ANALYSIS OF THE CATEGORY OF YOUNG CONSUMERS WITH THE CONSIDERATION OF VARIOUS CRITERIA OF CATEGORY DETERMINATION

Introduction

The category of young consumers (buyers) is a relatively new concept whose origins can be related with the times when marketing started developing and with the necessity to define a target market for products offered by a company. The key issue in defining the concept of *young consumer* is the determination of the age range of the buyer that may be qualified to this segment of the market. The analysis of the literature on the subject leads to the conclusion that authors vary significantly in their assumptions as regards the determination of the age range that would indicate the *young consumer* category. It usually happens that the age range ascribed to this segment of the market can often be – and frequently is – assumed in various ways, depending on the purpose of the determination.

The literature on the subject refers to several general divisions of human life into periods. However, every division is different and different age ranges are assigned to particular life phases. When discussing the creation of the young buyers category, one should not ignore the generation approach, which distinguishes four generation groups of consumers with regard to age¹:

- Silent Generation, Silent Bloggers this is the oldest generation, which includes people born in 1909-1945,
- Baby Boomers or Baby Boom Generation the group of people born during the post-war demographic boom in 1945-1964,
- Generation X the generation born in 19675 1980,
- Generation Y, Millennial Generation, Generation Next or Net Generation people born in 1981-1995, who are the "echo" of the post-war baby boom,
- Generation Z people born after 1995.

This approach does not only define the category of young consumer but also specifies consumer age groups in relation to other generations.

¹ A. Łaszyn, *Szybki puls nowej generacji*, "Marketing Serwis" 2000, nr 2, pp. 47-48; M. Bartczak, *Determinanty zachowań młodych konsumentów na rynku odzieży*, Ph.D. thesis, Uniwersytet Ekonomiczny, Poznań 2009, p. 105; E. Kieżel (ed.), *Konsument i jego zachowania na rynku europejskim*, PWE, Warszawa 2010, pp. 128-129.

In the literature on the subject, apart from the age, additional criteria are used to determine the boundaries of the term *young* and *young consumers*. The categories are as follows: legal (formal), sociological (social and cultural), psychological (individual) and economic. The criteria are analyzed in detail within adequate scientific disciplines (and research trends), i.e. by law, sociology, psychology and economics.

The aim of the paper is to analyze the category of young consumer with the consideration of different criteria of its determination.

1. Legal (formal) criterion distinguishing young consumer category

Legal (formal) approach is a strong discriminant applied to determine the category of young consumers, especially when considering their legal capacity; in other words, their autonomy to make purchase decisions.

The majority of modern states has a legally defined age of adulthood which does not require any additional procedures of proving it. Adulthood is the state of a person who has reached the right age and, consequently, is legally responsible for his/her behavior (in many countries 18 is the age of adulthood)².

The concept of adulthood is associated with the term of majority. Although this term is commonly used in the world and it defines the age boundary above which a natural person has a complete legal capacity, the regulations regarding majority differ substantially. The legal boundary of entering adulthood (majority) ranges usually between 14 and 21 years of age, depending on the region. However, in most countries the completion of the age of 18 years is the age of majority. In Poland, the age of 18 years is the age that determines a full legal capacity, although there are some restricted capacities for people in the age range of 13-18 that are not given to people before the completion of the age of 13³. In Poland, the completion of the age of 18 gives the right to be employed with a contract of employment, which results in having one's own purchasing power and the right to make one's own purchase decisions. However, in many countries, Poland including, this is not the stage of maturity, i.e. a stage when autonomous purchasing decisions are made. It is typical that within the area of social behavior, the entrance of young people into adulthood is delayed. The

² M. Bańko (ed.), Inny Słownik Języka Polskiego, Wydawnictwo Naukowe PWN, Warszawa 2000.

³ Act of 23 April 1964, Civil Code, Dz. U. z 1964, Nr 16, poz. 93, art. 11 i art. 15. (Journal of Laws, No.16, item 93, art. 11 and art. 15)

decision to get married is made in the increasingly later age (which may be caused by the lack of financial independence or one's own flat); the gap is widening between biological maturity that is reached increasingly earlier (12-13 years) and the mental maturity and there is also a phenomenon of extending the stage of youthfulness, referred to as kidulthood⁴.

Considering various aspects of adulthood that are related to different areas of maturity: emotional, biological (physical), intellectual, social, interpersonal, mental, legal, etc., adulthood may be analyzed in various spheres and, depending on the science and approach, it can be defined in different ways.

It can be concluded from the above considerations that the legal criterion does not fully distinguish the young consumer category because - on the one hand- buyers can make independent purchase decisions having reached their legal capacity and they can be referred to as adult buyers, but - on the other – on some specialized markets, despite having legal capacity, they are still considered young consumers.

2. Sociological (social and cultural) criterion distinguishing young consumer category

Characteristic features of young consumers, which form a specific social group, are an important distinguishing criterion. Young buyers can be considered a separate social category by the conditions shared by this age group as well as by common – to some extent - needs and duties (e.g. finding a job, starting a family, reaching a status in society, etc.). Young age of every person is the time of violent and basic changes⁵. All these features, functions and processes distinguish the group from the others.

When analyzing young buyers as a separate social group, it should be added that more and more frequently they can be considered conscious - although with various degree of rationality – participants of market processes. Due to their activity, they are important recipients of companies product offer and the target of specially created marketing operations.

⁴ *kid* + *adult* : People at the age of 20-30 live easy lives, combining the advantages of childhood (fun, no problems) and adulthood (freedom of self-decision, independence), which often results in living with the parents, not rarely, as their dependants. The phenomenon is associated, among other things, with technological progress, which offers the people in their 30s a much wider and more attractive offer to meet their needs (more "toys" than they had in their childhood) and - in the case of the Polish society – with the system transformation (these people were brought up in the system of centrally managed economy). It seems that there are also some more complex reasons: the unsatisfactory labor market that offers either unemployment or unsatisfactory job places, or the rat race, which often result in procrastination as regards entering the adulthood and abandoning the childhood. See .: M. Styś, *Konsumenci bez metryki*, "Marketing w Praktyce" 2006, No. 6, pp. 11-12, http://www.rp.pl/artykul/358625,67388_Kidult_w_srednim_wieku.html (Accessed 10 August 2013).

http://www.eid.edu.pl/archiwum/2005,103/czerwiec,210/doroslosc_jako_czas_wyzwan_rozwojowych,1797.html (Accessed: 11 August 2013).

However, it should be noted that despite the growth of young people's participation in the market, cultural and economic processes that take place in Poland and other countries with similar models of social and economic life, these people are often socially "immature" and unstable as regards their opinions, preferences and attitudes. Moreover, the mentality of teenagers is not fully formed and they are easily susceptible to the influence of their environment, which is typical for young age. Thus, two-way processes can be distinguished in the segment of young consumers. On the one hand, they are characterized by maturity and independence in purchase decision making processes (this refers mainly to the older buyers within the group). On the other hand, young consumers (especially young people) usually do not buy relatively expensive products and they tend to consult their purchases with the adults as they are usually financially dependent on them, which means a partial participation in the purchasing process. The group of the young (children and teenagers up to the age of 18) cannot be considered autonomous (i.e. buyers that independently make their purchase decisions) despite the fact that currently young people grow up very quickly and already at school they are forced to make educational decisions (the choice of school, etc) as well as economic ones. The boundaries of reaching social adulthood are shifting due to several reasons such as a prolonged period of education, postponement of starting families and having children.

3. Psychological (individual) criterion as the basis for distinguishing young consumer category

Another significant aspect that distinguishes the group of young consumers from other age categories is the psychological criterion, which takes into consideration the internal and personality development of individuals. Human beings undergo the process of development throughout the whole life; it is a dynamic process during which transformation of behavior and mentality occur. Man is subject to various stimuli that shape his/her personality and character and influence attitudes, opinions, preferences , etc. The stimuli are both internal and external. The first group includes genetic factors and some other features related to physical predispositions, while the latter is associated with a widely conceived environment – the members of family, educational institutions, peer groups, mass media, etc.⁶ It can be stated

⁶ http://www.edukacja.edux.pl/p-6722-okresy-i-fazy-rozwoju-oraz-zycia-ludzi-doroslych.php (accessed: 11 August 2013).

that psychological conditions are individual for every consumer as they are related to his/her mentality, personality and the subjective perception of reality. Moreover, they are the result of external factors as the environment of a young buyer, his/her family members and the environment in which he/she was brought up have impact on the taste, preferences and other elements that constitute one's personality. Due to significant variation and individualization of this category of factors, it is difficult to attribute them generally to all young consumers. However, it should be noted that some trends can be differentiated in recent years. One of the interesting aspects is a higher – in comparison to other consumer categories – susceptibility to novelties, luxury novelty brands, luxury brands and high product quality, as well as a frequent use of the Internet as a tool that is indispensible in everyday life. In the group of young consumers in Poland a significant and increasingly more common change of life style can be observed. The change concerns the attitudes, tastes and systems of values, which - on the one hand – may be the effect of the increasing affluence of Polish society, and on the other, is the result of the rising diffusion of standards and life models typical for the societies of highly developed countries. All the changes, as well as its characteristic features make this age group very attractive to some branch markets.

4. Economic criterion distinguishing young buyers

The economic factor is a crucial criterion that distinguishes young buyers from other groups.

The group of young buyers consists both of people that are studying (high school and university students) and the ones who are working. When analyzing the economic criterion as a factor that distinguishes this group of consumers from other groups of buyers, it should be pointed out that these people are usually financially dependent on their parents. However, the growth of the standard of living of Polish society increases the possibilities to meet the material needs of the young. Moreover, this group of buyers is often privileged by some institutions (e.g. banks), which facilitates their access to financial means (credits); this fact also has an impact on distinguishing this group of consumers from other consumer categories.

It should be added, that the statistical classification of the population in Poland that takes into account the economic aspects distinguishes three categories of people⁷:

• in pre-productive age (0-17 years),

⁷ http://www.stat.gov.pl/gus/definicje_PLK_HTML.htm?id=POJ-1726.htm (Accessed: 12 August 2013), http://www.stat.gov.pl/gus/definicje_PLK_HTML.htm?id=POJ-1727.htm (Accessed: 12 August 2013), http://www.stat.gov.pl/gus/definicje_PLK_HTML.htm?id=POJ-1728.htm (na Accessed: 12 August 2013).

- in productive age (women: 18-59, men: 18-64),
- in post-productive age (women: 60+, men: 65+).

Such a division is not sufficient for the analysis of the young consumer behavior on the market as people aged 0 - 17 years, who are considered as young in the classification, usually do not make independent market decisions, especially in the case of more expensive goods, e.g. durables.

It can be concluded from the above considerations that social, psychological and economic criteria are inter-related and to some extent they overlap when shaping the profile of young consumer.

5. Systematization of consumer categories by age

In the scientific discussions on the subject, irrespectively of the qualification suggestions that are adopted for regulatory purposes (of social and economic policies) rather than scientific reasons, there is a great variety of age ranges attributed to the consumers belonging to the young buyer category. Table 1 presents selected suggestions in this field.

Table 1. Delimitation of young consume	rs by age	, according to various authors
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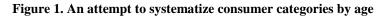
Author	Age of young buyers
D. I. Hawkins, J. Best, K.A. Coney (1998); K. Włodarczyk-Śpiewak (2004)	up to 35 years
K. Gutkowska, I. Ozimek (2008); A. Olejniczuk-Merta (2009)	0-19 years
I. Sowa (2002)	23-38 years
K. Żelazna, I. Kowalczuk (2003)	4-15 years
B. Bilska (2004)	6-25 years
A. Kusińska (2005); A. Olejniczuk-Merta (2008)	18-34 years
Wolny (2006); M. Korytowska (2008)	15-24 years
J. Wrzesińska (2006); B. Balcerzak-Paradowska (2007)	18-35 years
I. Kowalczuk (2007)	13-16 years
A. Olejniczuk-Merta (2007)	7-19 years
G. Adamczyk (2007)	15-19 years
G. Adamczyk (2008)	9-19 years
M. Bartczak (2009)	13-24 years
B. Bilska (2009)	20-25 years
M. Bartosik-Purgat (2009)	18-30 years
D. Socha (2009)	19-24 years
H. Szulce (2009)	15-29 years

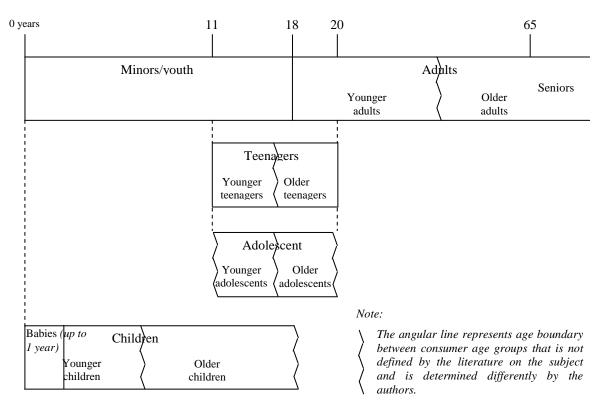
Source: Author's elaboration based on the literature on the subject

The literature on the subject includes a substantial variability as regards age categories of consumer. With the aim to systematize them, one should specify the following main categories:

- children (including babies, younger children, older children, teenagers, adolescents), sometimes referred to as minors or the youth,
- adolescents (including teenagers, older children, school children, university students, younger adults),
- adults (including the old, but also teenagers, adolescents, university students).

It is characteristic that the age boundaries for particular consumer groups are defined differently by the authors. Having considered the existing (and relatively small) theoretical output concerning the categorization of buyers by age, a following general classification of all consumers can be suggested:





Source: Author's elaboration

In the case of young consumer category and its subgroups typical overlapping of some of the groups of buyers occurs, which results from the inability to determine explicitly the age boundary and – in the case of comparative analyses – from the necessity to take into account

other criteria than the age (legal/formal, sociological/social and cultural, and psychological/individual ones).

Conclusion

It can be concluded from the analysis of the propositions regarding the definition of *young consumer* category that the term, which is relatively new, has not been explicitly defined in the hitherto scientific research in the area of consumption even in terms of the age criterion. The suggested solutions vary, which is the result of different objectives assumed by researchers and the diversity of branch markets that were subject to analysis. According to the research⁸, young people under 19 declare that relatively most often they spend their money on entertainment and fun, drinks, clothes, sweets and cosmetics, i.e. nondurable and rather low-priced goods. It can be concluded that durables are rarely (or never) purchased by people from this market segment. When considering the market of nondurable, relatively cheap goods and having in mind such a hierarchy of expenditure of people up to 19 years, it can be stated that people from their early years should be considered young consumers. However, when analyzing the market of durable goods, where prices are relatively high and the purchase requires more responsible and sensible decisions, people over 18 can be considered the group of young buyers.

In conclusion, in order to accept a group of consumers as young, one should not only take into consideration legal (formal), sociological (social and cultural), psychological (individual) and economic criteria but also the type and character of the branch market that is subject to analysis.

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⁸ G. Adamczyk, *Młody konsument jako uczestnik procesów rynkowych i jego aktywność*, Stowarzyszenie Ekonomistów Rolnictwa i Agrobiznesu, Roczniki Naukowe, tom IX, Zeszyt 4, 2007, s. 7-11.

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Abstract

Having analyzed the hitherto scientific output on consumption, consumer behavior and company marketing behavior, one can state that the literature on the subject does not apply one common definition of the concept of young consumer that would indicate the age range of buyers belonging to this category in an explicit way. The delimitation of the young consumer category usually depends on the purpose of the investigation and the character of the product market under consideration.

The article presents the main criteria that are applied to distinguish the category of young consumers and is an attempt to systematize this group of buyers with the respect to their age.