

**CONSUMERS' COMPETENCES
AS A STIMULANT OF SUSTAINABLE CONSUMPTION**

Dariusz Kielczewski, Ph.D., Associate Prof.

*University of Białystok
Faculty of Economics and Management
M. Skłodowskiej-Curie St 14, 15-097 Białystok, Poland
e-mail: darekszkice@wp.pl*

Prof. Felicjan Byłok

*Czestochowa University of Technology (CUT)
Faculty of Management
Armii Krajowej St 19 B, 42-200 Częstochowa, Poland
e-mail: byl.f.s@zim.pcz.czyst.pl*

Prof. Anna Dąbrowska

*IBRKK – Institute for Market, Consumption and Business Cycles Research
Al. Jerozolimskie 87, 02-001 Warszawa, Poland
e-mail: annadabrowska1@wp.pl*

Prof. Mirosława Janoś-Kresło

*SGH Warsaw School of Economics, Collegium of Management and Finance
al. Niepodległości 162, 02-554 Warszawa, Poland
e-mail: mirkajk@interia.pl*

Prof. Irena Ozimek

*Warsaw University of Life Science – SGGW
Faculty of Economic Sciences, Department of European Policy and Marketing
Nowoursynowska St 166, 02-787 Warszawa, Poland
e-mail: irena_ozimek@sggw.pl*

Received 19 June 2017, Accepted 8 October 2017

Abstract

The paper contains considerations on the issue of sustainable consumption whose stimulator may be consumer competences. The problem can be examined in the cognitive, emotional and behavioural dimensions. Besides the theoretical approach, the authors have presented findings of the research carried out for the purposes of the project “Consumer Competences as a Stimulant of Innovative Behaviours and Sustainable Consumption” (2011/03/B/HS4/04417) financed from resources provided by the National Science Centre. The research involved a research sample of 1,000 Poles meeting specific criteria established by the authors. The obtained empirical material allowed for the construction of the consumer competence index which took into account the following variables: Knowledge of the consumer’s rights and ways of use thereof (Knowledge), Planning measured with the following variables (Planning), Making rational consumption choices measured with the following variables (Rationality), Autonomy of choices measured with the following variables (Sovereignty). Three groups of consumers were singled out and characterised in the study, namely: highly competent consumers, consumers with a medium level of competences, and consumers with low competences.

Keywords: consumer competences, sustainable consumption, consumer competence index, groups of consumers

JEL classification: D12

Introduction

Sustainable development is, at present, the prevailing concept of socio-economic development. The leitmotiv of this concept is the preservation of the environment and natural resources for future generations, which should not be related to the traditionally understood environmental protection but, primarily, to a change of the civilizational development model. Sustainable development can be defined as a socially advisable, economically reasonable and ecologically desirable development strategy. The purpose of this development is the growth of welfare, both in terms of social and individual well-being, which depends not only on the consumption of goods and services but also on ecological living conditions.

In the context of sustainable development, sustainable consumption deserves particular attention. Sustainable consumption is a humanistic concept which encompasses the idea of building societies which manage the available resources in such a way as to enable future generations to use them. The problem is to introduce a change in people's awareness so that the idea of sustainable consumption not only is accepted but also is implemented in practice. A way to resolve this question, which may be achieved through the alteration of patterns of production and consumption.

Therefore, there appears a question concerning the level of competences of Polish consumers: namely, whether consumers in Poland have relevant knowledge and practical skills which could be applied in the process of meeting their needs and taking responsibility for the choices they make. Implementation of the concept of sustainable consumption requires the existence of the conscious consumer; hence, the problem of building consumers' competences is gaining in importance.

In their study, the authors presented, against the background of considerations concerning consumers' competences and sustainable consumption, an original measure – consumer competence index, which was constructed with the use of statistical methods. The grounds for determination of the competence index were findings of the empirical research which was carried out in 2013 for the purposes of the research project *Consumer Competences as a Stimulant of Innovative Behaviours and Sustainable Consumption*, financed with funds from the National Science Centre, implemented in 2012–2014 at the Institute for Market, Consumption and Business Cycles Research (Instytut Badań Rynku, Konsumpcji i Koniunktur).

1. Consumer competences – notions and types

The competence concept is a subject of analyses of many scientific disciplines. In psychology, competences are treated as a possession of necessary skills used both in social and anti-social situations to gain the desired effects (Argyle, 2002). In management sciences, competences are defined as dispositions in the field of knowledge, skills and attitudes allowing for the implementation of professional tasks (Filipowicz, 2004).

The difficulty with a unanimous definition of the term ‘competence’ is apparent in the case of an attempt to define competences in consumption. Analysing the definitions of consumer competences in the subject literature, one can notice that a considerable part of researchers treat them from the economics perspective. Making use of the theory of rational choices, they indicate that consumer competences are based on their economic ability to buy goods and services as well as on the skills, attitude and knowledge connected with the rational approach to consumption (Royer, Nolf, 1980). John (1999), Grønhøj (2004) and Lachance, Choquette-Bernier (2004) consider the basic awareness of consumer markets, awareness of consumer rights and their obligations, scepticism towards advertisements, control of impulsiveness, rational management of the household budget, ability to save money and to compare prices, quality and guarantee prior to making a purchase to be the most important elements of consumer competences.

The next group of definitions are those which emphasise the complexity and multi-dimensionality of the notion ‘consumer competences’. The representatives of such an approach are M.J. Lachance and F. Legault (2007, p. 2) and J. Cloutier (2014) who indicate to the cognitive, behavioural and informational dimensions of consumer competence. The consumer, who has consumer competences, undertakes a cautious and responsible action in the market.

Another group of definitions are those which relate consumer competences to attitudes. For example, Lynda Young in the Quebec Consumer Protection Office identifies consumer competences with critical attitudes towards consumer goods, advertising, promotional measures taken by producers and sellers. The competent consumer is such who is critical of the market offer and looks for information on products in various sources. Moreover, he/she is aware of his/her rights as a consumer and defends them when they are violated (Lachance, Legault, 2007, p. 2).

A further group of definitions emphasises the social issues connected with a consumer’s functioning in the social structures. The social consumer competences include knowledge and abilities related to communicating via consumer goods, where reading the communication codes contained in goods and the alignment of the symbolic goods to the social stances is of

particular importance. In addition, the abilities to recognise new patterns of consumption, to apply them properly and to create hybrids of consumption patterns (Bylok, 2014) constitute another component of consumer competences.

In general, one can say that consumer competences will be consumers' ability to apply and use consumer knowledge in the processes of consumption (searching, making purchasing decisions, buying, consuming, and the utilisation or recycling of a consumer good) as well as the skills enabling the implementation of definite objectives in the sphere of consumption.

Consumer competences can have a cognitive, emotional and behavioural dimension.

The cognitive dimension is connected with the occurrence of competences which may include, *inter alia*, the ability to evaluate in the process of goods acquisition and the scope of the consumer knowledge that consumers have got. Making an alternative choice has become an important feature of consumer behaviour in the market. The consumer may do it reflectively, habitually or thoughtlessly (Falkowski, Tyszka, 2001, pp. 113–114). Consumer competence, in this case, will be choosing the best alternative in a conscious and reflective way. The scope of this competence will comprise the ability to assess and select the best product in terms of quality, price and functionality.

Another cognitive competence is the scope of consumer knowledge possessed and use thereof while making purchasing decisions. Consumer knowledge includes, among other things, knowledge of economics, finance, insurance, consumer rights, consumerism, the ways of searching for market information about products and services, the ways of product assessment prior to purchasing thereof (Moschis, Churchill, 1978, p. 607). Consumer knowledge can be divided into the knowledge of the market connected with the awareness of the market offer and producers as well as the knowledge on how to find information about new products (Xia, Monroe, 2005, p. 104).

In the market, there are many varied sources of information on consumer goods, which allow building consumer knowledge. The most important of them include information available on producers' websites, professional sources of consumer information – special consumer reports, information in shops, information contained on product packaging, information provided by Internet portals, community forums, etc. The excessive supply of information contributes to the formation of the type of selective consumer, i.e. a critical person, who is sceptical about information coming from various sources and simultaneously aware of the necessity to look for reliable and proven information about products, their prices and quality. While making decisions on purchasing a given product, the selective consumer possesses the knowledge on the product's

utility values and the market offer (Bylok, 2005, pp. 381–383). The most important cognitive competences of the selective consumer include:

- possession of knowledge on products coming from various sources of information, e.g. from consumer magazines, guidebooks where tests of quality of various products are presented,
- possession of knowledge on well-known brands and their prices in a given market,
- skepticism towards advertising and towards the personnel of shops selling consumer goods,
- awareness of consumer rights related to the right to make claims or to return the purchased items as well as the quality warranty of the consumer goods on offer.

The next dimension of competences in consumption is connected with emotions. The consumer is under the continuous influence of various stimuli coming from outside – advertising, shop decorations, music coming from loudspeakers, the promotional offers of products, etc., all of which frequently cause emotional reactions in clients. Influencing consumers' emotions with the help of these means yields good results since emotions connected with purchasing experience are an important determinant when making consumer decisions. M. Prisching (2006, p. 122) believes that the aim of the producer and his/her offer is to produce the state of being in a consumption trance in the potential purchaser which consists in the fact that for the consumer a world of consumer goods becomes the most important one. In effect, the consumer reacts emotionally to the arranged shopping situation buying products in an impulsive way, without any deeper reflection. The consumer may refrain from shopping under the impact of impulse when he or she exhibits the critical stance towards the market offer or when he or she makes the decision on the deferment of purchasing a particular item, which would allow for considering the reasonableness of buying that product. Therefore, the competences related to the emotional dimension are those which allow a control of emotions in the process of shopping and non-compliance with external impacts when making a decision on purchasing a definite purchase item.

The behavioural dimension is the next component of competences in consumption. It concerns consumption behaviours related to playing the role of the consumer. The most important consumer competences in this regard are the ability to use the acquired knowledge, skills and experience to choose the way of fulfilling the role in the area of consumption. A person may play individual (personal), social and ecological roles in consumption. The individual role relates to the use of consumer goods for reaching one's goals, e.g. for creating one's identity.

Consumer competence in this regard will be the ability to choose the consumer goods which will allow creating an individual, personal lifestyle that he or she can identify with.

In turn, fulfilling the social role requires from the consumer possession of the competence connected with the ability to permanently follow the ever-changing market novelties. Inability to take part in the social life as a sterling consumer results in the fact that the man becomes a 'faulty consumer' who is pushed out beyond the range of the social life (Bauman, 1998).

On the other hand, fulfilling the ecological role is connected with sustainable consumption. J. Benn (2004, p. 114) pays attention to the dilemma between fulfilling the role of a consumer and the role of a citizen. Fulfilling the role of the consumer is perceived as a personal, distinct and aesthetic activity in the area of meeting one's individual needs. In fulfillment of the role of the citizen, care of the social and natural environment is of considerable importance. A contemporary person must have both competences, which will allow him/her playing the role of citizen and the role of consumer. Reconciliation of personal interests with social and ecological ones becomes the key task of an individual.

Consumer competences can be examined through the prism of various criteria. One of the important criteria is stages of the process of consumption behaviour. For this criterion, we can divide them into such which relate:

1. To the stage of purchasing. At the stage of purchasing, consumer competences are, *inter alia*, awareness of the reasonable activity in the market related to product purchasing and using, familiarity with product brands and attitude towards them, the scope of knowledge of products, ability to acquire knowledge of the trends in fashion and products related thereto.
2. Next to the stage of possessing. Important competences in this respect include, *inter alia*, the knowledge of status goods connected with the occupied social position and the ability to use them, the knowledge on the relationship between goods and symbolic contents with a given lifestyle, ability to adjust durable goods to the lifestyle assigned to a definite social position, ability to adjust the consumption patterns to the consumer goods in the market offer.
3. Those related to the stage of consuming. Competences are diversified depending on the type of consumer goods. In the case of products equipped with modern technological solutions, e.g. computers, mobile phones, TV sets, cars, etc., consumers must, in order to fully use those products' utility functions, have the technical knowledge serving an adequate use thereof. The 'control over' consumer goods requires relevant skills which should be continually improved (van Raaij, 2001, p. 332).

The next division of consumer competences is connected with the criterion of forms of consumption. For this criterion, we may distinguish the competences which relate to sustainable consumption, e-consumption and prosumption. The most important competences associated with sustainable consumption include: care of the natural environment, which may take various forms, *inter alia*, sorting waste, reusing goods – giving items a ‘new life’, use of biodegradable products, use of energy-saving appliances, reasonable use of a car, paying attention to the conditions of fair products manufacturing, etc.

As far as consumer competences in e-consumption are concerned, there are specific IT skills which are defined as indispensable for the use of high technologies for personal, organisational purposes and those related to professional advancement. These skills cover the skilful and effective use of information and communication technologies in the process of meeting needs with regard to purchasing consumer goods and services on the Internet. The skills are used in the process of information retrieval, the comparing and purchasing of products with the application of digital technology.

On the other hand, the most important competences connected with prosumption include possession of expert knowledge allowing the consumer to take part in a constructive dialogue with the producer (Humphreys, Grayson, 2008, p. 16). The expert knowledge may be applied in the course of customization, i.e. designing the goods manufactured for the specific consumer.

In summary, one may formulate the conclusion that consumer competences are an important area of contemporary consumption. Making use of the experience of many academic disciplines such as consumption economics, consumption psychology, consumption sociology, management science, one may build a model of consumer competences. However, we may note certain difficulties, appearing in this area, the difficulties connected with different approaches to the problem of consumer competences. Most frequently consumer competences are examined from an economics perspective. Researchers assume that consumers are human beings who act reasonably in the market; guided by preferences compliant with the axioms of the theory of usefulness, they make choices which are aimed at maximizing that usefulness (Zaleśkiewicz, 2011, p. 52). The surveys, engaging the sociological perspective, where consumer competences are examined in the context of their social role and impact, are rarely undertaken. However, the combination of various perspectives would allow for the creation of a holistic approach comprising all aspects of consumer competences.

2. Sustainable consumption as a challenge for the contemporary consumer

Sustainable consumption is a component of a broader category, i.e. sustainable development which consists in shaping the development processes in such a way as to ensure the sustainable satisfaction of people's needs. The notion should be interpreted as follows: the endeavours and aspirations of consumers of the current and future generations need to be realised to the maximum possible extent, without damaging, at the same time, the basic conditions for the sustainability of management in a long-term perspective (Kielczewski, 2008; Rogall, 2010; Viederman, 1993; Poskrobko, 2011; Reisch, Thøgersen, 2015; Kielczewski, 2012).

Sustainable consumption is such a shape of consumption processes, which enables reaching the goals of sustainable development; first of all, they are the directions and the scale of consumption that enable lasting consumption for future generations.

The implementation of sustainable consumption patterns may occur in three ways:

- a) behaviours formed by the determinants independent of the consumer's will: ban on consumption of the selected goods and services particularly onerous to the environment or necessity to use equipment of a definite standard; the consumer in this case is deprived of the opportunity to choose the way of acting, they behave in a sustainable way as there is no other choice;
- b) behaviours formed by the determinants indirectly dependent on the purchaser's will: through an active policy of various entities they are encouraged to make some choices and discouraged to make others, or they implement the patterns issuing from their social affiliation; they make, as a rule, free decisions, but the impact of external influences is significant;
- c) behaviours dependent directly on the consumers' will, being an effect of their autonomous free decisions.

Consumer competences are of key importance in this third dimension and partly also in the second one. The first and the second are influenced by the state's policy and the impact of the enterprises and NGOs sector.

There are a number of threats and conditions which reduce a consumer's rationality as regards the choice of sustainable goods and decrease their competences in this sphere:

- unawareness of the existence of proecological goods and lack of knowledge of consumption environmental costs, including those related to transport,
- intentional misleading purchasers by producers and sellers,
- stereotypes related to environmental protection,

- perception of environmental protection exclusively in the category of costs and not benefits (including intangible ones as their positive impact on health) (Goleman, 2009).

The behaviours aimed at sustainable consumption are in great conflict with the hitherto lifestyles and purchasing preferences. Therefore, they require a complete change of behaviour and mental habits.

The authors of this article comprehend sustainable consumption in the context of consumption as the sphere of economy connected with meeting needs. Thus, they believe that the number of determinants of such consumption is very big and requires an adequate type of consumer awareness including the entirety of consumption dimensions. The following determinants are important:

- subjective: the level of consumer awareness, social affiliation, professional status, education, age and sex of the purchaser, household's structure,
- objective: consumption pattern (the proportion between expenditure on food, tangible goods and services as well as types of the goods and services being consumed), the level of household provision, the scale of consumption (there is a ceiling of material consumption),
- organisational: the state's policy, marketing and advertising, activity of NGOs, proportion between private and public, individual and collective, material and nonmaterial consumption,
- spatial: it is mainly about the benchmark for our lifestyle (which countries and regions we imitate) as well as the access to resources (Kielczewski, 2008; Dąbrowska, Bylok, Janoś-Kresło, Kielczewski, Ozimek, 2015).

In such a context, the cognitive, emotional and behavioural dimensions of consumption infuse and determine one another. In the case of the behavioural dimension, the essence of competences as regards sustainable consumption is an optimal reconciliation of personal, social and ecological roles by the consumer. It is about setting up a synthesis – to make that the proper fulfillment of the social and ecological role was for the consumer a source of their personal satisfaction and something that raises the general state of satisfaction with the living quality and standard they have reached.

3. Consumer competence index

3.1. Methodology

In order to construct the index, the authors used variables and findings of the research carried out with the use of a survey questionnaire by the CATI method (N = 1000). The respondents taking part in the research were selected with the help of the following criterion: the respondent answered 'yes' or 'rather yes' to at least 3 out of the 5 statements specified below:

1. If the product is proecological and has such a marking, then I would readily buy it even if it costs 10% more than the one without that marking.
2. I would like the direct manufacturer to receive fair payment for the product even if I must pay for it 10% more.
3. I regularly sort waste.
4. I always listen to the opinions of my acquaintances before I buy any new product.
5. I almost always read the composition of the food products which I buy.

Therefore, we may assume that the eligible respondents have a certain degree of competences.

Consumer competences are defined *as the theoretical knowledge and practical skill, distinguishing a given person with easiness of an efficient, effective, responding to qualitative expectations, fulfillment of needs of lower and higher rank while maintaining responsibility for the choices being made.*

The two main categories of variables: knowledge and skills were distinguished. Next, the variables that differentiate respondents from the point of view of their consumer knowledge and skills were chosen. At the same time:

- a) referring to the general situations, for instance, the question: "Do you prepare a list of purchases prior to shopping for foodstuffs?" was not considered, as this refers to consumption of only one type of products;
- b) the questions which do not differentiate respondents in terms of variables not concerning consumer competences were not considered, e.g. the question: "In which – in your household – of the mentioned groups of products do children play the ever-growing role?" was not taken into account as it measures only competences of households with children.

In total, the consumer competence index (CCI) contained 25 variables which were so decoded that the choice '1' meant competent behaviour, whereas the choice '0' – incompetent behaviour. The index was transformed into a variable with 3 values:

- 1 – low level of competences (to 16 points),
- 2 – average level of competences (16–17 points),
- 3 – high level of competences (20 points and more).

Based on the main components with the application of the varimax rotation method, the following variables composing competences were determined:

1. Knowledge of the consumer's rights and ways of use thereof (Knowledge – sex questions concerning: (1) getting familiar with the specific conditions of participation in the promotions offered by the shop/producer/service provider; (2) propensity to raise complaints about the purchased good/service in case of default, improper accomplishment, defect; (3) being interested while purchasing goods/a service in the terms of raising claims; (4) keeping the bill, receipt, invoice after the purchase; (5) being interested while buying goods/a service in the terms of merchandise return; (6) awareness of the institutions and organisations dealing with consumer protection and education).
2. Planning measured with the following variables (Planning – seven questions concerning: (1) planning budget in a household; (2) planning purposeful expenses; (3) making a shopping list prior to shopping for food; (4) buying novelties provided that there is information on new goods; (5) factors affecting the purchase of a new product; (6) checking if the product is ecological; (7) habit to check what are prices in different shops and based on that to choose the product, or rather there usually is a lack of time to compare prices in different shops).
3. Making rational consumption choices measured with the following variables (Rationality – seven questions concerning: (1) influence of children on purchase decisions; (2) paying with a proximity card; (3) buying 'novelties' under the influence of advertisements; (4) paying attention to certificates/approvals/quality guarantees, originality possessed by the product; (5) repair of the device upon expiration of the guarantee, warranty period, or buying a new model of radio and TV devices, white goods; (6) propensity to repair apparels, footwear; the product; (7) buying new things though those possessed are still in good condition, not torn, efficient).
4. Autonomy of choices measured with the following variables (Sovereignty – five questions concerning: (1) the person responsible for purchase decisions; (2) use of payments via a mobile phone; (3) use of the opportunity to pay with a proximity card; (4) making records of expenses as this facilitates money management, or is it a waste of time to keep records; (5) using a credit card for a more expensive product or saving).

Referring to the definition – the first component is the theoretical knowledge. The next three refer to the practical skills. Therefore, we measure the consumer's competences assessing his or her knowledge – awareness of rights and ways of usage thereof, and the skills – planning, making reasonable choices, and non-susceptibility to impacts during choices.

3.3. Results

With the help of the consumer competence index (CCI) respondents were divided into three groups:

Group 1 (29%): consumers with low competences. This group includes the respondents who out of 25 questions being a part of the component answered correctly to 8–16 questions, thus achieving from 8 to 16 points. There were 287 such respondents.

Group 2 (41%): consumers with average competences. This group included 412 respondents; which is the biggest group. They achieved a score from 17 to 19 points.

Group 3 (30%): consumers with high competences. This group comprised 301 respondents. They achieved scores from 20 to 24 points.

The population interviewed did not display the *ideal consumer* – no one received 25 points.

3.4. Characteristics of the competent consumer

The competent consumer is an individual, usually 40–49 years old, who is in a relationship where he/she makes decisions together with his/her partner, has children, is well educated and has a job.

People with high consumer competences **plan their household budget**, at least on a monthly basis. 88.7% of respondents in this group answered that they were planning their budget on a monthly basis or in a longer perspective and greater expenditures within the period of 6 months to a year: 64.1%. In the group of people with average competences, 67.5% of individuals **plan their expenditures** within at least a month, and a large group of people, 42.7%, do not plan greater expenses at all. Individuals with low consumer competences tend not to plan their budget (54.7%) or greater expenses at all (61.5%). This group also most often **does not prepare a shopping list** prior to going out shopping. 29.3% of people with low consumer competences declare that they never do it. Among those people with average and high competences, this percentage is lower and accounts, respectively, for 15.3% and 11%.

As for the **person responsible for purchasing decisions**, no significant differences between groups were observed. However, we may notice specific tendencies, namely, that the more expensive the goods are, the more collectively the decision is made. In 85% of cases, children do not decide on the issue of consumption. Nevertheless, **children's influence** grows together with the level of consumer competences. In group 1 – 89.9% of individuals declared that children did not decide; in group 2 – 84.5%, and in group 3 – 81.1%.

People from group 3 are more prone to make **payments using modern methods** such as using a mobile phone. 11.9% at least from time to time use payments by phone, and 29.2%, if they have the possibility, pay with the help of a proximity card.

Novelties are bought by members of group 3 only upon receiving by them information about the product (34.9%). In groups 1 and 2, the most frequent attitude towards novelties is a reluctance to buy. 28.2% of people from group 2 and 32.1% of those from group 1 consider that they do not buy new products as they prefer old ones. 21.9% of respondents with high consumer competences learn new goods from advertisements. This is a lower per cent than in the case of groups 1 and 2 where it accounts, respectively, for 31% and 28%.

The group of highly competent consumers is more often than the remaining two groups attached to the principle of **checking the rule of participation in promotional offers**. 32.9% declare that they always check the terms and **acquisition of information** on the product prior to purchasing; 20.6% of respondents from this group declare that they always collect (inquire about) information on the product. In the group of consumers with average competences, these per cents amount, respectively, to 26.9% and 13.8%. Significantly fewer people from group 1 always check the promotion regulations and ask about the product. This is, respectively, 17.1% and 9.1%.

For highly competent consumers, while **making decisions on the purchase of goods**, important is its functionality, quality and price, appearance, opinions on it, compliance with the fashion trends, the fact of owning the product by individuals, an impression that the product may arouse, and the convincing advertising. 71.4% of highly competent consumers declared that they always pay attention to the product having **certificates/approvals/guarantees of quality and originality** in the course of shopping thereof. Among averagely competent consumers, such declarations were made by 58.3%, and among those with low competences – 52.6%. The group, comprised of individuals with the highest level of consumer competences, seldom declares that it is not important for them that the product is **ecological** (with an organic origin). A similar declaration was made by merely 3.3% of respondents. This percentage is twice as low as in the case of groups 2 – 7.3% and 3 – 6.6%.

Individuals with high consumer competences are more apt to **repair and use apparels, footwear and electronic appliances longer** than people from the remaining two groups. Highly competent consumers more often than others look for terms of guarantee and return of the goods, they keep the documents which are then necessary in order to make efficient claims and exercise the right to return a faulty product. The highly competent consumer more often pays attention to **costs of media consumption** at home and more seldom than less competent consumers is not familiar with any institution or organisation dealing with consumer protection and education – 60.8% allege that they are not familiar with any. Consumers with high competences more rarely than less competent consumers keep records of their expenses – 19.9% do not do it; however, they more often go shopping with a precise shopping list – 84.7% do so. 95% of highly competent consumers **save money** instead of borrowing and compare a product's prices in various places at the expense of time (77.1% do compare).

Summing up, highly competent consumers are characterised with the skill to plan expenses. They are also able to obtain information on consumption and to make use of it as well as of their rights. To a lower degree it concerns average competent consumers. Incompetent consumers rather do not plan their expenses, do not acquire information on the product and do not make full use of their rights. The competent consumer is not afraid of novelties, though he/she is cautious about them. He/she carefully selects the sources of knowledge. He/she makes decisions on consumption autonomously taking primarily into consideration the objective factors such as quality, functionality, and price. The competent consumer controls their expenses and does not display a tendency to throw away goods prematurely.

Conclusion

In light of the literature on the subject, there are many concepts of understanding the notion of consumer competences; hence, research in this respect should be multi-aspect. As the findings of authors' own surveys show, among the sociodemographic factors, particularly age, level of respondents' education, residence, children in a household and professional activity affected the level of consumer competences. It was shown that people with high competences display the skills to plan expenses as well as the fact that they are able to acquire the information on consumption and to use it as well as their rights. For highly competent consumers, in the course of making decisions on shopping for goods, important aspects are its functionality, quality and price, appearance, opinions on it, compliance with fashion trends, the status it offers or the impression the product may arouse, and the convincing advertising. Moreover, competent

consumers display, on the one hand, openness to innovative products, while, on the other hand, being cautious about them. It is worthwhile to pay attention to the fact that individuals with high consumer competences make their decisions on consumption autonomously, carefully selecting sources of knowledge and taking into account, first of all, objective factors such as quality, functionality and price. However, having in mind the fact that highly competent consumers still are a non-dominating part of consumers in Poland, it is important that, pursuant to the document,¹ one of the aims of consumer policy in the European Union for the years 2014–2018 is to increase consumer protection and safety in the market, and among the sector priorities are measures to ensure the highest possible standards of consumers' rights observation and to increase their awareness in the markets where the greatest threats in this respect occur. Therefore, it is important to carry out the information and education activities especially addressed to those segments of the market, which display a particularly low level of consumer competences. They may contribute to the formation of consumers' critical attitudes towards the marketing offer as well as to raising the level of awareness as regards the rights they are entitled to, and thus to the formation of sustainable and conscious pro-market attitudes.

References

- Argyle, M. (2002). *Psychologia stosunków międzyludzkich*. Warszawa: Wydawnictwo Naukowe PWN.
- Bauman, Z. (1998). Zbędni, niechciani, odtrąceni – czyli o biednych w zamożnym świecie. *Kultura i Społeczeństwo*, 2, 3–18.
- Benn, J. (2004). Consumer education between 'consumership' and citizenship: experiences from studies of young people. *International Journal of Consumer Studies*, 2 (28), 108–116.
- Bylok, F. (2014). Kompetencje społeczne współczesnych konsumentów, *Handel Wewnętrzny*, 4 (351), 30–42.
- Bylok, F. (2005). *Konsumpcja w Polsce i jej przemiany w okresie transformacji*. Częstochowa: Wydawnictwo Politechniki Częstochowskiej.
- Cloutier, J. (2014). Competence in Consumer Credit Products: A Suggested Definition. The Forum for Family and Consumer Issues, Department of 4-H Youth Development and Family & Consumer Sciences, NC State University. Retrieved from: <https://projects.ncsu.edu/ffci/publications/2014/v19-n1-2014-spring/Cloutier.php> (20.09.2017).

¹ See details in: *Polityka konsumencka...* (2014).

- Dąbrowska, A., Byłok, F., Janoś-Kresło, M., Kielczewski, D., Ozimek, I. (2015). *Kompetencje konsumentów, Innowacyjne zachowania. Zrównoważona konsumpcja*. Warszawa: PWE.
- Falkowski, A., Tyszka, T. (2001). *Psychologia zachowań konsumenckich*. Gdańsk: Gdańskie Wydawnictwo Psychologiczne.
- Filipowicz, G. (2004). *Zarządzanie kompetencjami zawodowymi*. Warszawa: PWE.
- Goleman, D. (2009). *Intuicja ekologiczna*. Poznań: Rebis.
- Grønhoj, A. (2004). Young consumers competences in a transition phase: Acquisition of durables and electronic products. In: *Colloque international organisé par le Centre Européen des Produits de L'Enfant* (pp. 707–725). Angoulême: Université de Poitiers Le Centre Européen des Produits de L'Enfant (CD-rom).
- Humphreys, A., Grayson K. (2008). The Intersecting Roles of Consumer and Producer: A Critical Perspective on Co-production, Co-creation and Prosumption. *Sociology Compass*, 2, 2–18.
- John, D.R. (1999). Consumer socialization of children: A retrospective look at twenty-five years of research. *Journal of Consumer Research*, 26, 183–213.
- Kielczewski, D. (2008). *Konsumpcja a perspektywy zrównoważonego rozwoju*. Białystok: Wydawnictwo UWB.
- Kielczewski, D. (2012). Zmiany zachowań konsumenckich jako czynnik zrównoważonego rozwoju. *Handel Wewnętrzny*, 2, 201–208.
- Lachance, M.J., Legault, F. (2007). College Students' Consumer Competence: Identifying the Socialization Sources. *Journal Research for Consumers*, 13, 1–5.
- Lachance, M.J., Choquette-Bernier, N. (2004). College students' consumer competence: A qualitative exploration. *International Journal of Consumer Studies*, 5 (28), 433–442.
- Moschis, G.P., Churchill, G.A., jr (1978). Consumer Socialization: A Theoretical and Empirical Analysis. *Journal of Marketing Research*, 4 (15), 599–609.
- Polityka konsumencka na lata 2014–2018* (2014). Warszawa: UOKiK. Retrieved from: uokik.gov.pl/download.php?plik=14684 (20.06.2017).
- Poskrobko, B. (ed.) (2011). *Teoretyczne aspekty ekonomii zrównoważonego rozwój*. Białystok: WSE.
- Prisching, M. (2006). *Die zweidimensionale Gesellschaft. Ein Essay zur neokonsumistischen Geisteshaltung*. Wiesbaden: VS Verlag für Sozialwissenschaft.
- Raaij van, F. (2001). Konsumpcja postmodernistyczna. In: M. Lambkin, G. Foxall F. van Raaij, B. Heilbrunn (eds.), *Zachowania konsumenta. Koncepcje i badania europejskie*. Warszawa: Wydawnictwo Naukowe PWN.
- Reisch, L., Thøgersen, J. (2015). *Handbook of Research on Sustainable Consumption*. Cheltenham: Edward Elgar.
- Rogall, H. (2010). *Ekonomia zrównoważonego rozwoju*. Poznań: Rebis.

- Royer, G., Nolf, N. (1980). *Education of the consumer: A review of the historical development*. Washington: Consumer Education Resource Network.
- Viederman, S. (1993). *The economics and economy of sustainability: Five capitals and three pillars*. Talk delivered to Delaware Estuary Program. New York: Available from Noyes Foundation.
- Xia, L., Monroe, K.B. (2005). Consumer Information Acquisition. A Review and an Extension. *Review of Marketing Research*, 1, 101–152.
- Zaleśkiewicz, T. (2011). *Psychologia ekonomiczna*. Warszawa: Wydawnictwo Naukowe PWN.