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Competent consumer in the market for services (in the light of research)

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Abstract: An aim of the article is to point out to behaviours of the Polish competent consumer in the market for services. The authors used the results of empirical research carried out for the purposes of the research project financed on funds of the National Science Centre entitled Consumers' competencies as a stimulant of innovative behaviour and sustainable consumption, undertaken at the Institute for Market, Consumption and Business Cycles Research (IBRKK) in the years 2012-2014. The research findings showed that for the competent consumer the most important factors in the course of using services are, first of all, price and quality. More than half of the surveyed individuals declared they were reading the terms of the agreement being signed, in the case of noticed defect of the product or badly provided service they raise a claim and they also ask of the claim terms. Low also appeared to be consumers' awareness of the familiarity with institutions and organisations dealing with consumer rights protection. The majority of surveyed consumers are not either interested in the use of collaborative consumption.

Keywords: competencies, competent consumer, competent consumers' behaviours, consumers' awareness, market for services

JEL codes: D12, D19

1. Introduction

A competency (competence) is the term of the Latin origin - *competentia*, meaning "adequacy, conformity" and is understood as eligible to act, decide, having qualifications to pronounce judgements or opinions. The dictionary definition of competencies describes them, *inter alia*, as "the scope of someone's knowledge, skills and experience" (Słownik, 1994:977; Kopaliński, 1994: 270). Therefore, competencies refer to a person, are his equipment. "To be

competent is not only to be able to do something but to perfectly understand, to well manage with something" (KREATOR). Therefore, a competent human being has adequate preparedness to undertake definite actions.

The literature lacks an explicit definition of competencies; they are understood in a different way. The multitude of approaches is a result of interest in competencies and stems from the evolution of the concept of this category.

Competencies have become an object of researchers' attention in connection with search of the factors of professional success. Pioneers in this respect were, among others, Richard Boyatzis who started from attempts to separate competencies first distinguishing managers, then also employees, or especially psychologist David McClelland who concentrated on identifying behaviours and traits of successful people (Uniwersalny...) There began to appear numerous works related to competencies where the focus was made on skills and readiness for specific behaviours. An effect of works connected with competencies identified with skills was emergence of many definitions and classifications as well as competency models.

However, we can speak of competencies not only with reference to employees and managers but also consumers. Functioning under the conditions of highly competitive markets, where consumers every day make choices of products and services from among a very rich supply offer, and, moreover, are subjected to impact of different marketing practices, requires from them possession of adequate consumer competencies.

Competencies of the consumer as a participant of the market processes, considered in the context of concepts of sustainable consumption, innovative behaviours and care of consumer rights observation, were an object of the research implemented within the framework of the research project financed by funds of the National Science Centre entitled *Consumers' competencies as a stimulant of innovative behaviour and sustainable consumption*. The project was carried out at the Institute for Market, Consumption and Business Cycles Research in 2012-2014.

For the purposes of the above-mentioned research project *competencies were defined as theoretical knowledge and practical skill distinguishing a given person with an ease of efficient, effective, corresponding to quality expectations, meeting the higher and lower level needs maintaining responsibility for being made choices and decisions* (Dąbrowska et al., 2015: 54).

For the undertaken problems of a great importance are personal and social competencies. Personal competencies are potential of every human being. They are referred to skills, patterns of behaviour, and resources of knowledge indispensable for an effective self-management. The possessed competencies allow for use of the possessed knowledge (specialist and general), experience and personal abilities.

In turn, social competencies are contemporarily considered as one of the key competencies both in the professional and personal life. This complex category is understood by M. Argyle as an ability, possession of indispensable skills to exert the desired influence on other people, and those skills may be used both for social and antisocial purposes. Its components are: model of the social skill; rewarding; empathy, undertaking other people's roles; social intelligence and resolving problems; assertiveness; nonverbal and verbal communication (Argyle, 2002: 133-139).

Referring to skills within the framework of social competencies, there are specified various types thereof as, for example, ability to reflect, obsequiousness and conscientiousness (ethical conduct and taking responsibility for one's deeds, for the ability to meet needs of the future generation), innovativeness and ability to adapt (readiness to accept changes, novelties, open attitudes, multi-aspect perception of the reality, which allow for changing the patterns of consumption behaviours), motivation (setting goals and taking risk to achieve them, ability to search information and to select it, drawing conclusions – self-education) (see Dąbrowska et al., 2015: 58). They enable an efficient behaviour in a given situation.

Competencies are a conglomerate consisting of:

- mastery of knowledge in a given area (*I know what*),
- abilities (procedural knowledge – *I know how and I can*),
- attitudes (*I want and I am ready to make use of my knowledge*) (Kossowska; Sołtysińska, 2002: 14).

Sometimes, there is also included one element more: personality traits (Whiddett; Hollyforde, 2003: 13). Therefore, one should agree that “competency is something more than skill or learned efficacy. It is formed – besides the skill and efficacy – by sets of information transformed into knowledge as well as the degree of conviction of a person of the need to use that ability” (Baskiewicz, 2012: 12). Hence, knowledge is one of the factors which define the scope of

the term “competency”, like abilities and attitudes. Being competent means, therefore, possession of relevant knowledge which provides eligibility to undertake action, to decide.

More and more often the consumer desiring to be an equal participant of the market towards the business offering consumer goods and services meeting basic and higher level needs is expected to have definite knowledge, skills, personality, intellect and commitment, definite behaviours and attitudes.

In this study, a particular attention is paid to the market for services. Services play a greater and greater role not only in the country’s economy but also in households, in life of every human being. We speak of servicisation of the economy but also of servicisation of consumption; this phenomenon is an effect of achievement of higher and higher level of socioeconomic development. Services play and will play the most important role, and it will be them to decide an efficient functioning of the economy and the society; this also concerns Poland.

Growth of the importance of services for functioning of households is reflected, on the one hand, in the level and pattern of expenses and, on the other hand, in the scope they are used. An analysis of expenses on services carried out on the grounds of household budget survey shows that there is systematically growing their level, there also is changing their share in the structure, but those changes are different in terms of their direction, depending on the nature of service. A characteristic feature of the present model of service consumption in Poland is the high, growing share of expenses on house or flat management and on energy carriers and communications. There are also growing expenses on medical services and on services of unconventional medicine, also hospital services, as well as on services of culture and recreation, restaurants and hotels, on social care. The drop of the share of expenses is noted in case of transportation services, group tourism, education, services in the area of personal hygiene, insurance. The highest level and pattern of expenditure on services are specific for households having a relatively higher level of income, i.e. households of employees and self-employed people. The consumption level and pattern is not only determined by the economic condition but also by non-economic factors; moreover, it reflects the hierarchy of values or openness to new phenomena important for consumers’ behaviours in the market for services (Dąbrowska, 2013: 127-133).

It is worthwhile in this context to pay attention to the perceived deficits of services and assignment of additional funds for services in the situation of significant increase of household’s

income. The survey on deficits of consumption, implemented in 2010-2012, showed that the highest percentages of indications concerning both the perceived shortages and assignment of additional financial means in case of considerable increase of income were related tourist trips for adults members of the family; however, this is the need that for years have been placing at the top of unmet needs. The second most often indicated area was health – improvement of its state, condition (Dąbrowska; Janoś-Kresło; Słaby; Witek, 2013: 163).

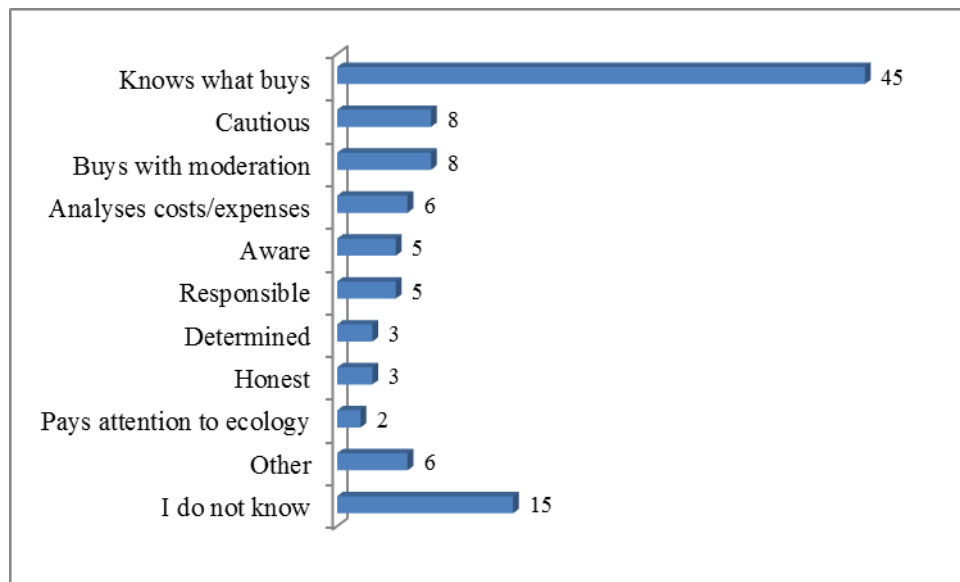
An aim of the study is to show behaviours of the Polish competent consumer in the market for services. There were used findings of the empirical research survey carried out for the purposes of the research project financed by means of the National Science Centre, *Consumers' competencies as a stimulant of innovative behaviour and sustainable consumption*, undertaken at the Institute for Market, Consumption and Business Cycles Research (IBRKK) in the years 2012-2014. The aim of the research project was to identify consumer competencies and their significance with regard to stimulating innovative behaviour and sustainable consumption. Recognition of competences of adult Poles helped to diagnose and assess consumer awareness and the willingness of Poles to change their behaviour, taking into account the concept of sustainable consumption. In the domestic and foreign literature, to the authors' knowledge, consumer competence, in this approach, was not subject to scientific analysis and research investigations. Majority of scientific papers address the issue of consumer environmental responsibility.

2. Traits of the competent consumer

In the survey carried out for the mentioned research project on consumers' competencies, the respondents were asked to define and name the competent consumer's traits. The problem of a lack of time experienced by most of the surveyed consumers applies mainly to those activities that are characterized by a relatively greater freedom of choice and are most often undertaken only after one has fulfilled professional and family duties. As much as 40% have pointed to a lack of time for entertainment, rest, hobbies and social gatherings, etc., that is leisure time activities. One in five respondents does not have enough time for sleep. Only slightly fewer have acknowledged that they do not have a sufficient amount of time for family life but also for their personal development and running the household – c.a. 17% of answers each.

By the respondents, the competent consumer is, first of all, the consumer who “knows what he/she buys” (the question was of the open-end nature, the survey was quantitative¹). Taking into account the highest percentages of indications such statements were uttered by people aged 50-59, with higher education (the statistically significant dependence), divorced persons/being in separation. The share of other responses was at much lower level and the difference amounted to 37 percentage points. Every sixth person could not indicate what was specific to the competent consumer (Figure 1).

Figure 1. The competent consumer according to the respondents (% of replies)



Source: authors' own survey, 2013.

¹ The survey was carried out in August 2013 on the sample of 1000 adult Poles (18-74 years) having at least the minimal consumer competencies, with the use of survey questionnaire by the CATI (Computer Assisted Telephone Interview) method. The features of the research sample in the quantitative survey (CATI): sex: women – 51%, men – 49%; age: 18-29 years (26%); 30-39 years (16%); 40-49 years (19%); 50-59 years (15%); 60+ (24%); education: primary (6%), vocational (14%), secondary (46%), higher (34%); household's net income: up to 2 thousand zlotys (29%); 2001-4000 zlotys (34%), 4001 zlotys and more (16%), denial (21%); residence: countryside (39%), town above 25 thousand (13%), town with 25-49 thousand (11%), town with 50-99 thousand (8%), city with 100 thousand and more inhabitants (30%); province: Dolnośląskie – 7%; Kujawsko-Pomorskie – 5%; Lubelskie – 5%; Lubuskie – 3%; Łódzkie – 7%; Małopolskie – 9%; Mazowieckie – 14%; Opolskie – 3%; Podkarpackie – 5%; Podlaskie – 3%; Pomorskie – 6%; Śląskie – 12%; Świętokrzyskie – 4%; Warmińsko-Mazurskie – 4%; Wielkopolskie – 9%; Zachodniopomorskie – 4%.

The respondents in the qualitative survey², when characterising the competent consumer, paid attention to the traits such as awareness, economy, openness to novelties, taking care of health and of the environment.

- Awareness: know where to go and what want to buy – know the market, know shops, know products and services, know their needs, plan their shopping, have relevant knowledge, are aware of their rights, know how to behave in case of claim and know the terms of guarantee, etc.
- Economy: can calculate, know the price interval of the products they buy, do not like to overpay comparing the price and quality – know what quality should be the products and at what price, they do not make false economies – “they will not be tempted by lower quality for lower price, they appreciate quality”, control competitors – choose the most attractive offer in the market, they save e.g. energy.
- Openness to novelties: creative – “they will do something from nothing”, “they invent new recipes”, searching for new solutions, good quality, modernistic, logical.
- Taking care of health and the environment: they conduct a healthy mode of life – they are healthier, live closer to the nature, take care of the natural environment, are ecological – they choose ecological packaging, repeated-use bags, use recycling, exchange things (they may buy e.g. at second hand shops, appreciate natural quality – straight from the field, natural, without genetic modification, traditional way of production, awareness of the composition).

As the respondents emphasised, the competent consumer is sure he has made a good decision; therefore he does not change it. Moreover, he is the person satisfied with the decisions being made by him.

Nevertheless, most often the respondents described themselves as semi aware consumers. A good example is the problem situation requiring lodging a complaint. Then it most often appears that the consumer lacks adequate knowledge on the terms of guarantee. As one of the respondents said: “*You have not read the guarantee exactly, there is something the guarantee does not cover. We learn it most often when something breaks*”. Notwithstanding, they would like to be perceived as aware consumers. Very important is for them the issue connected with ecology. Nonetheless they do not educate themselves and do not undertake measures aimed at

² There were carried out 4 FGI (focus group interviews) with Polish consumers. Participants were individuals responsible for home budget management in their households. Meetings were held in 4 Polish cities: Warsaw, Gdansk, Katowice and Bialystok. Altogether there participated 26 people in focus groups.

extension of their knowledge. As aware consumers consider themselves younger people, often vegetarians and vegans occasionally socialising in various organisations.

On the other hand, experts³ characterising the competent consumer, first of all, pointed out that it was the consumer aware of the choice being made and consequences involved by those choices, that they affect with their choices the shape of the market. *“They must all the time be open to new feelings and information, search and try new solutions and verify them, influence the market with minor decisions”*. The competent consumer must also realise their limitations, that they are exposed to numerous traps of the market for consumption. Therefore, they will more carefully be making choice and more sceptically looking at all recommendations. Sometimes they will be compelled to do inconvenient for them choices. The aware consumer is the person who realises that his every choice entails consequences and moral responsibility: *“This is an individual egoistic attitude, none choice is fully good. We shall not change the world”*. Such an attitude, such a style of consumption requires great commitment, knowledge, work and devoted time – is difficult: *“Only you must do it, want it. The highest cost of being an aware consumer is cost of knowledge and change”*.

3. Competent consumers’ behaviours in the market for services

Consumers’ behaviours are the process reflecting needs satisfaction. Deciding to buy/use service, as in the case of tangible products, consumers start up the decision-making process whose first stage (disregarding the routine decisions) is search for information.

At present, the information source, for which consumers reach out most often, is the Internet. Various research findings show that the Internet is one of the most common sources of knowledge supporting the purchasing process. The survey implemented by the *Interactive Market Research Institute (IIBR) commissioned by IAB Polska in the period from 8 to 26 April 2013 has showed that on average every third purchasing decision of Polish Internet users is made on the basis of information obtained from the net. In some categories – the most Internet-like – this is almost half of purchases (e.g. computer games, software – 52.6% of individuals buying on the basis of information found on the net related to all buyers; household appliance and RTV devices – 49.6%; books – 48.1%; tickets to the concerts, to the cinema, to the theatre – 45.1%; catering*

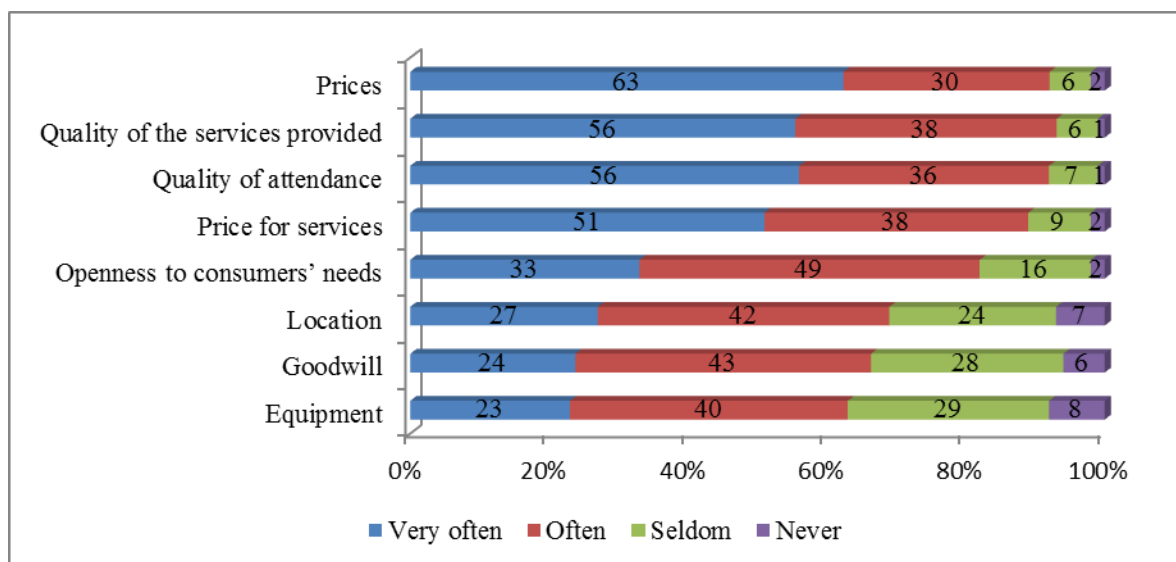
³ Individual in-depth interviews (IDI) were carried out with a group of experts dealing with the issue of sustainable consumption. Altogether, there were carried out 10 such interviews.

services – 20.3%). Taking into account all the consumers surveyed, the Internet was mentioned by 69% of e-consumers; this is by more than 10 percentage points more than the family and acquaintances (56%) – this source took the second place, and by 25 p.p. more than advertising and TV (by 44%)⁴.

Prior to purchase of a good/service, most competent consumers search for information on the Internet or consult acquaintances; 15% of them always behave so, and “sometimes it happens so” to every second respondent, whereas never behave in this way 36% of the respondents. Always behave so young people (18-29 years old), with higher education positively assessing their financial condition, living in the countryside, unmarried people, consumers living in the Opole Province.

While using services consumers pay attention to various factors. Taking into consideration only responses “very often”, the most important factors are product prices, quality of the rendered services, quality of attendance and service price; the percentages of responses for each of these factors were above 50% (Figure 2).

Figure 2. Factors to which consumers pay attention while using services (% of replies)



Source: authors' own survey, 2013.

The consumers, who “very often” pay attention to prices (understood in general categories) as the factor for use services, are: individuals aged 50-59 (statistically significant dependence), with

⁴ In the survey, as e-consumers were considered the Internet users who had spent money for any product or service, not necessarily online; N=11 000. (Internet..., 2013).

higher education, negatively evaluating their financial standing, rural areas dwellers, having income above 4,000 zlotys, farmers (statistically significant dependence), unemployed, living in the Pomorskie Province. The quality of rendered services “very often” attract attention primarily of individuals aged 40-49, with higher education, positively evaluating their financial standing, dwellers of towns with more than 100 thousand inhabitants; these are statistically significant dependences. On the other hand, the profile of the consumer, who very often pays attention to the quality of attendance, is as follows: the person aged 18-29, with higher education, inhabitant of a big town, the person whose household’s net income exceeds 4,000 zlotys – these are statistically significant dependences. Important is also price of services as it very often attracts attention, first of all, individuals aged 50-59 though also aged 19-29 (statistically significant dependence), rural areas dwellers.

Other factors were of a relatively lower importance though the lowest value of replies “very often” accounts for 23% (equipment). As regards openness to consumers’ needs, location, goodwill and equipment, the highest percentages of replies concerned the option “often” and were comprised within the limits from 40% (equipment) to 49% (openness to consumers’ needs). It is interesting that the percentages of replies of the “never” type in replies as a whole did not exceed 8% placing definitely at the level of 1-2%.

How important for clients is the quality of attendance show the replies to the question of resignation from services of a given store/service providing company for poor attendance, employees’ improper behaviour. More than every third respondent (37%) reigned for that reason at least once from services of a given store/company and in 26% such a situation took place once and in 11% of cases it occurred more often than once. However, the biggest number of people – 63%, did not experience such a situation.

Interesting are also answers to the question: *While signing a new agreement for service provision, do you always read exactly described in it terms and enquire of possible ambiguities?* and: *Do you claim the purchased good/product/service in case of failure, improper make, and defect?*

The first of the above-specified questions had 52% of positive answers; every tenth respondents replied they did not always read exactly the terms of agreement and 39% did so sometimes. The respondents aged 40-49, with higher education, rural areas dwellers, the person with children, positively assessing his knowledge on sustainable consumption always reads the

terms of agreement and enquires of possible ambiguities; these are statistically significant dependences.

In case of ascertainment of product's failure or poorly provided service, complaints were lodged by every second respondent (52%); every third (34%) did so sometimes, and every seventh (15%) never. Taking into account the socioeconomic traits of the respondents who declared they always lodged claims in case of ascertainment of failures, the statistically significant dependences took place in case of people aged 40-49, with higher education. Moreover, they are the consumers (relatively the highest percentages of replies) positively evaluating their financial standing, with household's income above 2,000 zlotys, divorced/living in separation individuals, inhabitants of the Lubuskie Province.

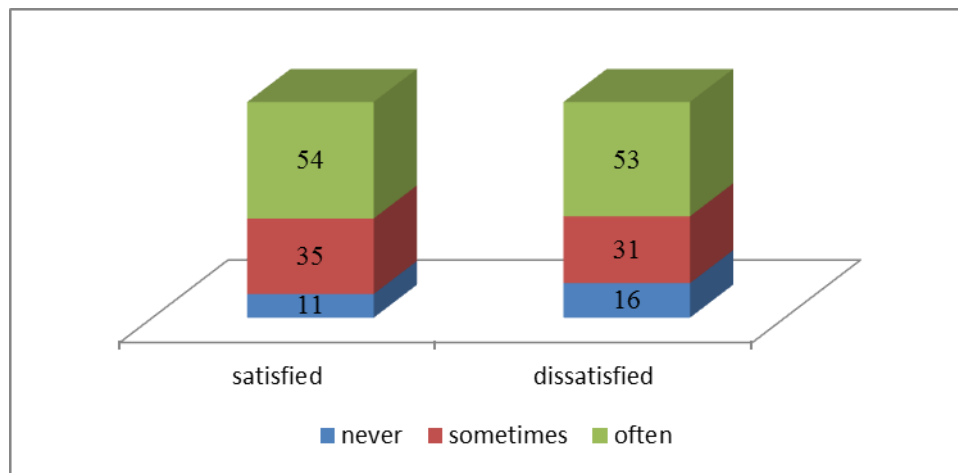
Over the last two years, 27% of respondents claimed once goods/services as they did not comply with the agreement (written, oral) concluded in the course of purchasing, the seller's assurances, and 9% of them did it more than once.

Of the complaint terms in the course of purchasing product/service always ask 52% of the respondents, sometimes – 31%, never – 17%. The profile of the consumer always asking of the complaint terms is as follows: the man, age 40-49 (statistically significant dependence), primary/vocational education, with the average financial standing (statistically significant dependence), the rural area dweller, having children (statistically significant dependence), from the Wielkopolskie Province.

The assistance for consumers in their redress, also in case of service claims, can be provided by consumer organisations. Unfortunately, it appeared that 71% of respondents did not know any consumer organisation. The best known institution is the Office of Competition and Consumer Protection as well as the consumer Ombudsman, and the oldest consumer organisation in Poland, the Consumer Federation, was mentioned by only 2% of the respondents. These findings are significantly worse than the ones achieved by the authors in other surveys (Dąbrowska; Janoś-Kresło; Ozimek, 2005; Dąbrowska (ed.), 2013: 163). In 2012-2013, the consumer organisations or institutions dealing with consumer rights were contacted once by 9% of the surveyed individuals, and more than once – by 1%.

The competent consumers, both those who are satisfied with the purchase made and those who are not satisfied, used to share their opinions with others. If “often” does it a comparable percentage of the respondents, then “never” – a higher percentage of those dissatisfied (Figure 3).

Figure 3. Sharing the opinion on the purchase with other people (% of replies)

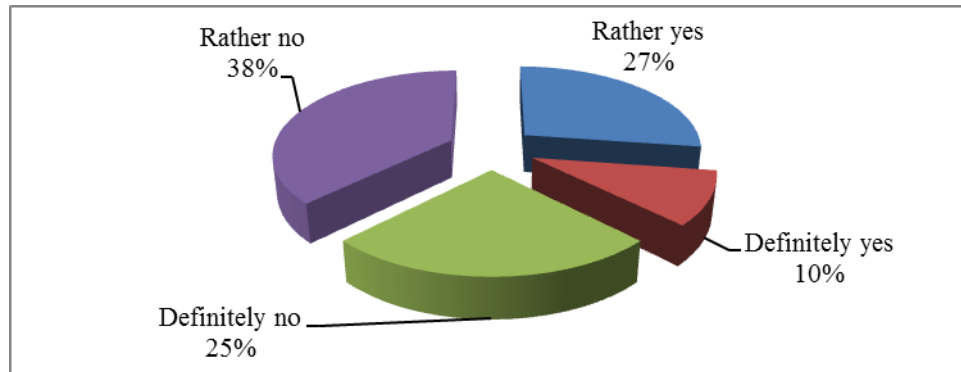


Source: authors' own survey, 2013.

A relatively new phenomenon in the market for services is collaborative consumption relying on the idea of collaboration and focusing on the product and not on the need to own it. Since the time this term was used for the first time (1978) this idea has been popularised and has been gaining importance. In 2010, the “Time Magazine” considered collaborative consumption as one of the 10 ideas that will change the contemporary world.

The quick rate of development of collaborative consumption results in extension of its forms. Among them there should be mentioned, first of all, time-based currencies (time banks) functioning also in Poland operating on the principles of mutual assistance – free of charge exchange of services between the registered therein members, and the unit of exchange is the person-hour. The system of collaborative consumption also comprises Local Exchange Trading Systems (LETS) which are organisations organised by local communities and those communities also fulfil in relation to them controlling functions (see Wardak; Zalega 2013: 7-32).

In our survey, we asked the respondents whether they could be interested in collaborative consumption, e.g. by way of providing accommodation, sharing skills, for example, learning languages, writing petitions, baking cakes, etc. The results showed that most consumers would not be interested in such a form of consumption (Figure 4).

Figure 4. Interest in collaborative consumption (% of replies)

Source: authors' own survey 2013.

The respondents interested in collaborative consumption are, first of all, individuals aged 30-39, with secondary education, with the average financial standing and the household's net income up to 2,000 zlotys and over 4,000 zlotys, with children, unmarried persons, working respondents, dwellers of the Lubuskie Province, positively assessing their knowledge/competencies as regards sustainable consumption. This lack of interest in collaborative consumption may be issues from unawareness of the idea of consumption, one of the forms of which, as it has already been mentioned, is the time bank. Of time banks did not hear 89% of the respondents; 9% of them heard but did not remember details, and only 3% heard and knew what the matter was.

4. Conclusion

The contemporary, highly competitive market offers consumers a variety of goods and services able to meet their most sophisticated needs; however, not always we can say they comply with the concept of sustainable consumption. The consumer is expected to be a competent consumer and the choices made by them to be aware as to their consequences.

The results of the survey carried out among competent consumers showed that prior to buy they were looking for information of goods and services, first of all, on the Internet as well as they sought for opinions of their acquaintances. The most important factors in the course of using services they pay attention to are mainly prices and quality. More than half of the individuals surveyed declared they were reading the terms of the agreement being signed; in case of the ascertained product's defect or badly rendered service, they lodge complaint, they also ask of the

terms of a claim. Low appeared to be consumers' awareness concerning familiarity with the institutions and organisations dealing with consumers' rights protection. The majority of the consumers interviewed are not interested in use of collaborative consumption, either.

The ever expanding market offer of services as well as the growing living standard of households will result not only in reduction of deficits of consumption of services but also in growth of their share in the process of meeting needs. Of a greater and greater importance will be the problem of building consumers' competencies.

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Kompetentny konsument na rynku usług (w świetle badań)

Streszczenie

Celem artykułu jest ukazanie zachowań polskiego kompetentnego konsumenta na rynku usług. Wykorzystane zostały wyniki badań empirycznych zrealizowanych na potrzeby projektu badawczego finansowanego ze środków Narodowego Centrum Nauki pt.: *Kompetencje konsumentów jako stymulanta innowacyjnych zachowań i zrównoważonej konsumpcji*, podjętego w Instytucie Badań Rynku, Konsumpcji i Koniunktur w latach 2012-2014. Wyniki badania pokazały, że dla kompetentnego konsumenta najważniejszymi czynnikami przy korzystaniu z usług są przede wszystkim cena i jakość. Ponad połowa badanych zadeklarowała, że czyta warunki podpisywanej umowy, w przypadku stwierdzonej wady produktu czy źle wykonanej usługi zgłasza reklamację, pyta też o warunki reklamacji. Niska okazała się świadomość konsumentów dotycząca znajomości instytucji i organizacji zajmujących się ochroną praw konsumentów. Większość badanych konsumentów nie jest też zainteresowana korzystaniem z konsumpcji kolaboratywnej.

Słowa kluczowe: kompetencje, kompetentny konsument, zachowania kompetentnych konsumentów, świadomość konsumentów, rynek usług