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## **THE IMPACT OF PSYCHOLOGICAL FACTORS ON THE PURCHASE BEHAVIOR OF YOUNG BUYERS OF DURABLE GOODS**

### **Introduction**

Continuous changes on the market influence significantly the attitude and purchase behavior of consumers. The complex character of the environment and contextuality of consumer behavior require both an interdisciplinary character of analyses and the necessity to accept several theoretical determinations as regards the cognitive process. The contemporary research on the determinants of consumer behavior that are presented in the literature on the subject are usually based on the assumptions that result from several basic sciences, mainly from the theory of microeconomics and psychology. Consequently, the scientific discussions on the determinants of consumer behavior include diversified views. Most commonly, the following determinants are taken into consideration: economic, social (socio-cultural, sociological) and psychological (internal, mental and individual) ones <sup>1</sup>. It has to be admitted that the psychological ones are particularly interesting from the cognitive point of view – and consequently crucial to the purchase decision process – as they are related to human mentality, they are individual in character and refer to human personality and the subjective perception of reality.

The aim of the article is to identify the impact of psychological determinants on consumer purchase behavior, with a particular consideration of young buyers of durable goods.

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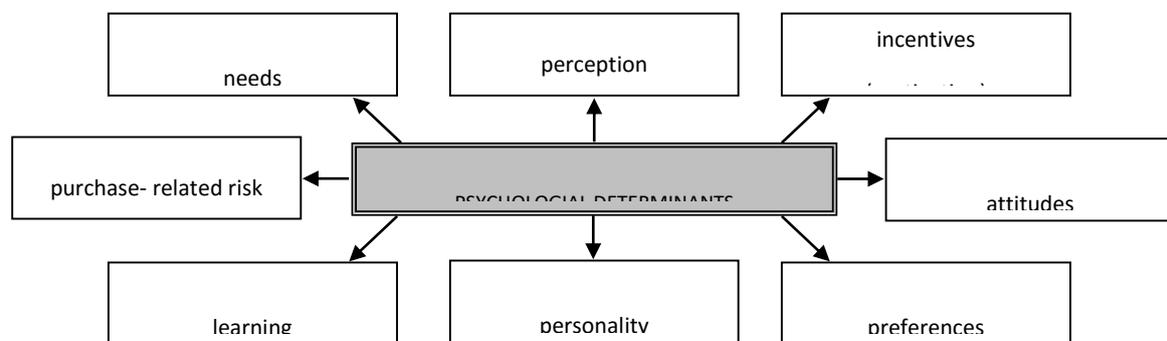
<sup>1</sup> R. Kłeczek, W. Kowal, P. Waniowski, J. Woźniczka, *Marketing – jak to się robi*, Zakład Narodowy im. Ossolińskich, Wrocław 1992; S. Gajewski, *Zachowanie się konsumenta a współczesny marketing*, Wydawnictwo Uniwersytetu Łódzkiego, Łódź 1994, pp. 20-21; E. Kieźel (ed.), *Rynkowe zachowania konsumentów*, Wydawnictwo Akademii Ekonomicznej w Katowicach, Katowice 2000, p. 104; L. Rudnicki, *Zachowanie konsumentów na rynku*, PWE, Warszawa 2000, pp. 36-187; L. Rudnicki, *Zachowania rynkowe nabywców. Mechanizmy i uwarunkowania*, Wydawnictwo Akademii Ekonomicznej w Krakowie, Kraków 2004, pp. 91-206; G. Światowy, *Zachowania konsumentów*, PWE, Warszawa 2006, pp. 57-168.

## 1. Psychological determinants of consumer behavior

Psychological determinants derive from other determinants of consumer behavior since it is the consumer's environment, other members of his/her household and general background that influence the taste, preferences, mentality and other elements of personality. It should be pointed out that due to a significant diversification and individualization of this group of factors, it is difficult to make any generalizations for all buyers. At present, both in Poland and in other European countries, the role of psychological factors in purchase decision processes is rising significantly. One should agree with the view that this is – among other elements – the effect of the improvement of the buyers' financial situation and the resulting decrease in their vulnerability to economic determinants, which increases the significance of more personal factors that belong to the group of subjective elements<sup>2</sup>.

After the analysis of various suggestions as regards the psychological factors of consumer behavior that appear in the literature on the subject, the following factors can be considered as belonging to the category of psychological determinants : perception, motivation, attitudes, preferences, learning and purchase-related risk (fig.1)

Figure 1. Psychological determinants of consumer behavior



Source: Author's research based on the literature on the subject

The analysis of the scientific research on **needs** gives the right to say that in the past approaches they were mainly treated as consumption needs. As consumption is related to the utilization of goods and services, consumption needs are the ones that can be satisfied in the act of consumption (utilization) of material goods or services that can be purchased on the market, produced in one's own household or obtained as benefits<sup>3</sup>. It is a rule that every consumer and

<sup>2</sup> C. Bywalec, *Konsumpcja a rozwój gospodarczy i społeczny*, Wydawnictwo C.H. Beck, Warszawa 2010, s. 135.

<sup>3</sup> More on the needs, their classification and division criteria in, inter alia: C. Bywalec, L. Rudnicki, *Konsumpcja*, PWE, Warszawa 2002, pp. 20, 23, 25; K. Żelazna, I. Kowalczyk, B. Mikuta, *Ekonomika konsumpcji, elementy teorii*,

every household has its own consumption needs hierarchy, which is the basis for their market choices and purchases. The knowledge on needs (their variety, hierarchy of importance, the sources and mechanisms of their generation) is extremely vital in the research on consumer behavior as the factors that shape consumer needs usually influence their purchase behavior. These factors are the cause and determinant of all consumer doings as they determine consumers' decisions and actions.

A significant category that belongs to the psychological determinants of consumer behavior and is the basis for any decision of humans, purchase decisions including, is **perception**. It is due to perception that consumers are made aware of the existence of particular products, see the differences between brands and places of sale. Consequently, it can be concluded that perception is the condition for and introduction to any purchase behavior<sup>4</sup>. Perception, i.e. the reception and interpretation of market stimuli, is influenced by several factors that can be referred to as external and internal ones. They are:<sup>5</sup>

- the character of stimuli (the size of the product, the shape of its packaging, colors and the message of advertising),
- the circumstances of the moment when the signal appeared, a widely understood internal context (e.g. consumer's knowledge on the product, his/her mood) and external context (other product in the shop, other advertisements on the same page of the magazine),
- consumer's skills and psycho-physical abilities (e.g. ability to remember, the sense of hearing and sight, the height),
- consumer's personality and motivation.

It should be emphasized that it is possible to shape consumers' perception in line with the salespeople desires by influencing the above listed variables.

**Incentives** are the factors that are related to the needs of buyers and their perception. In the literature on consumer behavior they are defined as forces resulting from unsatisfied needs

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Szkoła Główna Gospodarstwa Wiejskiego, Warszawa 2002, pp. 85-88; L. Rudnicki, *Zachowania rynkowe...*, op. cit., pp. 37-42; M. Janoś-Kreśło, B. Mróz (ed.), *Konsument i konsumpcja we współczesnej gospodarce*, Szkoła Główna Handlowa w Warszawie, Warszawa 2006, pp. 44, 52, 56-57; G. Światowy, *Zachowania...*, op. cit., pp. 33-34; C. Bywalec, *Konsumpcja w teorii i praktyce gospodarowania*, PWN, Warszawa 2007, pp. 18, 22; T. Zalega, *Konsumpcja – podstawy teoretyczne*, Wydawnictwo Naukowe Wydziału Zarządzania Uniwersytetu Warszawskiego, Warszawa 2007, pp. 23, 28, 33.

<sup>4</sup> E. Kieźel (red.), *Konsument i jego zachowania na rynku europejskim*, PWE, Warszawa 2010, p. 135.

<sup>5</sup> A. Jachnis, J. Trelak, *Psychologia konsumenta i reklamy*, Oficyna Wydawnicza Branta, Bydgoszcz 1998, p. 92; E. Kieźel (ed.), *Konsument...*, op. cit., p. 136.

that stimulate and direct buyers to meet them<sup>6</sup>. The literature on the subject includes numerous criteria for the classification of particular incentives that drive the buyers in their actions. The most common ones are: the sources of the incentives, their character, the degree of particularity, their impact on consumers, the urgency of the impact and the buyers' awareness of their existence<sup>7</sup>. The relations between incentives and consumer behavior are not always simple and identical – it happens that the same behavior results from different incentives (e.g. for some consumers the purchase of durable goods of a particular brand may be the result of their high functionality, while for the others it may be motivated by the desire to impress other consumers). Moreover, the same incentives may lead to different behavior among consumers (e.g. the lack of particular durable products may result in the desire to buy them immediately in the case of one group or to postpone the purchase, in the other). It should be pointed out that although the incentives are said to be the cause of any actions, the behavior does not always mean action; it may also mean refraining from action, e.g. abstaining from the purchase. The number of the incentives for a purchase, as the number of needs, is unlimited. It is worth mentioning that the period of the reappearance of incentives depends on the type of products, e.g. the motivation to buy food emerges every day, while the motivation to buy durable goods appears every few or more years.

As it can be concluded from the above considerations, incentives may incite particular **attitudes** of buyers. There are various definitions of the notion of attitude. In the investigations on consumption, attitude is the factor that defines the attitude of a buyer to a particular product, idea, activity or other object<sup>8</sup>. To a large extent, the buyer's attitude is influenced by social background – the upbringing, the affiliation to a particular social group, customs, habits and the messages that appear in media. Attitude is also shaped by personal experience, e.g. using a particular product. The attitude of a consumer to an object may be positive, negative or indifferent. The accepting attitude of a consumer is an indispensable condition for the selection of particular goods and services. A consumer manifests his/her attitude to a product by the intention to buy it and, simultaneously, assesses the expected purchase situations. Such attitude is usually highly durable and difficult to change by salespeople.

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<sup>6</sup> More on the ways of defining and classifying incentives in: S. Gajewski, *Zachowanie...*, op. cit., p. 50; L. Rudnicki, *Zachowania rynkowe...*, op. cit., pp. 91-97; M. Janoś-Kreśło, B. Mróz (ed.), *Konsument...*, op. cit., pp. 48-50. In the literature on the subject, incentives as the factors of consumer behavior are also referred to as motivation.

<sup>7</sup> S. Gajewski, *Zachowanie...*, op. cit.; L. Rudnicki, *Zachowania rynkowe...*, op. cit., pp. 93-95; M. Janoś-Kreśło, B. Mróz (ed.), *Konsument...*, op. cit., . 48.

<sup>8</sup> E. Kieźel (red.), *Konsument...*, op. cit., p. 141.

When studying the impact of the attitudes of buyers on their behavior, it should be pointed out that there is a close correlation between consumer attitudes and **preferences**. Particular attitudes result in the preference for particular objects or actions. Preferences can be defined as inclinations that are expressed on the market as regards selecting products and putting in favor some goods or services<sup>9</sup>. One must remember that preferences are subject to constant change due to the fact that new upgraded products appear on the market; they have better parameters, better quality, and are more modern and fashionable, etc. than the ones that were previously offered.

**Personality** is another determinant in the group of the psychological factors of consumer behavior. The literature on the subject defines it in various ways but for the present article it can be assumed that personality is a set of individual features and behavior patterns typical for a particular consumer that make it possible to predict his/her behavior and decisions<sup>10</sup>. Personality is the effect and the resultant of the impact of psychological determinants of consumer behavior that were discussed above as well as of other factors influencing the purchasing process. Similarly to the attitudes, incentives and preferences, personality is affected by a number of determinants that are related to the buyer's environment as well as his/her hereditary features. The latter ones have a significant influence on the development of differences regarding abilities, intelligence or temper; however, it is the upbringing and background that are decisive as regards the shaping of attitudes and other complex forms of behavior. It seems right to say, that a human being becomes a personality thanks to the participation in social life, which includes relationships in families, contacts with friends, colleagues and co-workers, the exchange of opinions and mutual communication<sup>11</sup>. Personality is formed of numerous intermingled features that cross on different levels<sup>12</sup>. The features that differentiate the personality of a buyer include: temper, the perception and willingness to take risks, the level of self-confidence. On the one hand, the existence of personality indicates that every consumer is different, unique and may react differently to the same market stimuli. On the other hand however, thanks to the fact that personality constitutes a set of certain features,

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<sup>9</sup> K. Żelazna, I. Kowalczyk, B. Mikuta, *Ekonomika...*, op. cit., p. 92.

<sup>10</sup> Author's definition based on: L. Rudnicki, *Zachowanie...*, op. cit., pp. 86-87; L. Rudnicki, *Determinanty zachowań konsumentów na rynku*, Państwowa Wyższa Szkoła Zawodowa w Nowym Sączu, Nowy Sącz 2009, pp. 39-40; L. Rudnicki, *Zachowania konsumentów...*, op. cit., p. 71.

<sup>11</sup> L. Rudnicki, *Zachowanie...*, op. cit., p. 87.

<sup>12</sup> More on personality, features differentiating particular types of personality, as well as the classifications of personality types in, i.a.: L. Rudnicki, *Zachowanie...*, op. cit., pp. 86-92; K. Żelazna, I. Kowalczyk, B. Mikuta, *Ekonomika...*, op. cit., pp. 93-94; L. Rudnicki, *Zachowania rynkowe...*, op. cit., pp. 115-121; L. Rudnicki, *Zachowania konsumentów...*, op. cit., pp. 71-76.

it is possible to discover similarities among buyers in the area of one or more characteristics. Thus, the identification of similar consumer personalities is one of the elements that makes it possible to conduct a typology of buyers and determine a segmentation of market or it even is the basis for the attempts to predict their purchase behavior<sup>13</sup>. In conclusion, the purchase of several products is the result of the buyer's personality<sup>14</sup>.

Apart from the above listed factors (needs, perception, incentives, attitudes, preferences, personality, there are also equally important elements in consumer decision making such as processing, putting into order, storing and appropriate application of information that is memorized and concerns products, their features, conditions of the sales, utilization, etc., all of which involves the process of **learning**. The literature on the subject defines consumer learning as a process of the acquisition of experience related to a product, salespeople, purchasing, choice of brands, points of sale, their organization, etc., which result in constant changes in behavior or in the potentiality that such changes may occur in the future<sup>15</sup>. It should be added that buyers do not only learn through their experience but they also acquire knowledge by watching other individuals, talking to them, etc. Consequently, certain skills are created to react adequately to new situations and new models of behavior and methods of solving problems are built, etc. The process of learning results in the generation of habits, i.e. the inclinations of buyers to react in an established way to particular market stimuli, product offers, etc. Such a process of learning takes place also in the case of purchasing durable goods: a buyer satisfied with a particular brand will most probably buy it in the future, while an unsatisfied one will not. Nowadays, a significant role in the process of consumer learning is played by media, particularly the Internet and TV, which influence the changes in consumer behavior.

**Purchase-related risk**, another psychological determinant of consumer behavior, is very specific. It appears when buyers are aware of the danger that they may make a wrong decision and are afraid that the consequences may be severe, e.g. the loss of money or/and prestige, etc.

<sup>16</sup> It is typical that the range of the perceived risk derives from consumer-related factors (the consumers' features, their financial resources, knowledge on the product), which results in the fact that the risk perception is subjective and closely associated with buyer's mentality.

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<sup>13</sup> E. Kieźel (ed.), *Konsument...*, op. cit., p. 142.

<sup>14</sup> M. Janoś-Kreśło, B. Mróz (ed.), *Konsument...*, op. cit., p. 136.

<sup>15</sup> J.C. Mowen, *Consumer Behavior*, Macmillan Publishing Company, New York-London 1987, p. 162; A. Falkowski, T. Tyszka, *Psychologia zachowań konsumenckich*, Wydanie drugie poszerzone, GWP, Gdańsk 2009, p. 29; E. Kieźel (ed.), *Konsument...*, op. cit., p. 137.

<sup>16</sup> L. Rudnicki, *Zachowania rynkowe...*, op. cit., p. 129.

According to the literature on the subject of consumer behavior, the volume of the purchase-related risk depends on numerous factors. First of all, the volume of the risk is closely related to the type of the product to be purchased, the buyer's knowledge on the product, its price, the buyer's expectations, the significance of needs to be satisfied by the product, the uncertainty regarding the choice and the conditions of the purchasing process itself<sup>17</sup>. The important areas of the risk perceived by consumers are<sup>18</sup>: functional risk (related to the consumer's fears whether a product may not perform as expected), physical risk (related to the safety of the product), economic risk (related to the loss of money by the consumer as the result of buying or/and using the product), social risk (when the purchase may result in the loss of social acceptance, e.g. the loss of social status), psychological risk (related to the purchase or consumption of goods that affect the self-perception or feeling of dignity), time risk (when the purchase or/and the use of the product involves a substantial amount of time).

There are close relationships between the above psychological determinants of consumer behavior. Moreover, their impact may differ in the case of particular buyers. The study on these factors will help to gain the knowledge on the individual features of consumers as regards their mentalities, characters and personalities, which will contribute to a better identification of consumer behavior.

## **2. Psychological factors as the determinants of the behavior of young buyers on the furniture market**

In order to achieve the goal of this paper, i.e. the identification of the psychological determinants of consumer purchase behavior, the author conducted a survey among 500 buyers aged 19-34. In order to ensure that proper conclusions are reached from the collected material and due to the fact that the purchasing process depends on the kind of products sold, the analysis concerned factors that influence one particular type of durable goods – furniture. The respondents were individuals who bought such type of durable goods in the last three years before the survey was conducted. It should be added that individuals aged 19-34 who bought furniture can be considered young consumers on that specific market of durable goods.

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<sup>17</sup> More on factors influencing purchase-related risk perception by consumers in: L. Garbarski, *Zachowania nabywców*, PWE, Warszawa 2001, s. 49-55; L. Rudnicki, *Zachowania rynkowe...*, op. cit., pp. 130-132.

<sup>18</sup> Ch. Futrell, *Fundamentals of Selling*, Fourth Edition, IRWIN, Homewood, IL 60430, Boston, MA 02116, 1993, p. 116; L. Garbarski, *Zachowania...*, op. cit., pp. 49-55; E. Kieźel (ed.), *Racjonalność konsumpcji i zachowań konsumentów*, PWE, Warszawa, 2004, p. 17; L. Rudnicki, *Zachowania rynkowe...*, op. cit., p. 130.

For the research purposes, the determinants related to the personality of buyers, their character traits and subjective perception of reality were considered as psychological determinants. Consequently, the author's empirical research included the analysis of the motives to buy furniture, the impact of the experience regarding the use of furniture on the purchase decision, and also the buyers' self-assessment of their personality features.

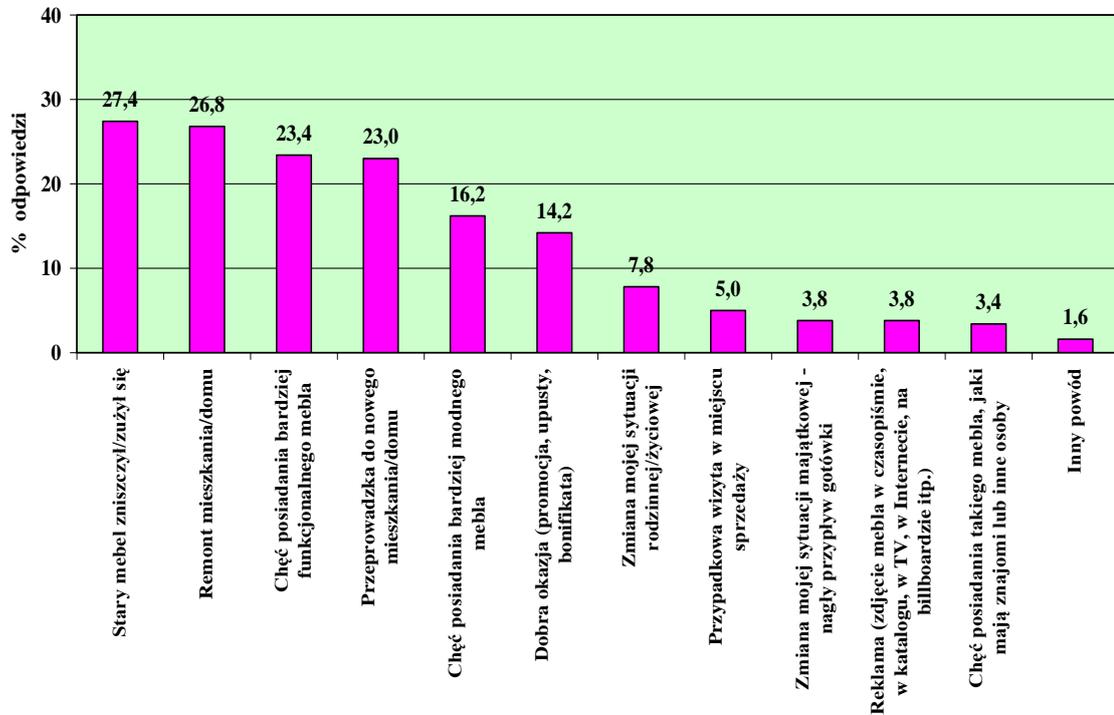
The original determinant and cause of the purchase behavior of furniture buyers is to satisfy their need to possess a piece of furniture, which may result from various motivations. As the conducted survey presented, there are numerous reasons that make consumers buy furniture and apart from the fact that they are psychologically based, there are several other aspects such as natural wear, house removal, etc.

For the surveyed young buyers of furniture, the main reasons for the decision to buy such durable goods was their damage, wear (27.4%) or flat/house renovation (26.8%) – fig.2.

Young consumer also value the functionality aspects of furniture – the selection of this factor ranked third (23.4% ). Individuals aged 19-34 are usually in the process of starting their own family and this is the reason why they frequently buy these goods due to a removal to a new flat or house (23%). The most seldom reason (3.4%) selected by young respondents was the desire to buy furniture similar to the one owned by their friends or other people. It can be concluded here that young furniture buyers relatively rarely follow the market behavior of other people. Relatively few respondents selected the reply suggesting other reasons (the most frequent replies here were: *the lack of such furniture, the fascination with antiques, the lack of space in the wardrobes/chests of draws they possessed*)

Furniture buyers learn and draw appropriate conclusions while using these products. The decision on buying a piece of furniture involves the use of information stored in their memories. For young consumers their own experience as regards the use of the furniture is of substantial significance in the buying process. This factor influences the decision on buying durable goods in the case of 79% of young individuals (fg.3)

Figure 2. Reasons for buying furniture by young consumers

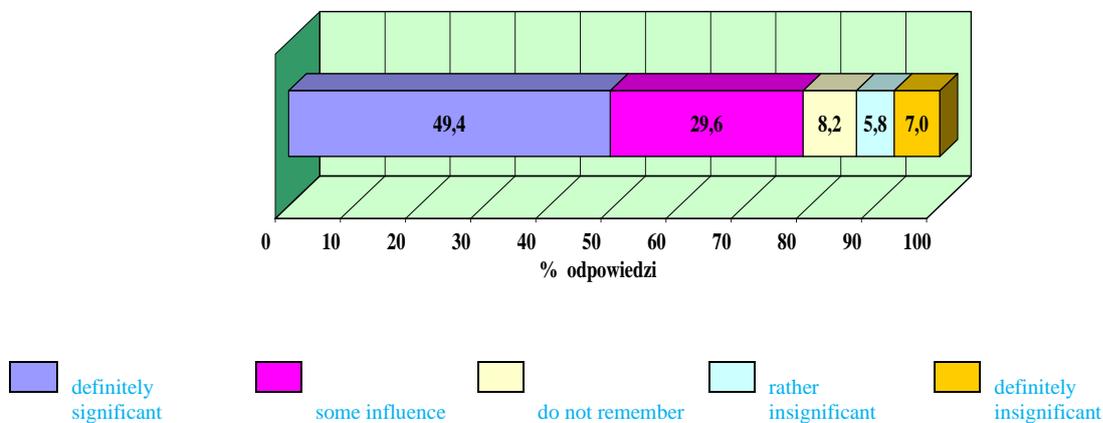


Note:

The replies do not add to 100% as the respondents could choose more than one reason

Source: the results of the author's survey

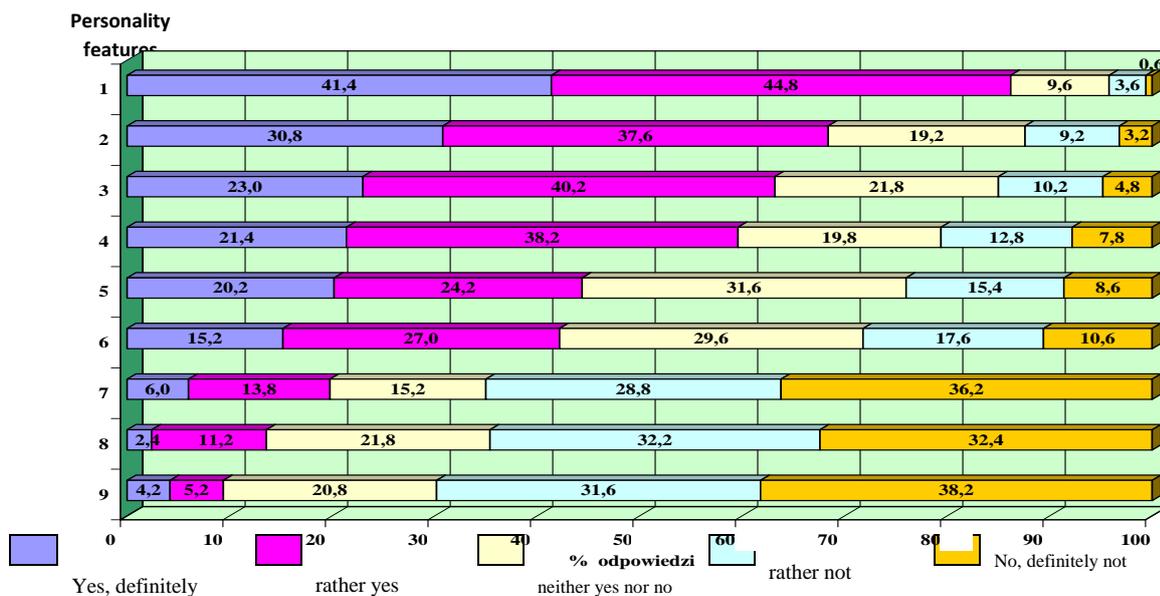
Figure 3. The significance of the experiences of young consumers as regards the use of furniture in the purchasing process



Source: the results of the author's survey

Personality is a crucial psychological stimulus that influences the purchasing process of young buyers. As it was mentioned before, the personality of a buyer is formed by numerous factors which include demographic, economic, socio-cultural and psychological aspects. In order to investigate the personality features of young buyers of furniture, the respondents were asked to give their subjective opinion on their own features. According to the survey, the majority of young consumers value comfort and convenience most (86.2%) – fig.4. Among them there are many individuals that are thrifty (68.4%), modern and fashionable (63.25) and make their decisions quickly (59.6%). Interesting enough, the respondents had the biggest problem to determine whether they considered themselves individualistic – almost every third respondent found it difficult to assess this trait of their personality.

Figure 4. Personality features of young buyers of furniture





Source: the results of the author's survey

Replies (%)

Personality features:

1. Appreciates comfort and convenience
2. Thrifty
3. Modern/fashionable
4. Quick decision-maker
5. Individualistic
6. Homebody
7. Recluse
8. Conformist (susceptible to influence)
9. Imitator

## Conclusion

The ideas presented above and the results of the empirical studies lead to the conclusion that psychologically-related determinants belong to significant factors that influence the purchase behavior of young buyers of durable goods, furniture including. According to the research, the decision to buy such products is caused mainly by the need to change the furnishings (e.g. the damage or wear of the old furniture, the renovation of a flat or a house, etc.), the need to have a more functional piece of furniture or a removal to a new place. In their furniture purchase decisions, young consumers follow to a large extent their own experience related to the use of such products. The majority of young buyers consider themselves as people who value comfort and convenience and who are individualistic in character; to a small degree they consider themselves as imitators.

It must be pointed out that the motives of the behavior, the needs and the personality of young furniture buyers are the result of various factors related to their household, environment and the influence of business. It seems interesting to investigate these stimuli and to determine their impact on consumer behavior and their relationships with psychological determinants.

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### ***Abstract***

The determinants of consumer purchase behavior have been for years the object of the study of researchers who dealt with the analysis of the consumption process and the behavior of buyers. Among numerous classification proposals for the determinants, the most common are the economic, social and psychological stimuli. The article is an attempt to identify the impact of psychological determinants on consumer purchase behavior, with a particular consideration of young buyers of durable goods. Psychological determinants of consumer behavior are described and, on the basis of the author's surveys, their impact on the behavior of young buyers of furniture is discussed.