SYMPTOMS OF SMART SHOPPING IN PURCHASING BEHAVIOUR OF FOOD PRODUCTS CONSUMERS

Renata Matysik-Pejas¹, Monika Szafrańska², Andrzej Krasnodębski³
University of Agricultural in Krakow 1, 2, 3
Institute of Economics and Enterprises Management
Al. Mickiewicza 21
Krakow, Poland
e-mail1, 2, 3: rrmatysi@cyf-kr.edu.pl, m.szafranska@ur.krakow.pl, rrkrasno@cyf-kr.edu.pl

Abstract

The aim of the research was an attempt to identify elements of consumer buying behaviour that are symptoms of smart shopping. Direct quantitative consumer research was conducted in 2017 in Poland using the CAWI method. 272 respondents participated in the study. Smart shopping is determined as clever, thoughtful shopping. Its rapid development could be observed at the beginning of the 21st century as a consumer response to the economic downturn of 2008-2009. The conditions of economic uncertainty of this period resulted in consumers starting to take activities, which aimed at reducing the expenditure for consumption. The results obtained during consumer surveys in Poland indicate that respondents have a varied attitude towards the possibility of using market opportunities while purchasing food products. The manner most often used by respondents to make clever shopping is to buy two products for the price of one, which significantly reduces the purchase price. Not less popular among respondents is the collection of points in loyalty programs, which can be exchanged for vouchers, prizes or consumers can pay for future purchases with these points. A characteristic feature of a smart consumer is active searching for information about products and their prices. According to respondents, printed leaflets and leaflets available on websites containing current shops promotions are particularly helpful in searching for information. Smart shopping is sometimes regarded as a trend associated with the sustainable consumption. It is confirmed by the fact that consumers prepare for shopping by making a list of products they need. The buying process does not end with the act of purchase. The last phase are the feelings the consumers have after purchasing the products. The respondents have
declared that in the case of purchasing products that are on promotion, they most often have positive feelings.

**Keywords:** smart shopping, consumers, food products

**JEL Classification:** D10, D19, M31

1 **Introduction**

The years of the economic crisis from the beginning of the 21st century brought about an increase in unemployment, an unstable financial situation and fears about the future. All this resulted in consumers being subjected to strong psychological pressure, the effects of which could be observed in the change of their purchasing behaviour (Ang, Leong & Kotler, 2000; Quelch & Jocz, 2009; Lache, Boldureanu, Boldureanu & Paduraru, 2010; Pandelica & Pandelica, 2011). Consumers began to rationalize their shopping habits. An example of such a rationalization is a trend called smart shopping. This is a multi-faceted phenomenon, as it can be considered in the context of the impact of marketing techniques and product prices on the behaviour of buyers, as well as the assessment of the importance of promotion for consumers.

Mano and Elliott (1997) described smart shopping as a tendency for consumers to invest their time and effort in seeking and using information related to promotions in order to achieve price benefits. Smart shopping was similarly defined by Zalega (2013). According to this author, smart shopping means consumer activities that involve engaging in the search for information about promotions, comparing the prices of many products, looking for market opportunities and saving money. Research on the phenomenon of smart shopping was conducted by Atkins and Kim (2012).

Behaviour that characterizes clever consumers is distinctive and different from other shopping behaviours. After shopping, they experience satisfaction resulting from the savings obtained as well as a hedonic aspects (Bicen & Madhavaram, 2013). Smart consumers are aware of their needs. They are people who know what they want, as well as how to achieve the intended goal. Their knowledge is reflected by greater market awareness and the ability to properly assess the attractiveness of the offer. Smart consumers are aware of the fact that knowledge about the promotion is very much needed for them and gives the opportunity to rationally assess the attractiveness of the offer. They are not only promotion hunters, which distinguishes them from the so-called economic buyers (Kaniorczyk, 2014). First of all, they look for the optimal price in the comparison to the obtained benefits. They convert time and cost of travel to a given store to assess the actual value and
profitability of the promotion. Smart consumers feel pride after shopping that the
time devoted to the search for promotions brought the expected benefits.

Sharing information about promotions is very popular among clever consum-
ers. Many groups are formed on social networking sites, whose observers post in-
formation about current promotions. On this type of site you can also learn about
competitions with prizes, discount coupons, samples, free testing of products that
later become the property of the person doing the testing (Reformat, 2014).

Polish consumers want to be "smart" in everyday shopping. The optimization
of purchases or purchase decisions does not stop at the level of the household
budget or sales channels, but goes much deeper to the level of product categories.
In this context, smart shopping concerns, for example, the selection of private
label products of retail chains. However, the choice of private label products must
be supported by consumer confidence (Jasek, 2012).

Though understanding the meaning of the term “smart shopping” is impor-
tant for marketers, retailers and researchers, the literature lacks studies that exam-
ine smart shopper purchasing experiences (Atkins & Hyun, 2016).

The aim of the research was an attempt to identify elements of consumer buying
behaviour that are symptoms of smart shopping. In order to achieve the aim, the
following research tasks were established:
- evaluation of the importance of sources of information used in the decision-
- making process by the respondents,
- determination of popularity of opportunities used for smart shopping by the
  respondents,
- evaluation of statements describing the behaviour associated with smart
  shopping of food products by the respondents,
- verification of the frequency of the respondents' perception of positive and
  negative emotions after making smart purchases.

## 2 Data and Methods

Direct quantitative consumer research was conducted in 2017 in Poland using
the CAWI method. The questionnaire contained questions allowing the charac-
teristics of the surveyed group of respondents and substantive questions related to
the research tasks. The selection of the sample was non-random. 272 respondents
participated in the study among which, women constituted 67.3%, whereas man
32.7%. Persons up to 30 prevailed in the studied sample constituted 47.4%. Re-
spondents in the 31-40 age group made up 19.1 %, aged 41-50 constituted 17.6 %,
whereas those over 50 - 15.9 % of the studied sample. Three respondent groups
were identified according to the education level, in which 22.1% declared vocational education, 47.8% declared secondary education, whereas 30.1% higher education. Due to the income level, four groups of respondents were distinguished. In order to calculate the level of income per person in a household into the currency expressed in EUR, a ratio of PLN 4=EUR 1 was assumed. Respondents with income up to EUR 250 per person accounted for 30.5% of the respondents, whereas within the range of EUR 251 to 375 - 16.2%, while the other two groups, from EUR 376 to EUR 500 and over EUR 500, had a similar share (26.5% and 26.8% respectively).

Structure indicators, the mean (M) and the standard deviation (SD) were used in the descriptive analysis of the results. For the statistical analysis of the significance of connections between respondents characteristics and their responses measured on the qualitative scale a non-parametric test chi-square (χ²) was used. In order to compare the mean estimates made on the rank scale by k-independent groups of respondents, a one-way analysis of variance (F) was used. In order to establish statistically significant differences between the average mean, a RIR Tukey post-hoc test was performed. The adopted level of significance for all analyses was 0.05.

3 Results and Discussion

As a result of the spread of communication and information technologies, consumers are increasingly becoming experts in obtaining information. Under this influence, they modify their previous market behaviour, becoming more aware participants of market processes. They expect interesting offers from enterprises and analyse the market in search of opportunities with pragmatism. Smart consumers carefully follow and analyse all information regarding promotions that can be obtained directly at the points of sale, as well as beyond.

The subject of the assessment made by respondents were the sources of information about promotions and prices that they use when planning or purchasing food products (Table 1). Respondents had a 5-point scale at their disposal, where 1 was not significant, and 5 - a very important source of information. The results of the analysis show that the highest rated source of information is the possibility of comparing the offers directly in the store. The average rating of this source of information was 3.47 (SD=1.10) on a five-point scale. The TNS Shopper DNA 2016 survey conducted in Poland shows that the comparison of products and their prices during purchase is made by about 30% of consumers (Polski smart shopper …, 2016).
The second most popular way of obtaining information by the respondents is to browse advertising leaflets with the offer of retail chains (M=3.33, SD=1.1). Leaflets are an inseparable element of marketing communication between the store and the clients, but often their functions are not limited to the presentation of current promotions. They may also include recipes, tips, contests, information on social campaigns, charities or services. The "traffic" leaflets, which appears every week, is the most popular type of leaflets among retail chains (Szymborski, 2012). Nearly 1/3 of Poles (29%) declare a thorough reading of the received advertising leaflets, which are for them the main source of knowledge about price promotions (Reformat, 2014).

Consumers, as market participants, are open to various sources of information that they use, comparing products and their prices. However, TV commercials turned out to be a rather insignificant source of information in their opinion (M=2.63, SD=1.1). This means that consumers aren't guided at the shopping by emotions fueled by advertisements (Reformat, 2013). This impersonal form of communication has led to aversion on the part of consumers. There is also a lack of trust among consumers regarding advertising. Confirmation of this are the results of research presented in the Flash Eurobarometer report (2013), which indicate that 56% of Polish consumers declared in 2012 that in the previous 12 months they had come across misleading advertisements, statements or offers. Misleading or deceptive advertisements are those which contain false information.

The least popular source of information on the prices of food products among respondents are price comparison websites. This is a tool thanks to which one can compare the prices of the same products in various stores that offer their goods on the Internet. In addition, their advantage is the availability of the opinions of other buyers, which concern not only the products, but also the stores themselves (service quality, shipping speed, complaint processing). The KPMG (2017) report concerning the shopping habits of Poles shows that 27% of respondents admit that before making a purchase, they compare product prices on special websites. However, despite their advantages, they obtained an average score of 2.47 (SD=1.36) on a five-point scale. The low rating results from the fact that shopping for food products via the Internet is still not very popular among consumers who use this channel mainly to purchase durable goods. It is estimated that only 4% of Polish internet users have done this type of shopping at least once (Polski smart shopper …, 2016).
Table 1 Evaluation of the importance of information sources used by the respondents in the decision-making process

| Source                        | Gender | Income per person in a household | F |
|-------------------------------|--------|----------------------------------|---|
|                               | Female | Male (SD) | Up to 250 EUR | 251-375 EUR | 376-500 EUR | Above 500 EUR | Gender | Female | Male (SD) | Up to 250 EUR | 251-375 EUR | 376-500 EUR | Above 500 EUR | F |
| Price comparison websites     | 2.43 (1.35) | 2.57 (1.36) | 0.70 | 2.29 d) (1.29) | 2.05 e) (1.32) | 2.70 (1.05) | 2.97 d), e) (1.46) | 6.94 |
| Leaflets                      | 3.63a) (1.03) | 2.72a) (0.99) | 48.59 | 3.24 (1.02) | 3.52 f) (1.02) | 3.73 g) (0.76) | 3.01 f), g) (1.34) | 5.01 |
| TV commercials                | 2.80b) (1.06) | 2.27b) (1.08) | 15.02 | 2.60 (1.16) | 2.68 (0.78) | 2.48 (1.00) | 2.69 (1.33) | 0.45 |
| Comparison of product in the store | 3.65c) (1.03) | 3.09c) (1.14) | 16.54 | 3.57 h) (0.94) | 3.77 i) (0.98) | 3.80 j) (0.79) | 2.85 h), i), j) (1.29) | 12.43 |

a), b), c), d), e), f), g), h), i), j) – differences between means are statistically significant at p≤0.05

Source: Author’s calculations.

The analysis made it possible to check whether the demographic characteristics of the respondents (gender and income per person in the household) influence the assessment of the sources of information made by the respondents (Table 1). All sources, with the exception of online price comparison sites, were rated higher by women than men. In addition, the results of analysis of variance showed statistically significant differences in the assessment of such sources as advertising leaflets (F=48.59, p≤0.05), TV commercials (F=15.02, p≤0.05) and comparison of product offers in the store (F=16.54, p≤0.05) made by men and women. Statistically significant differences in the assessment of information sources were also received when taking the income per capita in the household of the respondents into account. They concerned the assessments of the online price comparison sites (F=6.94, p≤0.05), in the case of which the highest average assessment was obtained in the group of respondents with income above EUR 500 per person, while the lowest in the group of respondents with income of EUR 251-375 per person. Also the ratings of leaflets of retail stores made by the respondents turned out to be statistically significant (F=5.01, p≤0.05). The highest average assessment were obtained in the group of respondents with income of EUR 376- 500, the lowest in the group with the highest income. A similar situation took place in the
case of evaluations regarding the comparison of offers directly in stores, which also turned out to be statistically significant (F=12.48, p≤0.05).

Consumers, when planning and making purchases of food products, use different ways to make these purchases bring additional benefits (Table 2). They are most willing to use the possibilities that give the effect of a lower purchase price. One of such forms of promotion is an offer to buy two products for the price of one. This is the preferred method for the highest percentage of respondents (over 64%), with women showing more interest in this type of opportunity than men, and these differences are statistically significant ($\chi^2=14.80$, df=1). In the case of the differentiation of the respondents due to the level of income, it can be observed that this method of smart shopping is most often used by persons from the group in which the income does not exceed EUR 250 per person per month, and the least often from the group with income above EUR 500. For income groups, however, the differences are not statistically significant.

The collection of points for purchases made is very popular among respondents. It is a very popular way of attracting customers to shopping, and this possibility is provided by participation in loyalty programs offered by retail chains, for which they are a marketing tool aimed at maintaining a stable share in a competitive market (Ou, Shih, Chen & Wang, 2011). Their purpose, addressed to consumers, is to change shopping habits, including increasing the frequency and volume of purchases (Uncles, Dowling & Hammond, 2003). Loyalty programs are a variation of commercial promotion, and consumers expect concrete material benefits in exchange for being associated with them (Matysik-Pejas, Szafranska & Zmija, 2015). The points collected by participants of loyalty programs can be exchanged for coupons, giving the opportunity to buy products at lower prices or they can pay with them for subsequent purchases. The obtained results show that women (62.3%) collect points by participating in loyalty programs more willingly than men (51.7%). This tendency decreases with the increase in income per person in the household of study participants. Both in the case of gender and income, the differences between the respondents turned out to be statistically insignificant.

Table 2 **Types of opportunities used by the respondents for "smart shopping"**

| Gender | $\chi^2$ | Income per person in a household | $\chi^2$ |
|--------|----------|---------------------------------|----------|
|        |          | Up to 250 EUR | 251-375 EUR | 376-500 EUR | Above 500 EUR |
| Woman  | 62.3     | 68.2            | 63.0        | 55.4        | 52.8          | 3.60     |
| Man    | 51.7     |                 |             |             |               |

413
|                          | Gender   | $\chi^2$ | Income per person in a household | $\chi^2$ |
|--------------------------|----------|----------|---------------------------------|----------|
|                          | Woman    | Man      | Up to 250 EUR                  |          |
| Discount coupons         | 51.9     | 47.2     | 58.3                           | 5.14     |
| Competitions with prizes | 27.3     | 27.0     | 15.7                           | 9.39*)   |
| Two products for the price of one | 72.1     | 48.3     | 75.0                           | 7.01     |
| Gift for purchases      | 32.8     | 28.1     | 39.8                           | 14.97*)  |

*) value of $\chi^2$ is statistically significant at $p \leq 0.05$

Source: Author’s calculations.

Participation in competitions with prizes and the receipt of a small gift for purchases are not popular ways for clever shopping. Consumers probably do not identify them directly with tangible financial benefits. In addition, participation in the competition does not guarantee the prize. In both cases, the indications of men and women are comparable. However, as the income of the respondents increases, their interest in participating in prize competitions increases and the interest in a gift for purchase decreases. In both cases, the differences between respondents representing different income level are statistically significant (accordingly $\chi^2=9.39$, df=3 and $\chi^2=14.97$, df=3).

On the basis of the literature (Block & Morwitz, 1999; Kaniorczyk, 2014; Reforomat, 2013; Zalega, 2013; Zalega, 2016), statements describing behaviours that can be considered compatible with the idea of smart shopping were constructed. Respondents made assessments of these statements on a scale of 1-5, where 1 - the lack of consent, and 5 - total consent (Table 3). All statements presented were rated higher by women than men. Taking the income of the respondents into account, such regularity cannot be noticed in the tendency of the average scores for all the statements presented. The respondents most agree with the statement regarding the preparation of a list with necessary products before the purchase ($M=3.69$, SD=1.30). It is a way of a rational approach to shopping, thanks to which they avoid impulsive purchases and buying unnecessary products. Differences in the average assessment of this behaviour between women and men were statistically significant ($F=33.86$, $p \leq 0.05$), as well as between respondents with an income of
up to EUR 250 and above EUR 500 per person (F=3.11, p≤0.05). The results of the TNS Shopper DNA 2016 survey show that 19% of Poles prepare shopping lists, and over 30% check inventory status at home before shopping (Polski smart shopper …, 2016).

Table 3 Evaluation by responders of statements describing the behaviour associated with smart shopping of food products

| Gender | Income per person in a household | F | M (SD) | M (SD) | M (SD) | M (SD) | M (SD) | F |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| | | | Up to 250 EUR | 251-375 EUR | 376-500 EUR | Above 500 EUR |
| Female | Male | | | | | | | |
| Up to 250 EUR | 18.41 | 2.46 a) (1.27) | 1.83 a) (0.83) | 2.53 (1.31) | 2.04 (1.03) | 2.16 (1.09) | 2.22 (1.17) | 2.47 |
| 251-375 EUR | | 2.01 (1.23) | 2.06 (1.10) | 2.14 (0.96) | 1.69 (1.00) | 2.04 |
| 376-500 EUR | | | 2.57 e) (1.15) | 2.48 f) (0.97) | 2.27 (1.065) | 1.79 e), f) (1.15) | 7.51 |
| Above 500 EUR | | | | | | | | |
| Other behaviours that may indicate a tendency to smart shopping have been rated lower than 3, with the lowest statement being that respondents come to the store on the first day of promotion to be sure they buy cheaper food products

Source: Author’s calculations.

Other behaviours that may indicate a tendency to smart shopping have been rated lower than 3, with the lowest statement being that respondents come to the store on the first day of promotion to be sure they buy cheaper food products
(M=1.96, SD=1.10). The assessment of this approach to shopping is statistically significant due to the gender of respondents (F=19.49, p≤0.05). Differences in the assessments of other statements between men and women were also statistically significant. In addition, when assessing consumer behaviour aimed at purchasing products that are currently offered in the promotion statistically significant differences were found between respondents representing the income group above EUR 500 per person, and respondents from the income group up to EUR 250 and EUR 251-375 (F=7.51, p≤0.05).

Decision making is an inseparable element of consumer behaviour. The decision-making process does not end with the actual act of purchase, and consumers are often accompanied by the emotions that emerge after the purchase. Consumers, when making decisions, expect positive emotions (pleasure and satisfaction) from their purchases, but this is not always the case - negative emotions may also appear (Hunt, 1991; Taylor, 2009; Bui, Krishen & Bates 2011). The study verified the frequency of consumer perception of positive and negative emotions associated with making smart purchases (Table 4). Respondents declared that in such a situation they are most often accompanied by satisfaction (65.4%), which can be described as a feeling of pleasure caused by the successful turnover of some matter. Gender significantly statistically differentiated respondents due to these types of post-purchase feelings (χ²=12.95, df=1), with a higher percentage of women (72.7%) rather than men (50.6%), who made such declarations. In the case of the economic criterion, the differences in the frequency of satisfaction after "smart" purchases between respondents were statistically insignificant, and the observed trend shows that the highest rate of often felt satisfaction occurs in the group of respondents with the lowest income per person in the household and decreases as the material situation improves.

The second positive post-purchase feeling is pride, and hence satisfaction with achieving the intended goal, which often appears in approx. 23% of the respondents. Differences in the occurrence of the feeling of pride after shopping due to gender of the respondents turned out to be statistically significant (χ²=19.37, df=1), because more than 4 times more women than men declared that pride often accompanies them after successful shopping. Frequent occurrence of pride is declared by around 30% of the respondents from the lowest income group and it can be observed that this indicator decreases as the income per capita in the household increases, reaching in the group with the highest income a value lower by over 15 pp. However, these differences were statistically insignificant.
Table 4 **Declarations of respondents concerning the feelings after making "smart purchases" of food products**

|                   | Gender      | Income per person in a household |       |       |       |       |       |       |       |
|-------------------|-------------|---------------------------------|-------|-------|-------|-------|-------|-------|-------|
|                   | Woman       | Man                             | $\chi^2$ | Up to 250 EUR | 251-375 EUR | 376-500 EUR | Above 500 EUR | $\chi^2$ |
| Pride             |             |                                 |        | 30.1  | 29.5  | 19.2  | 13.9  | 7.46   |
| Often             | 30.6        | 6.7                             | 19.37*) |        |       |       |       |        |
| Rarely or never   | 69.4        | 93.3                            |        | 69.9  | 70.5  | 80.8  | 86.1  |        |
| Satisfaction      |             |                                 | 12.95*) | 69.9  | 66.3  | 63.6  | 61.2  | 1.32   |
| Often             | 72.7        | 50.6                            |        | 30.1  | 3.7   | 36.4  | 38.8  |        |
| Rarely or never   | 27.3        | 49.4                            |        | 90.4  | 90.4  | 90.9  | 73.6  |        |
| Distrust          |             |                                 | 18.59*) | 9.6   | 9.6   | 9.1   | 26.4  | 12.57*)|
| Often             | 7.7         | 27.0                            |        | 0.0   | 8.2   | 4.5   | 0.0   |        |
| Rarely or never   | 92.3        | 73.0                            |        | 95.6  | 92.8  | 94.5  | 100.0 |        |
| Anger             |             |                                 | 4.01*)  | 0.0   | 100.0 |       |       | 12.22*)|
| Often             | 4.4         | 0.0                             |        |       |       |       |       |        |
| Rarely or never   | 95.6        | 100.0                           |        |       |       |       |       |        |

*) value of $\chi^2$ is statistically significant at $p \leq 0.05$

Source: Author’s calculations.

After shopping, consumers can experience negative feelings like distrust and anger. Distrust is a type of protective barrier that occurs with the perceived risk after purchase and maintains a distance and vigilance towards products. Anger is an emotional state that is a sign of dissatisfaction with the purchase made. For the entire sample, the rates of frequent occurrence of these negative feelings were not high and amounted to 13.9% and 2.9% respectively. The occurrence of feelings of distrust is significantly differentiated, both due to the gender of the respondents ($\chi^2=18.59$, df=1), and their affiliation in the income group ($\chi^2=12.57$, df=3). Also the frequency of occurrence of the feeling of dissatisfaction depended on the sex of the respondents ($\chi^2=4.01$, df=1), and income per capita in the household ($\chi^2=12.22$, df=3).
4 Conclusion

Smart shopping stimulates sensible household budget planning. Consumers commit their time to rationally use the opportunities for promotional purchase of food products offered by retail chains. It brings measurable benefits in the form of lower spending on product purchases that meet basic needs.

A characteristic feature of smart consumer is active searching for information about products and their prices. According to respondents, leaflets (available in printing version and on websites) containing current shops promotions are particularly helpful in searching for information. They also compare product prices directly at the point of sale.

Consumers willingly take advantage of market opportunities to make cheaper purchases of food products. The manner often way used by respondents to make clever shopping is to buy two products for the price of one, what significantly reduces the purchase price. Not less popular among respondents is collection of points in loyalty programs, which can be exchanged for vouchers, prizes or consumers can pay for future purchases with these points.

Smart shopping is sometimes regarded as a trend associated with the sustainable consumption. It is confirmed by the fact that consumers prepare for shopping by making a list of products they need. This limits unnecessary purchases and expenses.

The buying process does not end with the act of purchase. The last phase are the feelings the consumers have after buying the products. The respondents have declared that in the case of purchasing products that are on promotion, they most often have positive feelings such as satisfaction and sometimes also pride. Negative feelings also occur although less frequently.

References

1. ANG, S. H., LEONG, S. M., KOTLER, P. (2000). The Asian apocalypse: Crisis marketing for consumers and businesses. Long Range Planning, 33(1), p. 97-119. doi: 10.1016/S0024-6301(99)00100-4.
2. ATKINS, K. G., KIM, Y.-K. (2012). Smart shopping: conceptualization and measurement. International Journal of Retail & Distribution Management, 40(5), p. 360-375. doi:10.1108/0959055121122234.
3. ATKINS, K. G., HYUN, S.-Y. J. (2016). Smart Shoppers’ Purchasing Experiences: Functions of Product Type, Gender, and Generation. International Journal of Marketing Studies; 8(2), p. 1-12.
4. BICEN, P., MADHAVARAM, S. (2013). Research on smart shopper feelings: An extension. The Journal of Marketing Theory and Practice, 21(2), p. 221-234. doi: 10.2753/MTP1069-6679210207.

5. BLOCK, L. G., MORWITZ, V. G. (1999). Shopping lists as an external memory aid for grocery shopping: Influences on list writing and list fulfillment. Journal of Consumer Psychology, 8(4), p. 343-37.

6. BUI, M., KRISHEN, A. S., & BATES, K. (2011). Modeling regret effects on consumer post-purchase decisions. European Journal of Marketing, 45(7/8), p. 1068-1090. doi:10.1108/03090561111137615.

7. FLASH EUROBAROMETER. (2013). Consumer attitudes towards cross-border trade and consumer protection. Retrieved (January 20, 2018) from http://ec.europa.eu/commfrontoffice/publicopinion/flash/ fl_358_en.pdf.

8. HUNT, H. K. (1991). Consumer satisfaction, dissatisfaction, and complaining behavior. Journal of Social Issues, 47(1), p. 107-117. doi: 10.1111/j.1540-4560.1991.tb01814.x.

9. JASEK, K. (2012). Smart shopping po polsku. Retrieved (January 6, 2018) from http://www.research-pmr.com/pl/userfiles/file/wp/wp_29_164_2012_11_28%20-%20Smart%20shopping%20po%20polsku_02.pdf.

10. KANIORCZYK, G. (2014). Smart shopping a zachowania zakupowe polskich konsumentów. Handel Wewnętrzny, 3(350), p. 15-24.

11. KPMG. (2017). Wyprzedaże i promocje - jak zmieniają się wywąszenia i promocje Polaków. Retrieved (January 20, 2018) from https://assets.kpmg.com/content/dam/kpmg/pl/pdf/2017/12/pl-Badanie-opinii-na-temat-zakupow-promocjnych.PDF.

12. LACHE, C., BOLDUREANU, G., BOLDUREANU, D., PADURARU, T. (2010). The analysis of consumers' behavior in the frame of world economic crisis. Metalurgia International, 15(11), p. 107-111.

13. MANO, H., ELLIOTT, M. T. (1997). Smart Shopping: the Origins and Consequences of Price Savings. Advances in Consumer Research, 24, p. 504-510.

14. MATYSIK-PEJAS, R., SZAFAŃSKA, M., ŻMIJA, J. (2015). Programy lojalnościowe jako narzędzie marketingowego odzianoływania na klientów. Handel Wewnętrzny, 1(354), p. 151-160.

15. OU, W.-M., SHIH, Ch.-M., CHEN Ch.-Y., WANG, K.-Ch. (2011). Relationships among customer loyalty programs, service quality, relationship quality and loyalty: An empirical study. Chinese Management Studies, 5(2), p. 194-206. doi: 10.1108/17506141111142825.

16. PANDELICA, A., PANDELICA, I. (2011). The change of consumers' behavior in crisis conditions: A psychological approach to the empirical evidence
from Romania. African Journal of Business Management, 5(28), p. 11399-11412. doi: 10.5897/AJBM11.266.

17. REFORMAT, B. (2013). The Idea of Smart Shopping - the Generation of Smart Consumers. Studia Ekonomiczne, 149, p. 166-175.

18. REFORMAT, B. (2014). Nowe pokolenie „sprytnych” konsumentów, jako efekt zjawiska „smart-shoppingu. Marketing i Rynek, 6(CD), p. 611-624.

19. TAYLOR, S. A. (2008). Reconciling satisfaction, emotions, attitudes, and ambivalence within consumer models of judgment and decision making: A cautionary tale. Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior, 21, p. 41-65.

20. QUELCH, J. A., JO CZ, K.E. (2009). How to market in a downturn. Harvard Business Review, 87(4), p. 52-62.

21. UN CLES, M. D., DOWLING, G. R., HAMMOND, K. (2003). Customer loyalty and customer loyalty programs. Journal of Consumer Marketing, 20(4), p. 294-316. doi: 10.1108/07363760310483676.

22. Polski smart shopper chce już nie tylko ceny i jakości, ale ... (2016). Wiadomości Handlowe, Retrieved (January 6, 2018) from https://www.wiadomoscichandlowe.pl/drukujpdf/artykul/8516.

23. SZYM BORSKI, Ł. (2012). Gazetki reklamowe, jako środek komunikacji marketingowej sieci hipermarketów z konsumentami. In Kozłowska, A. (Ed.), Strategie komunikacji reklamowej z konsumentem (pp. 71-96). Wyższa Szkoła Promocji, Warszawa.

24. ZALEGA, T. (2013). Smart shopping – nowy trend konsumencki. Handel Wewnętrzny, 6(347), p. 47-48.

25. ZALEGA, T. (2016). Nowe trendy konsumenckie jako przejaw innowacyjnych zachowań współczesnych konsumentów. Nierówności Społeczne a Wzrost Gospodarczy, 46(2), p. 202-225. doi: 10.15584/nsawg.2016.2.11.