

# IMPACT OF THE PERSONAL FACTORS UPON THE PURCHASING AND CONSUMPTION BEHAVIOUR IN THE TOWN OF REȘIȚA

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## Abstract

*One of the most disputed subjects within the economic theory, with repercussion both on the economic and social practice and on the political one is the issue of consumption and consumer behaviour.*

*As social practice and experience, the origin and core of consumption is connected to the existence of life itself, consumption being a process linking not only the producer and the consumer, but also the economic and the social activity.*

*Consequently, this paper approaches one of the most stringent issues, which interest specialists, governing bodies, mass-media and, last but not least, population.*

*Concretely, in this paper we analyse the impact of the personal factors upon the purchasing and consumption behaviour in the town of Reșița and in this respect, in the research performed we used structured individual inquiries, based on a questionnaire.*

*The paper ends with a brief presentation of conclusions and suggestions regarding the analysis and improvement of population's consumption.*

**Key words:** *consumption, consumer behaviour, personal factors.*

**JEL Classification:** D11, D12.

## 1. Introduction

The economic theory of consumption, whose foundations were laid especially by Engel and Blackwell (1982), through the theory of demand, has been substantially enriched along time grace to the contributions of modern and post-modern economists – Assael (1992), Becker (1994), Boier (1994), Filser (1994), Miron (1996), Plăiaș (1997), Blythe (1999), Dobre (2000), Marder (2004), Catoiu and Teodorescu (2004, 2007), Zaltman (2007), Tănase (2009, 2013), Anghelina (2011) etc., authors treating in their works complex issues of consumption and consumer behaviour. Obviously, references to this subject are also found in the preoccupations of other authors such as Rîndașu (2005, 2009), Dinu (2010, 2012), Georgevici (2013), who analyse the thorny issues of consumption: the consumption of ecological products, of electoral products and so on, even drug use and abuse.

Although the problems related to consumption and consumer behaviour have enjoyed a special attention from specialists, grace to their wide scope, the study of the population's consumption patterns still remains a field to be explored with much scientific discernment.

Keeping in mind all the above, the present paper aims at identifying the impact of personal factors (with reference to age, gender, occupation, life style) on the consumption of Reșița's population.

In order to reach this goal, in the research conducted we used the questionnaire-based individual structured inquiries and in order to ensure the sample representativeness, we choose as sampling method the quotas methods combined with the areolar survey.

## 2. General presentation of the research

Due to the complexity of consumption, even among a relatively small population group, the endeavour of its empirical study often imposes the realisation of a methodological adaptation, in the context of respecting the basic requirements of the standardisation of research methods (Stanciu, 2006, p. 7).

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At present, the research of the consumer behaviour is made with the help of motivational research, focused on the aspects of consumer behaviour that are considered the most relevant.

In the absence of sufficient statistic information or representative for the formulation of conclusions related to the *impact of the personal factors upon Reșița consumers' behaviour, a direct research among the population was performed for this purpose.*

The research was conducted in September 2013, relying on a programme comprising the following elements:

- Definition of the research purpose;
- Elaboration of the research objectives and hypotheses;
- Estimation of the value of information acquired from the research;
- Selection of the sources of information;
- Selection of the modalities of data collection and systematisation;
- Collection of information;
- Processing of information;
- Analysis and interpretation of information;
- Elaboration of conclusions.

In order to describe in detail all the previously presented aspects, we made appeal to *methods of direct study of the consumption demand*, grounded on the collection of information directly from the purchasers, i.e. consumers.

*In the case of the present research, considering the research objective, we considered it opportune to conduct a quantitative study, whereas the choice of the investigation modality was that of an occasional inquiry.*

### 3. Determining the sample size

The establishment of the sample size is made in different manner, depending on the *survey rate* (Dobre et. al, 1995, p. 161) - Equation (1).

$$\left( R = \frac{N}{n} \times 100 \right) \quad (1)$$

where:

R = survey rate

N = size of the studied community

n = sample size

○ If the survey rate is < 14.3% of N (1/7 of the investigated community), the sample is non-exhaustive;

○ If the poll survey is > 14.3% of N, the poll is exhaustive.

In the case of our study, we set on the determination of a *non-exhaustive poll*, for which the minimum size of the sample is given by the relation (Cătoiu (co-ordinator), 2009, p. 494-495, Dobre et. al., 1995, p. 161) - Equation (2).

$$n = \frac{t^2 \times p \times q}{e^2} \quad (2)$$

where:

n = minimum sample size;

t = coefficient associated to the probability of guaranteeing the research results (trust or confidence level or threshold) previously set by the researcher (its value is taken from statistic tables).

p = the non-percentile weight of the sample components that are characterised by a certain attribute, in other words, the frequency of apparition for the studied

phenomenon (most of the times the value of  $p$  is unknown and is considered to be equal to  $0.50$ , to make dispersion reach its maximum possible value);

$q$  = the non-percentile weight of the sample components that are not characterised by a certain attribute; it is determined with the relation  $1 - p$ ;

$e$  = the error margin that can be tolerated in research (admitted deviation).

In determining the sample size, we should use all the time a certain error margin, as “samples are rarely perfect miniatures of the universe they are extracted from” (Demetrescu, 1991, p. 29).

In practice, error margins usually range between  $\pm 1$  and  $\pm 5\%$ , “their establishment remaining, as in the case of the probability of guaranteeing results, at the researchers’ latitude” (Cătoi (co-ordinator), 2009, p. 494-495).

In the case of our study:

$$n = \frac{2,17^2 \times 0,5 \times 0,5}{0,03^2} = \frac{4,7089 \times 0,25}{0,0009} = \frac{1,177225}{0,0009} = 1308 \text{ persons}$$

The error margin to use in research will be of  $\pm 3\%$ , which will correspond to a trust / confidence threshold of  $0.97$ . Affherent to this trust threshold, the value of the coefficient will be  $2.17$ .

The survey rate is calculated and we obtain:

$$R = \frac{81521}{1308} * 100 \approx 6232 \text{ persons}$$

As  $6232 < 14.3\%$  of  $81521$  ( $1/7$  of the investigated community– N, Reșița’s population being of  $81521$  persons on  $1.01.2012$ ), *the sample is indeed non-exhaustive*.

#### **4. Presenting the sample subjected to research**

The main criteria of subjects’ selection were:

- a) *the gender criterion* (male and female) – 2 levels.
- b) *the age criterion* (under 20, between 20 - 29 years of age, between 30 - 39, 40 - 49, 50 – 59, over 60) – 6 levels.
- c) *the socio-professional category* (high school students – college students, workers, intellectuals, clerks (secondary studies), pensioners and “other occupations” – 6 levels.

*Additional details:*

- In the categories “*high school students / college students*” we questioned  $12^{\text{th}}$  grade students and college juniors and sophomores;

- The category “*workers*” includes qualified workers and foremen employed in different fields: industry, constructions, transports etc.

- The “*intellectuals*” refer to engineers, physicians, teachers, IT specialists, economists etc.

- In the category “*office workers*” (with secondary education) we included public clerks, secretaries, operators from banks and synthesis institutions (statistics, financial administration etc.).

- We included in the category “*other occupations*” shop assistants, drivers, taxi drivers, ticket collectors, nurses, hairdressers, barbers, beauticians, tailors, seamstresses etc.

The subjects were not included in the sample randomly, but on the basis of a certain selection procedure, so that the laws of probability become applicable, making possible the statistic inference from the values of the sample characteristics to those of the entire population. (Novak, 1998, p. 23.)

In order to ensure the sample representativeness, we choose as sampling method the quotas methods combined with the areolar survey, aiming at selecting subjects from all the

districts of the town of Reșița, the quotas used being calculated based on the data received from the County Statistics Division Caraș-Severin.

## **5. Interpretation of the study results**

### *1. Subjects' perception related to the category of factors influencing the most the purchasing and consumption decision making*

Almost a third of the total interviewed persons – 32.25% (33.32% of men and 31.19% of women) declare that in general, the factors which influence the most their purchase and consumption decisions are the economic ones (price of economic goods, consumers' revenues, interest rate, unemployment, inflation etc.). The highest share is recorded in this respect among the persons aged over 60 (52.12%), i.e. in the case of pensioners.

On the other hand, the lowest percentages – 11.86% (9.63% of men and 13.78% of women) were represented by those who declare that the factors which influence the most their purchase and consumption behaviour are the social-demographic factors (demographic environment, social class, reference group – family for instance). As regards the age criterion, the lowest weight is represented again by senior citizens aged over 60 (5.12%), in a word pensioners.

We must point out that 16.32% of the questioned subjects affirm that the most important influence on the consumption is represented by cultural factors (tradition, customs etc.), whereas for another 15.42%, psychological factors (such as needs, motivations, personality, self image etc.) are dominant in their market behaviour.

### *2. To what extent subjects consider that age influences their decision of purchase and consumption.*

Most respondents – 59.25% (57.53% of men and 60.86% of women) declare that in general their age influences their consumer behaviour rather much, and this opinion is shared mostly by the old people over 60 (72.69%), in other words pensioners.

At the opposite pole, the lowest percentage – 3.82% (4.44% of men and 3.25% of women) are represented by those who affirm that age has no influence whatsoever in making their consumption and buying decision, the lowest percentage being recorded in this case too by those aged over 60, that is pensioners (2.07%).

We must underline the fact that 20.18% of the respondents state that age generally influences their market behaviour to a very high extent, and only 16.74% of the subjects consider that age has a rather insignificant influence in this respect.

### *3. Subjects' position about the structure of the expenditure incurred*

A percentage of 39.53% (47.86% men and 31.76% women) of the total interviewed persons declare that the largest share of their expenses is allotted for buying food products. The highest percentage is recorded among those aged between 30 and 39 (49.69%), whereas according to the occupation criterion, the highest weight is detained this time by workers (47.56%).

On the other hand, the lowest percentages are recorded by those who declare they allot most of their expenditure to body care products and beauty services – 5.66% (3.80% of men and 7.39% of women). As for the age criterion, the lowest percentage is encountered among people under 20, in other words students and pupils (2.21%).

We must remark that a rather high percentage – 23.01% - affirm that they spend the most for utilities (gas, electricity, telephone, Internet, TV services etc.), the highest percentage being represented by pensioners, and the lowest by students and school pupils; another 15.70% allot the largest amount for clothes and footwear (the highest percentage being encountered among people between 20 and 29 years of age (21.08%) and especially among intellectuals (19.22%), and the lowest percentage is represented, in this respect also, by senior citizens aged over 60 (0.69%), in a word pensioners.

Furthermore, 9.04% spend the most for household and husbandry products and 7.06% spend most of their income on medicine and sanitary services, the highest percentage being recorded in this case too among people over 60 (15.69%), thus especially in the case of pensions, whereas the lowest percentage as regards medicine consumption is represented by young people under 20, in other words school pupils and students (0.21%).

#### *4. Subjects' receptivity to innovating products*

Way more than half of respondents, 61.72% (57.97% of men and 65.64% of women) consider that they are rather receptive to innovative products, this opinion being shared especially by those between 20 and 29 years of age (67.23%) and especially by intellectuals (71.08%).

At the opposite pole, with the lowest percentage, 4.25% (4.46% of men and 4.08% of women) we find those who declare they are not at all receptive to novelty, the lowest percentage in this respect being represented by people under 20, i.e. school pupils and students (1.21%), and the highest percentage is represented by pensioners (9.13%).

We must remark that 21.35% declare to be extremely receptive to innovating products, especially young people, whereas 12.67% consider they are less receptive to novelty.

#### *5. Respondents' perception regarding the extent to which their gender generally influences their purchase and consumption decision*

A percentage of 41.53% of the persons questioned (40.86% of men and 42.21% of women) state that their gender generally influences rather significantly the purchasing and consumption decision making. The highest weight is represented by those aged between 20 and 29 (51.23%) and especially by office workers (54.08%).

On the other hand, the lowest percentages were recorded by those who declare that gender has no influence whatsoever on their consumption behaviour – 1.41% (1.39% of men and 1.43% of women). As for the age criterion, the lowest weight is represented by people aged between 20 and 29 (0.00%) and, as regards the occupational criterion, by intellectuals (0.68%).

We must point out that 30.01% of the subjects interviewed affirm that gender influences their consumption behaviour very much (especially in the case of the youth), and for 27.05% gender influences their purchasing decision to a rather small extent.

#### *6. Subjects' perception referring to the person in their family who generally makes the decisions regarding the purchase of food products*

Over two thirds of the total questioned persons, 68.19% (61.98% of men and 76.45% of women) affirm that in their family the purchasing decision related to food products is generally made by the woman (wife / partner, mother), this being claimed especially by people between 50 and 59 years of age (73.41%) whereas as regards occupation the highest percentage is recorded among workers (74.38%).

Only 8.67% (10.64% of men and 6.71% of women) claim that in their family the purchasing decision related to food products is usually made by the man (husband / partner, father), the lowest percentage being recorded in this respect among those with ages between 50 and 59 (6.12%), while as regards occupation the lowest percentage is recorded in this case by those belonging to the category "other occupations" (5.38%).

Nevertheless, 23.14% declare that in their family the purchasing decision regarding food products is generally made equally by both partners.

#### *7. Subjects' perception related to the person in their family who usually makes decisions in connection with the dwelling arrangement*

Most of the interviewed persons, 63.12% (58.98% of men and 67.45% of women), affirm that in their family the decisions regarding the dwelling arrangement are generally made by the woman (wife / partner, mother), this being claimed especially by the people between 30 and 39 of age (67.21%), whereas in terms of occupation the highest percentage is recorded among workers (71.22%).

Only 16.80% (21.12% of men and 11.71% of women) declare that in their family the decisions related to the dwelling arrangement are usually made by the man (husband / partner, father), the lowest percentage being recorded in this respect by those under 20, thus school pupils and students (12.38%).

On the other hand, 20.08% state that in their family the decision about the manner of arranging the dwelling is usually made by both partners in equal measure.

*8. Subjects' perception referring to the person in their family who generally makes the decision of purchasing electronic appliances*

Most of respondents, 42.16% (51.02% of men and 31.42% of women) affirm that in their family the decision related to the purchase of electronic devices is usually made by the man (spouse / partner, father), this being declared mostly by people aged between 20 and 39 (45.50%), whereas as regards occupation the highest percentage is represented by intellectuals (49.26%).

Only 27.18% (20.14% of men and 34.28% of women) claim that in their family the decision to buy electronics is generally made by the woman (wife/partner, mother), and in this respect the lowest percentage is encountered among those aged between 30 and 39 (21.34%); as for occupation, the lowest percentage is recorded in this case among office employees (22.35%).

On the other hand, 30.66% declare that in their family the decision related to the purchase of electronic products is usually made by both partners equally.

*9. Subjects' perception regarding the person in their family who generally makes decisions related to the common spending of leisure time*

Most of the people questioned, 42.10% (41.05% of men and 43.17% of women) affirm that in their family the decisions regarding the common spending of spare time are usually made by both partners, and those who claim this are mostly aged between 30 and 39 (47.11%); as for occupation, the highest percentage in this respect is recorded by intellectuals (46.92%).

The lowest share, 28.09% (32.12% of men and 26.02% of women) is represented by those who claim that in their family the decisions regarding the common spending of leisure are usually made by the man (husband / partner, father), whereas the lowest percentage in this respect is encountered among young people under 20, in other words school pupils and students (12.38%).

On the other hand, 29.81% declare that in their family the decisions regarding the common spending of leisure time are preponderantly made by the woman (wife / partner, mother).

*10. Respondents' perception about the extent to which their occupation influences their purchasing and consumption decisions when it comes to food products*

The majority of the subjects – 62.24% (60.12% of men and 44.47% of women) declare that in general their occupation influences very little their purchasing and consumption decisions in relation with food products. This purchase and consumption behaviour is specific especially to those between 40 and 49 years of age (67.11%); as regards occupation, the highest weight is represented by those from the category “other occupations” (67.92%).

It is very important to underline that none of the respondents (0.00%) declared that occupation decisively influences their purchase and consumption decisions for food products.

Moreover, we should mention that 24.62% of them declare that their occupation usually influences their purchase and consumption decisions only to a moderate extent, whereas in the case of 13.14% of the respondents, their occupation does not influence at all their consumption behaviour in relation with this category of products.

*11. Respondents' perception regarding the extent to which occupation influences their purchasing decisions for clothes and footwear*

Way over half of the persons interviewed – 58.24% (60.12% of men and 56.30% of women) declare that their occupation usually influences their purchase and consumption

decision in a certain measure when it comes to clothes and shoes. This purchasing and consumer behaviour is specific especially for people between 20 and 29 of age (64.82%), as well as for those between 30 and 39 (64.12%) while as regards occupation, the highest percentage in this respect is represented by intellectuals (68.22%).

At the opposite pole, with the lowest percentage – 8.40% (9.12% of men and 7.62% of women) we find those who claim that their occupation does not influence at all their purchase and consumption decision related to clothes and shoes, the lowest percentage being represented in this case too by those aged over 60, pensioners (2,07%).

*12. To what extent subjects consider that their life style generally influences their purchasing and consumption decision*

Most of the respondents – 62.32% (64.71% of men and 60.00% of women) declare that their life style generally influences their purchase and consumption decision, opinion shared mostly by people aged between 30 and 39 (68.13%), whereas when it comes to occupation, the highest percentage is recorded among intellectuals (67.38%).

An extremely low percentage – 1.08% (1.12% of men and 0.98% of women) is recorded by those who affirm that their life style does not influence at all their purchase and consumer decision, the lowest share being represented in this case by young people under 20, in other words school pupils and students (0.40%).

We should remark that 25.40% of the respondents declare that in general their life style decisively influences their purchase and consumption decision (especially in the case of people under 40) and only 11.20% of the subjects consider that their life style has a little influence, in this respect.

## **6. Conclusions**

After having conducted this survey, we can conclude that the comprehension of the consumer behaviour can be done only by identifying and analysing the factors that mould the purchase and consumer behaviour, and in specific place and time circumstances, these factors have a higher or lower importance, which makes it practically impossible to establish a hierarchy among them.

Nevertheless, we should mention that, although in societies characterised by a low living standard, the economic factors - especially prices and incomes - have perhaps the most powerful influence on the dynamics and structure of consumption, the influence of the other factors (social-demographic, cultural, psychological, and last but not least, personal) should not be neglected by any means.

As for the influence of the personal factors on consumer behaviour, we underline the fact that they lead to rather different manifestations of individuals on the market, in relation with their age, gender, occupation and of course, lifestyle.

Thus, we could remark that young people and especially those with a higher level of training are more receptive to innovating product, compared to older persons.

On the other hand, the results showed different degrees of involvement of men or women in the purchasing decision making, depending on the specificity of products or services. For instance, women are more involved in the buying decision for food products or in dwelling arrangements, whereas men make the most decisions when it comes to purchasing electric and electronic products; it seems that only when it comes to the common spending of leisure time the decisions are made together, in most cases.

Furthermore, occupation is a factor with different degrees of importance. If in the case of food products, it does not trigger much difference from one socio-professional category to the next, in the case of other products, such as clothes and footwear, the behaviour differences are truly notable.

That is why we must understand that the investigation of these personal factors (age, gender, occupation, lifestyle) along with the other influential factors must be analysed with much scientific discernment, because, as it is known, social practice and experience, the origin and core of consumption, is connected to the existence of life itself, consumption being a process linking not only the producer and the consumer, but also the economic and the social activity.

On the other hand, we must keep in mind that, as an essential element of economic activity, consumption synthesises the complex relationships established in the process of satisfying the needs of society on the whole, of economic and social-cultural entities, as well as of each and every individual.

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