exemptions. From the satisfying needs point of view, smart shopper wants to buy cheaper but high quality products, and wants to reduce functional and financial risk of buying by paying less.

Another point of view on smart shopping is the influence of the Internet usage for information/promotion search, product comparison and buy. Important is that growing usage of mobile devices such smartphones and tablets makes those tasks much easier, even during visiting physical shops. This technology makes possible to makes photos and scans of products/their labels to get direct information about products and their prices. Such usage becomes not allowed activity in growing number of physical retail outlets, and so called "scanners" are punished.

More formally smart shopping can be defined as "...a tendency for consumers to invest considerable time and effort in seeking and utilizing promotion-related information to achieve price savings." [3, p. 504]. Mano and Elliot include three interrelated components of smart shopping: "...(1) marketplace knowledge, (2) behaviors designed to acquire promotion-related information, and (3) the consequences of taking advantage of price promotions" [3, p. 504]. In more recent study Atkins and Kim are suggesting that "...smart shopping includes consumers seeking to minimize the expenditure of time, money, or energy to gain hedonic or utilitarian value from the experience" [4, p. 360]. This means that smart shopping should be perceived as more than traditional emphasis on saving money, with possible focus on saving time or saving energy during buying process.

Mentioned definitions and points of interest were a starting point to develop own scale to measure intensity of smart shopping related behavior, with focus on activities made online (particularly searching promotions and products), as well as behavior typical for smart shoppers (comparison of products and promotional offers), and also rational behavior including responsible consumption.

Smart shopping as shopping attitude is somewhat connected with other contemporary present shopping orientations, particularly among young consumers. Those orientation are: hedonic orientation focused on gaining pleasure from shopping process (more experiencing contacts with retail environment than buying itself), social/connected one (focused on gaining and spreading shopping information to friends through social media), and prosumer – oriented on personal activity to improve or design the goods and services on the marketplace, focused on interactions with brands. Mentioned orientations are distinct from smart-shopping one, although particular person can be characterized as combination of them. Smart shoppers are more likely to be prosumer or social/connected than hedonic.

Other useful way to characterize correlates of smart shopping is to use consumer decision making-style concept, introduced by Sproles & Kendall [5, p. 267], used since in several studies in different cultural concepts (i.e. by Durvasula and Lysonski [6, p. 55–65]; Walsh et al. [7, p. 73]; Burns [8, p. 148–157]; Leng and Botelho [9, p. 260–275]; Mącik et. al [10, p. 120–128]) proved to be useful to explain outcomes of particular shopping activities and attitudes toward shopping, including usage of online channel.

Sproles & Kendall defined consumer decision-making style concept as "a mental orientation characterizing a consumer's approach to making choices" [5, p. 268]. Consumer decision-making styles can be perceived as "basic buying-decision making attitudes that consumers adhere to, even when they are applied to different goods, services or purchasing decisions" [7, p. 121]. They are relatively stable constructs, connected to consumer, and particular shopping activities and attitudes toward shopping are direct outcomes of consumer's decision-making style [11, p. 10].

Original Sproles & Kendall approach organized consumer personality in eight dimensions (decision-making styles), to which there have been added by authors two new ones (last on the list):

- 1) perfectionism or high-quality consciousness (PERF), it exhibits in tendency to buy/prefer only the best quality and/or high tech products offering unique value for the user, not considering high prices as a barrier to buy; consumers higher in this style often shop carefully, systematically and compare many products before take decision
- 2) brand consciousness or "price equals quality" (BC), connected with high preference to buy more expensive, well-known, intensively advertised brands; brand conscious consumers think that "price equals quality", and perceive buying cheaper brands as risky in terms of quality or image;
- 3) novelty-fashion consciousness (NFC), is a tendency to seek new, stylish, trendy products, not because of their utility value but because of fashion issues, including variety-seeking reasons;
- 4) recreational or hedonistic consciousness (RSC) such consumers like shopping, are gaining pleasure from "feeling" retail environments, their atmosphere, image and other people;
- 5) price-value consciousness or "value for money" (PVC) price-value conscious consumers like sales and low prices in general, but are likely comparison shoppers trying to get the best value for their spending, they are not seeking cheapest products, but they like to pay less;
- 6) impulsiveness or carelessness (IMP), such consumers don't plan their shopping, not think how much they spend, they buy what the buying impulse urges them;
- 7) confusion from overchoice (CO), such consumers have difficulty in making choices during shopping too many brands and/or stores drives them to experience the information overload;
- 8) habitual, brand loyal orientation toward consumption (HBL), pronounced this style means having strongly favored stores and brands, and formed habits in making decisions, based on simple repetition of previous choices;
- 9) tendency to compulsive buying (COMP), consumers high in this style are prone to uncontrolled buying behavior and spending too much in relation to income;
- 10) attitude toward "green" consumption (ECO) includes attitude to choose things that are environmentally safe, fair traded and even organic (in case of food).

It is important to note, that mentioned styles are not independent – particular person possesses an individual combination of them, creating personal profile of all styles manifesting itself on different levels, from those some are more intense or prominent [11, p. 10] . Those personal profiles can be aggregated for assessment of consumer groups – example contains fig. 1.

There was suggested that consumer decision-making styles can be grouped into more general shopping orientations. For example, Shim found 3 such orientations: utilitarian (consisting from PVC and PERF styles), social/conspicuous (styles: BC, NFC, RSC and HBL), and undesirable one (styles: IMP, CO) [12, p. 547–569]. Data collected by first author for previous studies not confirmed such second-order structure, but after addition of COMP and ECO styles, allowed to find four quite stable orientations: hedonic, brand-connected, utilitarian and cautious (described in detail in later part of this paper and confirmed on 3 independent samples).

Article objectives. Paper main goal is to explore intrinsic factors influencing smart shopping attitude among young consumers. Those factors include consumer's decision-making style and his/her shopping orientation (derived as second order factors from decision-making styles and types proposed on the base of preliminary qualitative research, particularly: smart shopper, prosumer, hedonic and social-oriented consumer). From this point of view some demographic factors (age, gender and own income) were treated as controlled variables.

Presentation of main materials.

Sample and data collection. Data were collected using internet questionnaire (CAWI method). Purpose sample has been used, so presented analyses are valid only for study participants. Subjects should be university students or graduates (less than a year from graduation). There were 435 entries to questionnaire mostly coming from Facebook.com invitations, 303 persons completed survey and there was 275 usable entries, thus effective sample size is 275. This gives completion rate on the level about 63 %. Average time of completing the survey was about 25 minutes.

In the sample there were 77% of women and 23 % men – men more often left from questionnaire before its end. Age range was between 19 and 28 years old, with mode equal 21 years old (31,3 %) and average 21,83 years old (standard deviation equal 1,73 years). 21,8 % of student participants declared working and thus having own income.

Used measures. Questionnaire consisted from 24 questions, mostly Likert-type scales. Primary purpose of the questionnaire was collecting data for second author master thesis. Second author developed 4 multi-item Likert scales measuring four postulated shopping orientations: smart shopper, prosumer, hedonic and social/connected one. Those scales have required internal consistency, and face and construct validity (table 1).

 $Table\ 1$ Internal consistency and intercorrelations for used consumer orientations

		Cronbach's alpha	Intercorelations					
Construct	# of items		Smart shopping orientation	Prosumer orientation	Hedonic orientation	Social- oriented orientation		
Smart shopping orientation	11	0.752	1					
Prosumer orientation	12	0.855	0.257***	1				
Hedonic orientation	11	0.786		0.300***	1			
Social/connected orientation	10	0.786	0.254***	0.619***	0.350***	1		

^{***} p < 0.001

Source: own research

Used measures for each proposed consumer orientations proved to be internal consistent (Cronbach's alphas over 0.7 as typically suggested), and construct valid – correlations between them were rather low (beside social media and prosumer orientations).

For smart shopping orientation there was also principal component analysis performed – during scale development and testing, it was suggested that this orientation consists from 3 correlated factors (sub-dimensions), named: SMART_1 (connected with usage of the Internet to search information and opinions), SMART_2 (connected with ability to find and compare products and promotions), and SMART_3 (connected with rational decision-making and responsible consumption). Table 2 presents those dimensions reliability and intercorrelations. Because used scale version was originally in Polish and there is no proper English version – results of principal component analysis are not shown on the level of particular scale items.

 $Table\ 2$ Internal consistency and intercorrelations for used consumer orientations

			Intercorelations					
Construct	# of items	Cronbach's alpha	Smart shopping orientation	SMART_1	SMART_2	SMART_3		
Smart shopping orientation	11	0.752	1					
SMART_1 subdimension	3	0.747	0.778***	1				
SMART_2 subdimension	5	0.622	0.832***	0.433***	1			
SMART_3 subdimension	3	0.580	0.596***	0.239***	0.303***	1		

^{***} p <0.001

Source: own research

Part of the questionnaire was also short inventory of consumer decision-making styles (SPDZ – Acronym comes from Polish name "Style Podejmowania Decyzji Zakupowych", on the base of this research and two other large sample studies improved version named SPDZ2012 has been developed by first author (number 2012 as year explains version of inventory)) adapted and reconstructed by team directed by first author [13, p. 1269–1290] on the base of PCS (Profile of Consumer Styles) instrument by Sproles and Kendall [5, p. 267–279]. Main changes from original version, beside cultural and language adaptation to Polish circumstances, was adding two new styles to original eight. All styles were described earlier in this paper. Reliability info about SPDZ inventory contains table 3.

 $Table\ 3$ Internal consistency and intercorrelations for used consumer decision-making styles

Construct	# of	Cronbach's	Intercorelations									
(style)	items	alpha	PERF	BC	NFC	RSC	PVC	IMP	CO	HBL	COMP	ECO
PERF	3	0,573	1									
BC	3	0,752	-0.04	1								
NFC	3	0,785	0.13*	0.23***	1							
RSC	3	0,914	0.15**	0.17**	0.48***	1						
PVC	3	0,605	-0.01	0.03	0.03	0.19***	1					
IMP	3	0,575	-0.25**	0.16**	0.14*	0.10	-0.01	1				
СО	3	0,721	0.03	0.07	0.01	0.10	0.28***	0.17**	1			
HBL	3	0,809	0.06	0.19***	0.15*	-0.01	-0.05	-0.04	-0.06	1		
COMP	3	0,816	0.02	0.17**	0.35***	0.51***		0.39***		0.04	1	
ECO	3	0,886	0.18**	0.08	0.19**	0.14*	0.15*	-0.06	0.24***	0.07	0.1	1

^{***} p <0.001; ** p <0.01; * p <0.05

Source: own research

Measures for consumer decision-making style has been reliable, with Cronbach's alphas over 0.7 for 7 of 10 dimensions, and for 3 ones – close to 0.6 (value suggested as minimum for short scales). They were also construct valid – correlations between them were not significant (the highest correlations were between: RSC and COMP styles – abut 0.5, and also between RSC and NFC styles – about 0.48).

As has been mentioned 10 decision-making styles forms second order factors that can be perceived as more general orientations toward consumption. Although in the literature there is no agreement about common structure of such second order factors, and we used 10 styles instead 8, our results vary from previous ones. Factor analysis confirmed existence of four distinct orientations:

- connected with hedonic aspects of shopping and consumption (HEDONIC) including styles: NFC, RSC, IMP and COMP consumer with this orientation pronounced likes novelties, follows the fashion and feels very pleasantly in shopping environment, makes often unplanned purchases, he/she is also vulnerable to shopping addiction (can became shopaholic);
- connected with strong preferences toward brands and brand loyalty (BRAND) styles: BC and HBL for such consumers emotional aspects of brand usage are more important that rational ones, also they have beliefs that strong brands are "safe", and there is no need to change used brand unless some critical situation arise this is habitual brand loyalty;
- connected with utilitarian aspects of consumption (UTILITRIAN) include styles PERF and ECO such consumers are looking on product features and functions, as well as their ecological nature;
- connected with avoiding risk (particularly financial and functional types) (CAUTIOUS) PVC and CO styles together consumers oriented on paying less, getting "value for money", and from searching offers often confused by over choice shopping information processing makes them tired, but getting low price is an award for their effort.

Research results. First analysis led to assess influence of age, gender and own income on level of smart shopping attitude (table 4). Age as relatively similar for all sample participants is not connected with smart shopping – Pearson correlation coefficients between age in years and smart shopping dimensions were statistically insignificant (values between 0,015 for age vs. SMART_3 dimension and 0,111 for age and SMART_1 dimension). Gender of respondent has meaning in terms of smart shopping attitude level – for general trait and subdimensions SMART_1 and SMART_3, there are significant differences between men and women. Men are more likely to be smart shoppers in general, and are higher in dimension connected with usage of the Internet to search information and opinions, as well they declare more often shopping behavior connected with rational decision-making and responsible consumption. Women are more likely hedonic-oriented than representing smart shopping behavior, they are using the Internet less intensively for smart shopping activities, as well are less likely to make rational and responsible shopping decisions (table 4). This confirms common stereotype about differences in shopping by men and women.

Table 4 Selected demographic variables connected with smart shopping activities – t-tests

a) gender

Gender:	Female (n=210)		Male	(n=65)	+	
Smart shopping dimension:	M	SD	M	SD] l	P
Smart shopping orientation	3.58	0.52	3.77	0.49	-2.613	0.009
SMART_1 subdimension	3.43	0.90	3.80	0.81	-2.936	0.004
SMART_2 subdimension	3.66	0.61	3.69	0.59	-0.297	0.767
SMART_3 subdimension	3.60	0.62	3.89	0.53	-3.359	0.001

b) own income

Own income:	No (does not work) (n=201)		Yes (worl	ks) (n=60)	t	p	
Smart shopping dimension:	M	SD	M SD			l	
Smart shopping orientation	3.57	0.51	3.78	0.50	-2.853	0.005	
SMART_1 subdimension	3.44	0.90	3.72	0.88	-2.125	0.035	
SMART_2 subdimension	3.60	0.61	3.86	0.55	-2.988	0.003	
SMART_3 subdimension	3.64	0.60	3.71	0.64	-0.791	0.430	

Source: own research

Second level of comparison was to assess influence of own income on smart shopping attitude. As it was predicted: group with own income had significantly higher smart shopping attitude than group not working (beside SMART_3 dimension connected with rational decision-making and responsible consumption – where both groups were similar). Higher tendency to perform smart shopping activities by young consumers with own income can be explained in two ways: first – working for own income gives better orientation about value of money and makes possible to be more autonomous in his/her shopping decisions, and second – working are persons with lower income in family, who must spend large amount of earned income for stiff expenses.

It is worth to note that two-way ANOVA analysis allowed to reject the hypothesis of the existence of interaction between gender and working status (share of working persons among both genders participants has been only slightly different -19.5 % for women and about of 29.2 % for men, which in terms of chi-square independence test is not significant for given sample).

Next analysis included comparison of consumer decision-making style profiles between respondents classified as high on smart shopping attitude (later: smart shoppers) and low in this orientation (fig. 1). In terms of more general orientations those groups are differing significantly in utilitarian and cautious orientations – smart shoppers are more utilitarian and cautious – this confirms authors expectations about more rational decisions made by smart shoppers. For hedonic and brand-connected orientations there were no significant differences for both groups.

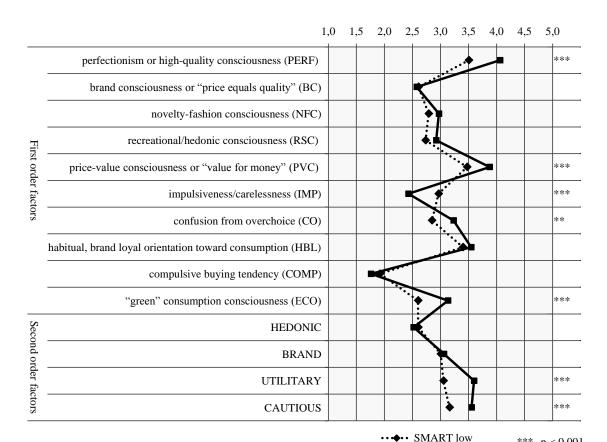


Fig. 1. Consumer decision-making styles profiles for high and low smart shopping attitude groups Source: own research

p < 0.001

p < 0.01

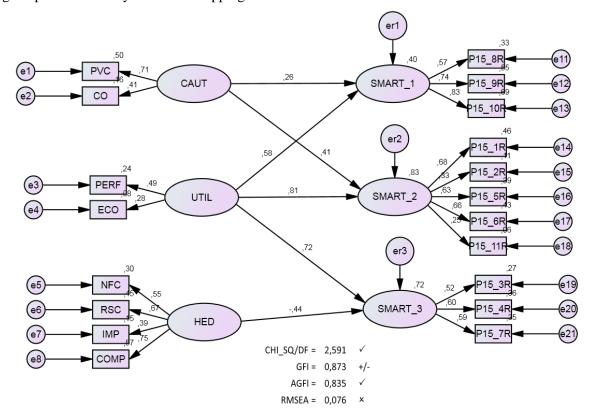
-SMART high

Smart shoppers (defined as having high result on smart shopping scale) are significantly more perfectionist than group with low "smart" attitude. Being perfectionistic in product evaluation is one of typical symptoms connected with being smart shopper. Probably most known feature of smart shopping behavior is price-value consciousness – our research confirms this facet of smart shopping. Smart shoppers are also significantly less impulsive in their buying decisions – this is congruent with seeking good value for spent money, and also with perfectionism trait. Higher attitude for "green" consumption in smart shoppers group is also the derivative of utilitarian approach to consumption connected with awareness of environmental problems. As smart shoppers are generally more socially aware and have developed positive attitudes toward responsible consumption this difference is reasonable.

Another difference – not exactly expected – is higher confusion by over choice experienced by smart shoppers than those low on this orientation – this probably comes from greater amount of shopping information to retrieve, sometimes in short time, which can cause feeling of information overload, even smart shoppers are better in retrieving such information comparing to others.

To asses causal relationships between components of smart shopping attitude and shopping orientations coming from consumer decision-making styles a path model has been estimated. Model fits the data reasonable. Fig. 2 shows final form of this model with brand-connected orientation removed as not significantly connected with any component of smart shopping attitude - this means, that orientation toward brand not influences this attitude, although we cannot tell that brand-related factors of bought products are not important to smart shoppers at all (those factors are independent from smart shopping, and smart shoppers vary in terms of brand consciousness).

Main predictor of smart shopping attitude is utilitarian orientation toward shopping – it plays important role for explaining all subdimensions of mentioned attitude, particularly strong explaining SMART_2 construct (connected with ability to find and compare products and promotions), and also SMART_3 subdimension (connected with rational decision-making and responsible consumption). Cautious orientation – with emphasis on price and "value for money" evaluations stronger influences SMART_2 construct than SMART_1 one (connected with usage of the Internet to search information and opinions). Hedonic orientation is negatively connected with SMART_3 subdimension ("rational" and responsible one), and not influences other aspects of smart shopping attitude. Important is, that in proposed model consumer orientations are explaining smart shopping facets very well in terms of determination coefficient – for SMART_2 construct $R^2 = 0.83$, for SMART_3 – $R^2 = 0.72$, and only for SMART_1 R^2 is lower with value of 0,40. So consumer decision-making styles are responsible for explaining even 83 % of variance of SMART_2 construct, 72 % for SMART_3 and good 40% for SMART_1. Proposed model has high explanation ability for smart shopping construct.



Note: all paths significant at p < 0.01

Fig. 2. Path model of consumer orientations influencing three dimensions of smart shopping

Source: own research

Most of findings from presented model are convergent with literature derived characteristics of smart shopping activities and attitudes, also confirming findings from preliminary qualitative study.

Conclusions and perspectives for further research. This study allowed finding and assessing some important correlates of smart shopping consumer attitude. Smart shopping construct has been found as having three correlated sub-dimensions, named: SMART_1 (connected with usage of the Internet to search information and opinions), SMART_2 (connected with ability to find and compare products and promotions), and SMART_3 (connected with rational decision-making and responsible consumption). Young smart shoppers are more likely to be men than women and have own income. They are more utilitarian oriented (perfectionist and eco-aware) and also more cautious (with pronounced price-value consciousness), as well less hedonic. Path model gave possibility to look in more detail on predictors of smart shopping sub-dimensions where utilitarian orientation (including perfectionism and eco-aware) with conscious one (including price-value consciousness) played main roles as explanatory variables.

There is a need for larger study using representative sample for broader population to replicate results and improve used measures.

1. Schindler R. M. The Excitement of Getting a Bargain: Some Hypotheses Concerning the Origins and Effects of Smart-Shopper Feelings / R. M. Schindler // Advances in Consumer Research. – 1989. – Nr. 16(1). – P.447–453. 2. Ravindran S. Strategies for Smart Shopping in Cyberspace. / S. Ravindran, A. Barua, B. Lee, A. B. Whinston // Journal of Organizational Computing & Electronic Commerce. – 1996. – Nr. 6(1). – P. 33–45. 3. Mano H. Smart Shopping: The Origins and Consequences of Price Savings. / H. Mano, M. T. Elliott // Advances in Consumer Research. – 1997. – Nr. 24(1). – P. 504–510. 4. Atkins, K. G. Smart shopping: conceptualization and measurement. / K. G. Atkins, Y.-K. Kim // International Journal of Retail & Distribution Management. – 2012. – Nr.40(5). – P. 360–375. 5. Sproles, G. B. A Methodology for Profiling Consumers' Decision-Marking Styles. G. B. Sproles, E. L. Kendall //Journal of Consumer Affairs. – 1986. – Nr. 20(2). – P. 267–279. 6. Durvasula S. Cross-cultural generalizability of a scale for profiling consumers' decision-making styles. / S. Durvasula, Lysonski // Journal of Consumer Affairs - 1993. - Nr. 27(1). - P. 55-65. 7. Walsh G. German Consumer Decision-Making Styles. / G. Walsh, V.-W. Mitchell, T. Hennig-Thurau // Journal of Consumer Affairs. – 2001. – Nr. 35(1). – P.73–85. 8. Burns, D. J. Consumers' Decision-Making Style: Relationships with Attitude Toward Consumer Free-Riding Activity. / D. J. Burns // Marketing Management Journal. – 2006. – Nr. 16(1). – P.148–157. 9. Chan Yie Leng. How Does National Culture Impact on Consumers' Decision-making Styles? A Cross Cultural Study in Brazil, the United States and Japan. / Chan Yie Leng, D. Botelho // Brazilian Administration Review (BAR). — 2010. – Nr. 7(3). – P.260–275. 10. Macik R. Wpływ technologii informacyjnych i komunikacyjnych na zachowania konsumentów – studium empiryczne. / Mącik R., Mącik D., Lipowski M., Furtak R.// Wpływ technologii informacyjnych i komunikacyjnych na zachowania konsumentów – studium empiryczne. Lublin: Wydawnictwo UMCS, 2011. 11. Zotos Y. Consumer decision-making styles: A multi-country investigation. / Y. Zotos, S. Lysonski, S. Durvasula, // European Journal of Marketing. – 1996. – Nr. 30(12). – P. 10–21. 12. Shim S. Adolescent Consumer Decision-Making Styles: The Consumer Socialization Perspective. / S. Shim // Psychology & Marketing. – 1996. – Nr. 13(6). – P. 547–569. 13. Macik R. Consumer's Decision-Making Styles and e-Commerce Adoption - Two Samples Comparison / R. Macik, D. Macik, // Creativity, Innovation and Management, Proceedings of the 2009 Management International Conference, Sousse, Tunisia, November 25th-28th 2009 – 2009. – P. 1269–1290.

1. Atkins, K. G., & Kim, Y.-K. (2012). Smart shopping: conceptualization and measurement. International Journal of Retail & Distribution Management, 40(5), 360–375. doi:10.1108/09590551211222349. 2. Burns, D. J. (2006). Consumers' Decision-Making Style: Relationships with Attitude Toward Consumer Free-Riding Activity. Marketing Management Journal, 16(1), 148–157. 3. Chan Yie Leng, & Botelho, D. (2010). How Does National Culture Impact on Consumers' Decision-making Styles? A Cross Cultural Study in Brazil, the United States and Japan. Brazilian Administration Review (BAR), 7(3), 260–275. 4. Durvasula, S., & Lysonski, S. (1993). Crosscultural generalizability of a scale for profiling consumers' decision-making styles. Journal of Consumer Affairs, 27(1), 55–65. 5. Macik, R., Macik D. (2009), Consumer's Decision-Making Styles and e-Commerce Adoption – Two Samples Comparison, Creativity, Innovation and Management, Proceedings of the 2009 Management International Conference, Sousse, Tunisia, November 25th–28th 2009, p. 1269–1290. 6. Mgcik, R., Mgcik, D., Lipowski, M., & Furtak, R. (2011). Wpływ technologii informacyjnych i komunikacyjnych na zachowania konsumentów – studium empiryczne. (R. Mącik, Ed.). Lublin: Wydawnictwo UMCS. 7. Mano, H., & Elliott, M. T. (1997). Smart Shopping: The Origins and Consequences of Price Savings. Advances in Consumer Research, 24(1), 504-510. 8. Ravindran, S., Barua, A., Lee, B., & Whinston, A. B. (1996). Strategies for Smart Shopping in Cyberspace. Journal of Organizational Computing & Electronic Commerce, 6(1), 33. 9. Schindler, R. M. (1989). The Excitement of Getting a Bargain: Some Hypotheses Concerning the Origins and Effects of Smart-Shopper Feelings. Advances in Consumer Research, 16(1), 447–453. 10. Shim, S. (1996). Adolescent Consumer Decision-Making Styles: The Consumer Socialization Perspective. Psychology & Marketing, 13(6), 547–569. 11. Sproles, G. B., & Kendall, E. L. (1986). A Methodology for Profiling Consumers' Decision-Marking Styles. Journal of Consumer Affairs, 20(2), 267–279. 12. Walsh, G., Mitchell, V.-W., & Hennig-Thurau, T. (2001). German Consumer Decision-Making Styles. Journal of Consumer Affairs, 35(1), 73. 13. Zotos, Y., Lysonski, S., & Durvasula, S. (1996). Consumer decision-making styles: A multi-country investigation. European Journal of Marketing, 30(12), 10.