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SMART SHOPPING IN CONSUMPTION BEHAVIOUR OF YOUNG POLISH SINGLES

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ABSTRACT

This article is a research exercise examining smart shopping among young Polish singles. Its primary goal is to identify smart shopping attitudes and behaviours of young people. The study consists of two parts: theoretical and empirical. The first part explains the concept and essence of smart shopping as a consumer trend, building upon a critical analysis of literature. The second, major part is empirical. The inference is based on the research material obtained through research carried out by the author by means of the survey method, an online survey technique using a questionnaire survey among young Polish singles. Undertaking such a research project is justified since smart shopping tendencies have a direct impact on purchase decisions of young consumers, while making it easier for businesses to develop marketing strategies.

Key words: young singles, smart shopping, smart consumers, consumption behaviour

JEL codes: D12, M31.

INTRODUCTION

In the 21st century, we can observe major changes in consumption in highly and mid-developed societies around the world. Not only is consumption rising rapidly and quantitatively, but also permanent and irreversible changes are taking place in how human needs are satisfied. These transformations are not only highly dynamic but also cover a large geographical range and are socially reinforced. This is the basis for the conclusion that alternative consumption has arisen and that most societies function in a new consumption culture. The consumer, analysed in the socio-cultural context, is a completely different economic person than a few or several decades ago. Therefore, all over the world, new consumption trends can be observed in the behaviour of consumers, especially young and single people. One such trend is smart shopping.

The aim of the article is to identify the essence of smart shopping as a new consumption trend in the behaviour of young Polish singles. The structure of this article is as follows: The first part, after explaining the concept and characteristics of smart shopping, discusses its major drivers. In the second part, after characterising the research sample, smart shopping is analysed in the light of results of the author's research. Finally, a conclusion of the analysis and major findings end this article.

SMART SHOPPING AS A CONSUMER TREND – CONCEPT AND ESSENCE

Smart shopping was born in the USA in the first decade of the 21st century. It was American consumers who were the first to see the benefits of rational and smart shopping. First of all, in the USA, discount coupons,

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which have been attached to newspapers by all retail chains for many years, played a huge role in initiating this type of consumption. However, it was not until the economic crisis which started in 2008 that smart shopping began to spread beyond the territory of the USA. This trend has found its supporters in many countries around the world, many of them in Western Europe and the majority in the UK. It is in that country that numerous web portals were created, thanks to which consumers could share information about current promotions in retail chains.

According to Lipovetsky [2006, p. 30], smart shopping is a response to hyper-consumption prevailing in the prosperity period at the turn of the century. Mano and Elliott [1997] define smart shopping a s a tendency for consumers to invest considerable time and effort in seeking and utilising promotion-related information to achieve price savings. Those authors distinguish three elementary components of smart shopping: marketplace knowledge, behaviours designed to acquire promotion-related information and the consequences of taking advantage of price promotions. According to Zalega [2013, p. 48], smart shopping involves investing time in searching for information about promotions, comparing prices of different products (i.e. through web browsers), picking up bargains, "not paying over the odds", controlling emotions fuelled by advertising, and saving money.

According to Oxford Dictionary of Business and Management [2006, p. 1757], "smart shopping is a search, made by a shopper, with the aim of finding a merchant offering the best, in a precise criterion, which the shopper determined as being his (her) master criterion. The master criterion is the criterion that the shopper looks most to optimize (e.g. best price, best value, best reputation, best critics, etc.). This search is done over as many merchants as possible to get greater offers for a given product". Other definitions suggest that smart shopping requires rational planning of household budget through buying only necessary and previously planned goods at a low price. An individual whose consumption fits into this consumer trend is referred to as a smart shopper. A consumer driven by this idea looks for promotions, takes advantage of bargains, compares prices of products to be purchased, also through web browsers, before making the final purchase.

A smart shopper does not like to overpay and is even oriented towards saving money. Purchase decisions made by such a shopper are thought through: they are not the result of emotions continually fuelled by the media. In addition, a smart shopper takes into account value for money, functionality, composition and the extent to which the product is a must-have. For these reasons, smart shopping is particularly popular among people with higher education who make purchase decisions consciously. People with lower levels of education find it more difficult to analyse and assess offers correctly as offers are deliberately designed in a complicated and not very transparent way by producers. This contributes to such persons taking seemingly rational decisions: they completely refrain from shopping or choose cheaper products at the expense of lower quality. Savings so built up are only apparent because products that quickly wear out must be frequently replaced [Zalega 2013, pp. 44–45]. It is worth stressing that smart shoppers are not unbridled bargain hunters who spend most of their free time in shops looking for the cheapest products and that they are not interested in promotions as such. Smart shoppers usually buy products that they currently need and do not pay attention solely to their low price. Thus, they calculate the time and cost of transport to a particular shop in order to determine the cost-effectiveness of a promotion.

Smart shoppers generally pursue two types of activity, namely searching for information and arranging purchases. The search for bargains that are attractive to the consumer is not only time-consuming but also labour-intensive. Usually, consumers closely follow information about promotions that they can take advantage of directly, at or outside the point of sale. They also pay attention to announcements about sales and promotions appearing in the media and consumer magazines. When shopping, they ask sales staff for additional information about the products they are interested in and are able to locate products of the right quality sold at a promotional price at a shop faster than other consumers. However, when organising a visit to a shop, they prepare a shopping list and check the validity and availability of prices of selected products.

As argued by Schindler [1989], the effects of smart shopping may be considered from the point of view of consumer satisfaction derived from the shopping done. Such satisfaction may be gained not only from utilitarian benefits of shopping but also from emotional benefits such as a sense of accomplishment and pride that are often shared with the closest family members.

KEY DETERMINANTS DRIVING THE DEVELOPMENT OF SMART SHOPPING

Smart shopping is also a way to avoid further debts. Many consumers choose to refrain from buying products that they do not really need. In this way, they try to consciously balance their purchase decisions [Labbé-Pinlon et al. 2011, Atkins and Hyun 2016]. Nowadays, the brand and high price of products are no longer an indication of a better image of consumers and a higher status is achieved by the buyer through searching for promotions, "not paying over the odds" or picking up bargains. In addition to the desire to break away from unrestrained consumption, technological advancement and the introduction of mobile applications have also contributed to the rapid evolution of smart shopping. These determinants are significant insofar as it may be stated that economic recession is the mother of smart shopping and the Internet is its father [Reformat 2013, pp. 170–171, Papagiannidis et al. 2017, p. 398].

Smart shopping is a consumer trend calling not only for saving money but also for saving the time that consumers spend shopping. To a large extent, customers are helped by modern technologies. It is no longer necessary to visit shops personally to assess the offers of a given product, as it used to be. Nowadays, the internet enables people to find out about the offers of shops and compare them without leaving home. This has contributed to even more efficient and rational spending by consumers. Purchasing products online has grown in popularity in recent years.

Due to the access to the internet and the development of new mobile technologies, the mobile apps market is growing amazingly fast. It did not take long for smart shopping to appear in mobile apps. Many consumers use smartphones to find attractive sales, bargains or promotions. According to a survey conducted by thrivemarketing.net, almost 90% of mobile app users around the world use a website or a mobile app when making purchase decisions, while over 4/5 of users use a smartphone and a mobile app. Easy access to applications, which makes it easier to plan and make purchases, means that more and more people use them for daily shopping. Mobile apps make it possible, among others, to track current promotions and offers, browse advertising leaflets of various retail chains, compare prices of a given product from among all available offers on the market. Customers visiting a shop and using smart shopping apps can quickly find out where they can find a product at the lowest price by taking a picture of the product they are interested in. Geolocation of products has undoubtedly influenced the form of shopping since some consumers visit shops only to view products, yet they actually shop online. Such buying behaviour of consumers is known as "showrooming". In addition, some smart shopping apps allow users to post comments on specific products. Smart consumers are eager to share their impressions of buying cheaper products of similar quality from lesser-known brands.

THE NOTION OF YOUNG SINGLES

Being single is becoming ever more common. Singlehood is a sign of independence rather than a cause for shame; it offers the opportunity to build diverse relationships and acquaintances as opposed to a sole focus on the family. There is, therefore, a chance of choice contrasting with the old, uniform pattern. Changes in mentality, distance from the institution of family, cult of independence and the building of one's own social and professional position make up the socio-cultural landscape of the 21st century.

The diversity of singles makes researchers redefine them for their purposes in scientific research, referring to different variables (e.g. age, marital status, economic independence). However, social sciences lack a uniform conceptual framework for singlehood. The adoption of legal, economic and lifestyle-related criteria describing the category of singles should be considered necessary, yet is still insufficient.

The first attempts to define the term scientifically were made in the 1930s in American literature [Hillis 1936]. The classic American definition of a "single" assumes that this is a person who is not married or in an informal heterosexual or homosexual relationship [Stein 1981]. In English, "single" usually refers to all unmarried people, namely spinsters, bachelors, the divorced, widows and widowers [Stein 1976]. Due to an increased number of cohabitation relationships in the countries of Western culture, people in permanent informal relationships formerly treated only as preceding marriage have been recently excluded from the category of singles [Chambers-Schiller 1999, p. 678]. It is controversial to consider people living alone who have informal partners in LAT (living apart together) relationships as singles [Hertel et al. 2007]. In addition, singlehood is defined as a specific lifestyle covering diet, the way of spending free time and, above all, the worldview [Bauereiss and Bayer 1995, pp. 35–60].

Rosenmayr and Kolland [1997, pp. 256–287] also emphasise that the notion of being single encompasses not only the physical form of living alone but also a lifestyle in which individual values and relationship patterns materialise. It should also be noted that the term "single" is used in English in a narrower sense, referring to people following a lifestyle devoid of any family responsibilities and resulting from a conscious choice (under this approach, singles do not include old bachelors and spinsters who unsuccessfully look for life partners) [Watters 2003]. German literature most commonly defines a single as a person who lives without a lasting, deep relationship in a single-person household, regardless of the voluntary or enforced nature of such a lifestyle [Deml 2009]. In Poland, in turn, given that the word "single" has been imported, it has acquired cultural connotations and refers only to some people living alone. Living alone is not only considered as an alternative form to married and family life but as a thought-out and ultimate life project for a growing group of women and men. This subcategory is formed by inhabitants of large cities who are educated and earn wages guaranteeing economic independence and who are at an age enabling intense, both professional and social, activity and most often (however, this is not a *sine qua non* condition) live in single-person households [Zalega 2020a, p. 119].

In this article, young singles will be understood as adults aged from 18 to 34, living alone by choice (in a single-person household or a separate apartment), having no parental responsibilities, being economically independent, most often having higher or secondary education, a large group of friends and acquaintances, and strongly focused on themselves [Zalega 2019]. In addition, this study assumes that singles cannot remain in informal LAT or distant relationships and their possible romantic relationships cannot be lasting[1]. This definition thus excludes those who are in a permanent heterosexual or homosexual relationship and narrows the group of singles, allowing research uniformity.

RESEARCH CONCEPTUALISATION

Many variables can be used to identify smart shopping. The simplest ones include demographic variables such as: gender, age, education level and disposable income. However, these variables have some limitations as they only provide information on the state and structure of smart shopping attitudes, without explaining their sources at all. Nonetheless, related literature provides information on the correlations between the said variables and smart shopping. The article seeks to identify young Polish singles' consumer behaviours that can be defined as smart shopping. With this in mind, four research hypotheses were formulated:

- H_1: Smart shopping is most popular among wealthier and better educated young Polish singles.
- H_2: Young singles look for promotions to take advantage of when shopping.
- H_3: When making previously planned purchases, young singles most often use web portals and visit outlet shops.
- H_4: The higher the value of the purchased products, the more the consumption behaviour of young singles fits into the idea of smart shopping.

The tool used to conduct the research was the author's original questionnaire comprising 48 closed-ended questions regarding consumer trends among young Polish singles that can be classified as smart

[1] This definition of a "young single" was presented to people participating in the survey before filling in the survey questionnaire.

shopping. The survey was carried out from 1st September to 30th November 2020. The difficulty lay in the appropriate definition of the study subject because the category of "young single" is not clearly specified in the literature. Scholarly publications refer to various age ranges for the group of young people living alone, for example 25–34 years [Tymicki 2001], 25–35 years [Żurek 2003], 26–38 years [Tulli 1978], 18–35 years [Shostak 1987, Hradil 1995, Kuklińska 2012, Zalega 2020b], 18–34 years [Rosenmayr and Kolland 1997, Wrzesień 2003], 25–40 years [Lubelska 2006]. In this article, those between 18 and 34 years of age are considered to be the population of young singles. The upper age limit, that is 34 years, is regarded as the end of youth in the Polish literature.

The participants were recruited via the "ankietka.pl" website and social media such as Facebook, Whatsapp, Messenger, and e-mail. In order to partake in the survey, those interested had to visit a specific website containing the survey questionnaire. It was also distributed across special forums, university and private school fanpages. In accordance with the research assumptions, the sample included only persons aged 18–34, representatives of Generations Y and Z[2], who lived alone by choice and took independent purchase decisions in the market. In order to select the sample, the selective quota sampling procedure was used. The characteristics (quotas) covered by the research were: gender and age[3]. During data processing, information from respondents was eliminated if the questionnaires were incomplete or incorrect (21 instances). From among 1389 initial survey questionnaires, 1368 were considered eligible, representing 98.49% of the total sample. Further, they were coded, and the data set thus created was processed by a statistical package. For the statistical analysis of data, the statistical package SPSS, version 27, was employed. Using Pearson's rank correlation test and Spearman's rho correlation, relationships between selected factors characterising young singles and their behaviour consistent with the smart shopping idea were examined. The results were considered statistically significant at the significance level of $p < 0.05$ and $p < 0.01$.

SELECTION AND CHARACTERISTICS OF THE RESEARCH SAMPLE

"Young singles" were chosen for the research in view of their growing importance and decision-making power in today's societies, and because, as market participants, they respond to the changing environment, globalisation and its impact on consumption, lifestyle and emerging new consumer trends with more and more intensity. Undoubtedly, understanding their reasons, behaviours and market attitudes can help businesses not only to decide on appropriate innovative marketing strategies but also to determine the right development path, allowing companies to remain in the market and make their product (service) offer attractive to new customers, especially young people, despite dynamic changes in consumption and ever faster development of mobile technologies and applications.

[2] Consumers representing Generation Y (people born between 1978 and 1994) and Generation Z (those born after 1994) primarily communicate through social media such as Facebook or Twitter, and their purchase decisions are determined by their peers' opinions posted on online forums. What is characteristic of this group is impulse buying and a large share of online transactions. Generation Y consumers excel at modern technologies and feel good in virtual communities. They expect diverse products, competitive prices, new experiences and pleasure, and products and services tailored to their individual needs and preferences. Generation Z, on the other hand, is the youngest group of consumers in the market, with such characteristics as: connected, computerised, always clicking, community-oriented, and content-centric. Compared to Generation Y, they use new technologies even more. More in: Cohen [2009, pp. 57–59] and Williams and Page [2011, pp. 1–17].

[3] Due to the nature of the chosen research technique, it was impossible to define the composition of the sample before measurement. In order to determine the representativeness of the sample, the information from the report E-commerce in Poland 2018 was used. Gemius dla e-Commerce Polska (Gemius for e-Commerce Poland) [Gemius 2018]. As the distribution of the sample approximately corresponds to the structure of the studied population, it was assumed that the sample could be considered representative in terms of gender.

Table 1. Structure of young singles

Items	Number of respondents (N = 1368)	Percentage share
Age:		
18–23	572	41.3
24–29	365	26.3
30–34	449	32.4
Gender:		
female	829	59.8
male	557	40.2
Education:		
secondary	410	29.6
bachelor's/engineering degree	550	39.7
master's or PhD degree	426	30.7
Monthly income per capita in PLN:		
up to 2000.00	151	10.9
2001.00–3000.00	542	39.1
3001.00–4000.00	419	30.2
more than PLN 4000.00	274	19.8
Place of residence:		
rural area	68	5.0
city of up to 10 000 inhabitants	115	8.4
city of 11 000–20 000 inhabitants	137	10.0
city of 21 000–100 000 inhabitants	148	10.8
city of 101 000–200 000 inhabitants	157	11.5
city of 201 000–500 000 inhabitants	224	16.4
city of more than 500 000 inhabitants	519	37.9

Source: As researched by the author.

The1386 people who regarded themselves as single took part in the survey, including 829 women and 557 men (Table 1). All participants declared that they lived alone and were not in informal relationships such as LAT or distant ties and all their romantic relationships were impermanent. Nearly 2/5 of respondents lived in cities of more than 500,000 inhabitants. Every third participant had completed secondary education, 2/5 of respondents held a bachelor's or engineering degree, and more than every third held a master's or PhD degree. The average age of respondents was around 25.5 years. They were mostly students who combined studies with work. As regards their monthly disposable income, the largest group earned from PLN 2001 to PLN 3000. Every third respondent assessed their current financial situation as good (Pearson's rank correlation coefficient $r = -0.209$, $p < 0.01$), and every fifth as very good (Pearson's rank correlation coefficient $r = -0.314$, $p < 0.01$) . It should be noted here that people born at the end of the 1980s and in the 1990s are well prepared to start living independently, are focused on achieving financial success and prestige, concentrate on the development of their professional career rather than family life. It is also important that representatives of the Y and Z Generations decide to get married on average between 25 and 30 years of age. In addition, the burden of anticipated financial costs is frequently the reason for delaying decisions about marriage or giving up the idea whatsoever.

SMART SHOPPING IN THE CONSUMPTION BEHAVIOUR OF YOUNG SINGLES

The concept of smart shopping is known to 2/5 of respondents. In order to identify the degree of development of this consumer trend among young Polish singles, the respondents were asked questions about their consumption behaviour before and during shopping. One of the key characteristics of smart consumers is that, before they go shopping, they spend some time, i.e., making a shopping list and finding shops, searching for sales and promotions or promotional coupons. Half of the singles surveyed admit that they spend up to one hour a week to analyse product offers in order to buy a product at the lowest possible price. In turn, 1/4 of them claim that they can spend from 1 to 3 hours a week doing that (Table 2).

Table 2. Maximum possible amount of time that young singles spend per week analysing product offers

Items	Number of responses ($N = 1368$)
I spend up to 1 hour	715
I spend from 1 to 3 hours	358
I spend from 2 to 5 hours	172
I don't want to waste my time comparing product prices in different shops. I buy products at selected and trusty shops	71
I spend more than 5 hours	52

Source: As researched by the author.

The research shows that every fifteenth single admits that before going shopping, they do not make a shopping list and only make a decision on the spot to buy the products that they need. The most common behaviour among young singles is that before they go shopping, they only consider what to buy without drafting a shopping list first – 2/5 of singles do this. Additionally, every 5th respondent claims that they look for shops offering products at the lowest possible price. More than 1/4 of young singles admit that they look for sales, promotions or promotional coupons. Taking into account their responses, it can be concluded that the consumption behaviour of young singles is hardly in line with the consumer trend referred to as smart shopping. Respondents who behave in accordance with its principles try not to succumb to the temptation to make impulsive decisions while shopping and purchase only those products that they planned to buy in advance. Almost every seventh single admits that they just purchase products that they previously planned to buy. In turn, almost half of them claim that they happen to buy unplanned products more or less every fifth purchase and almost 2/5 indicate that they happen to buy unplanned products more or less every second purchase.

Another characteristic feature of the analysed consumer trend is the choice of private-label products. This tendency, however, does not apply to all product categories equally. The primary advantage of private labels is a relatively low price as compared with branded products that are recognisable in the market and well known to consumers. Launching private labels reduces costs of advertising and promotion since such costs are spread over promotion budgets of retail chains and producers. The strategy of selling their own cheaper products is adopted not only for food (e.g. tea, frozen food, quark and cheese) but ever more often for non-food products (e.g. washing powder, electric batteries, clothing, footwear, bicycles, etc.). Such products are mainly aimed at less affluent people who attach the greatest importance to product prices. Such factors as quality, brand or eye-catching packaging, on the other hand, have a much smaller impact on the final purchase decision.

High-end products (e.g. wine, cosmetics) and specialist products have also been sold under private labels for a few years now. Buying private-label products is popular among the young singles surveyed (Table 3). The research conducted shows that 3/4 of respondents acknowledged buying private-label products offered by retail chains (notably Biedronka, Lidl, Auchan and Carrefour). Among the interviewed young singles who purchase private-label products, every 3rd buys such products often, almost every 5th – regularly, fewer than 10% – occasionally, and 2/5 of singles do not buy them at all and are not interested in them whatsoever. Such behaviour of young singles is part of the smart shopping strategy and is a source of pride for many respondents because they buy private labels, consciously choose products and are smart as they do not overpay. It should be highlighted here that private labels, initially considered to be pure products and bought because of their low price, are becoming a vehicle of quality and image.

Smart shoppers also efficiently navigate among available promotional offers, purchase products that they need rather than those that are currently sold at a bargain price, and they buy and use group coupons. This suggests that decisions regarding the purchase of products and services at lower prices must bring measurable benefits. Every tenth young single admits that they are overwhelmed by the excess of available

Table 3. Consumption behaviour of young singles that fits into the idea of smart shopping

Question	Cafeteria of responses	Percentage of responses
Before I go shopping:	I consider what I need to buy but I don't make a shopping list.	40.35
	I look for sales, promotions or promotional coupons, etc.	24.97
	I look for shops that offer the lowest prices of the products I want to buy.	20.38
	I consider what I need to buy and I make a shopping list.	7.62
	I do nothing. I just go to a shop and only there do I consider what products I want to buy.	6.68
While shopping:	I happen to buy unplanned products (e.g. under impulse, suggestive advertising) about every fifth purchase.	49.11
	I happen to buy unplanned products (e.g. under impulse, suggestive advertising) about every second purchase.	36.82
	I only buy products that I planned to buy in advance.	14.07
Do you buy private-label products, e.g. Auchan, Carrefour, etc.?	Yes.	72.05
	No.	27.95
Mark the sentence that best describes you:	I find promotions for products and take advantage of them.	52.96
	I find promotions for various products but I go to a trusty shop and buy products there in the end.	24.81
	I am overwhelmed by the excess of available coupons, promotions, etc. I have difficulty in finding the best promotional offer.	12.78
	I am not interested in looking for promotions.	9.45

Source: As researched by the author.

coupons or promotions, which, in turn, boils down to their having difficulty in finding the best promotional offer. The small percentage of respondents who admit that they are unable to efficiently analyse promotional offers may be a consequence of there being many university graduates among the respondents. This may also prove that it is better-educated people who are better at analysing a large range of promotional offers. In turn, every fourth single admits that they find promotions for various products but ultimately go to a trusty shop where they make the final purchase. More than half of the studied group admit that they find promotions for products and take advantage of them.

Only every twelfth surveyed single claims that they are not interested in looking for any promotions at all.

Despite a large proportion of respondents who find and take advantage of promotions, as many as 3/4 of them admit that they have bought a promotional product even when they did not need it at all. Furthermore, every fourth respondent admits that they have bought and have not used a promotional or group coupon that they purchased in order to buy a specific product at a lower price (Table 4). This means that despite a relatively high level of smart shopping behaviours, the majority of young singles surveyed are still tempted to buy promotional products only because they are offered at attractive prices and not because of the actual need to have them.

In order to assess the degree of interest in smart shopping among young singles, the respondents were asked a question about how they buy cheaper products. The results are presented in Table 5. Among the surveyed singles, as many as 96.92% use various methods that enable them to buy cheaper products. More than 4/5 of respondents admit that they most often take advantage of shop sales for this purpose, less than 3/5 resort to auction portals (e.g. Allegro, OLX, AliExpress), and 2/5 claim that they use loyalty cards and go to outlet shops, the latter being the essence of smart shopping because they provide good quality

Table 4. Use of promotions by young singles

Question	Cafeteria of responses	Number of responses	Percentage of responses
Have you ever bought a promotional product even when you didn't need it?	yes	1028	75.14
	no	340	24.86
Have you ever bought a promotional or group coupon to buy cheaper things that you haven't used in the end?	yes	343	25.06
	no	1025	74.94

Source: As researched by the author.

products at prices that are 30–70% lower than those of the same products in other shops.

The degree of interest in smart shopping, and more precisely the wish to compare the prices of products, depends on product value. To this end, the respondents were asked questions about comparing the prices of food products and more expensive goods such as household appliances and electronics (Table 6). The survey shows that every fifth single buys food products without comparing prices. Every second single personally goes to shops and learns about the prices of products they are interested in. It should be noted, however, that this involves comparing prices of food products when shopping at a specific shop and not comparing prices of these products in order to choose, for example, the cheapest shop. Only every third young single uses online price comparison websites (mainly: Ceneo Nokaut, Skąpiec, Radar, Tanio) to analyse the offers of food products. In turn, when purchasing more expensive goods such as infotainment equipment (household appliances or electronics), over 80% of respondents compare offers on price comparison websites. Additionally, every nineteenth young single admits that they call shops to compare product prices. Only 3.67% of respondents admit that they do not compare product prices at all. Young singles less frequently analyse offers of cheaper products (food) than those of more expensive goods. This is especially noticeable when comparing products on online price comparison websites. Therefore, it can be concluded that the higher the value of the product, the stronger the smart shopping consumption behaviour of young singles.

Table 5. How young singles buy products at a lower price

Cafeteria of responses	Number of responses	Percentage of responses
Shop sales	1194	87.25
Auction portals (e.g. Allegro, eBay, Aukcjoner)	943	68.91
Outlet shops	698	51.03
Loyalty cards	619	45.28
Online auctions	399	29.21
Group buying (e.g. Groupon, Gruper, MyDeal, FastDeal)	342	25.03
Loyalty programmes	297	21.73
Local classifieds websites	288	21.06
Newspaper coupons	211	15.41
Facebook discounts	205	14.98
Websites with codes	56	4.11
I don't take the opportunity of	67	4.09
Other	42	3.08

* Respondents could select more than one answer.

Source: As researched by the author.

Table 6. How young singles compare product prices

Question	Cafeteria of responses	Percentage of responses
Choose from the options below the ones that you have used to compare food prices?	I personally go to shops and look at the price of a given product.	50.75
	I use online price comparison websites.	29.04
	I buy products without comparing prices.	20.21
You want to buy a specific model of a washing machine or TV. Before I buy one:	I search for offers of a specific model of washing machine or TV on online price comparison websites in order to buy it at the lowest possible price.	83.11
	I call household appliances or electronics shops and ask about the price of a given model in order to purchase the cheapest model of a washing machine or TV.	10.14
	I don't compare product prices. I make purchases only in branded retail chains.	3.67
	I don't compare product prices. I choose the nearest shop where I can buy a given washing machine or TV model.	3.08

Source: As researched by the author.

The survey reveals that young singles most often compare the prices of household appliances and electronics (more than 3/5 of respondents). Only every twentieth respondent admits that they often compare prices of luxury products (Table 7). In the case of food products – only every fifth young single admits that they compare the prices of these products.

For young singles whose consumer behaviour is in line with the idea of smart shopping, they care about value for money, product composition, functionality, and the necessity to have a specific product. Hence, this consumer trend is most popular among better educated singles who make fully conscious decisions about purchasing products or services. Young, less educated singles usually have a greater problem with the correct analysis and assessment of offers that are deliberately designed in a complicated and hardly understandable way by producers. As a consequence, they choose cheaper but lower quality products or refrain from shopping. However, it should be remembered that when buying products that quickly wear out and are at low prices, singles have to replace them more often so the savings are just apparent.

Among the respondents with secondary education, as many as 2/5 claim that they look for promotions and discounts when shopping, while half of them say that they always look for the lowest prices of products. On the other hand, more than half of singles with higher education say that they decide to purchase goods and services based on an analysis and assessment of the offer, taking into account not only price of the product itself but also its quality, composition and functionality. This clearly confirms the statement that smart shopping is the most popular among wealthier and better educated young Polish singles.

Another issue covered by the research was the identification of the correlation between the monthly disposable income of young singles and consumption behaviour that can be defined as smart shopping. Almost 3/4 of the young singles surveyed believe that their household budget directly translates into looking for an opportunity to buy a product at a lower price (Table 8).

It is commonly believed that smart shopping is more widespread among wealthy and better educated people. Generally, well-educated people have a clearer picture of promotional offers and it is easier for them to assess the tangible benefits that such offers bring. The research reveals that almost all the correlations between the behaviour of young singles following the smart shop-

Table 7. Product prices most frequently compared by young singles

Question	Cafeteria of responses	Percentage of responses
The prices of which products do you most often compare before making a purchase?	household appliances and electronics	62.47
	food	20.17
	clothes	9.17
	luxury goods	5.10
	I never compare product prices	3.09

Source: As researched by the author.

Table 8. The impact of young singles' budgets on their interest in smart shopping

Question	Cafeteria of responses	Number of responses	Percentage of responses
Does your budget make you look for an opportunity to buy any product at a lower price?	yes	1031	75.36
	no	337	24.64

Source: As researched by the author.

ping trend and the amount of monthly disposable income turned out to be statistically insignificant. The correlations were achieved with Spearman's rho test (r = = 0.094; p = 0.473). Statistical insignificance may result mainly from the fact that the surveyed sample included only young singles whose monthly budget did not exceed PLN 3000 and who had higher education. Thus, it can be concluded that the research sample was too little diversified in terms of education and disposable income to positively verify this correlation. For this purpose, a study on a larger sample should be conducted. This would make it more likely to select a group of respondents that would be more diverse in terms of the level of education and disposable income. From the said correlations, only the one between disposable income and impulse purchases turned out to be statistically significant. For the surveyed young singles, the above-mentioned correlation is positive (r = –0.314, $p < 0.01$. $r = 0.378$, $p < 0.01$). It can, therefore, be concluded that the richer a young single is, the more often he or she makes impulse purchases.

CONCLUSION

The smart shopping consumer trend is connected with taking advantage of offers of various commerce types and means a tendency for consumers to invest considerable time and effort in seeking and utilising promotion-related information to achieve potential price savings. In other words, the idea of smart shopping promotes rational planning of the household budget by buying essential products at a low price and those that consumers actually intended to buy. Smart customers attribute the savings made to their own efforts and considerable purchasing skills. After shopping, they feel satisfied with the rational (utilitarian, practical) and hedonistic (psychological, emotional) benefits. In addition, for singles who are smart shoppers, the relationship between the quality of the product and its price is important, as is the product composition, functionality and necessity of its possession.

A preliminary analysis of the empirical material obtained in the survey indicates that consumer behaviour that can be classified as smart shopping is determined by new technologies, in particular the development of mobile apps. Most young singles, however, succumb to the temptation to buy products at bargain prices just because the products are on promotion. In this way, they often become owners of unnecessary goods. It should also be noted that a small percentage of respondents find it difficult to analyse available promotional offers. This proves that people with higher education are better at verifying such offers. Not only more often than singles with secondary education do they prepare shopping lists in advance, but also they more efficiently look for shops with the cheapest and richest offer of products. Over 96% of the surveyed singles use the methods of purchasing products at a lower price. The most common ways to acquire products at lower prices are shop sales, auction portals and outlet shops. It can also be observed that the higher the value of a given product, the stronger the consumption behaviour of the surveyed singles that can be defined as smart shopping.

Definitely more singles are interested in comparing offers of more expensive products (electronics and household appliances) than cheaper ones (food). This clearly confirms the research hypothesis put forward in the study that the idea of smart shopping is closely correlated with the value of products purchased by the respondents. Monthly disposable income is also a factor influencing young singles' interest in smart shopping. Over 75% of respondents admit that their budget has a direct impact on their actual interest in looking for opportunities to buy a product at the lowest possible price. It should also be remembered that this trend is most popular among more educated people who make decisions about purchasing products or services consciously. Less educated people usually have a greater problem with the correct analysis and evaluation of offers that are deliberately designed in a complicated and hardly understandable way by producers. As a consequence, such people choose cheaper but lower-quality products or refrain from shopping altogether.

Taking into account the presented survey results, some limitations ensuing from a small research sample should be borne in mind. Following the conclusions made, they should not be treated as representative of the population of young Polish singles. They only provide some insight into actual consumer behaviour of this consumer segment that can be defined as smart shopping.

This publication should contribute to a broader discussion and exchange of views on smart shopping, thereby encouraging other Polish scholars and researchers from various scientific and research centres to carry out extensive research in this area.

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SPRYTNE ZAKUPY W ZACHOWANIACH KONSUMPCYJNCH POLSKICH MŁODYCH SINGLI

STRESZCZENIE

Artykuł ma charakter badawczy i dotyczy analizy zjawiska sprytnych zakupów wśród polskich młodych singli. Jego podstawowym celem jest identyfikacja postaw i zachowań wpisujących się w sprytne zakupy wśród osób młodych. Opracowanie składa z dwóch części: teoretycznej i empirycznej. W pierwszej z nich, na podstawie krytycznej analizy literatury, wyjaśniono pojęcie i istotę sprytnych zakupów jako trendu konsumenckiego. Druga zasadnicza część pracy natomiast ma charakter empiryczny. Podstawę wnioskowania stanowi materiał badawczy pozyskany dzięki przeprowadzonym przez autora badaniom w formie wywiadu kwestionariuszowego wśród młodych polskich singli. Podjęcie takiego projektu badawczego jest uzasadnione, ponieważ tendencje wpisujące się w ideę sprytnych zakupów mają bezpośredni wpływ na decyzje zakupowe młodych konsumentów i ułatwiają opracowanie strategii marketingowych przedsiębiorstw na rynku.

Słowa kluczowe: młodzi single, sprytne zakupy, sprytni konsumenci, zachowania konsumpcyjne