

SMART SHOPPING IN CONSUMER BEHAVIOUR OF POLISH SENIORS (REPORT FROM OWN RESEARCH)

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ABSTRACT

The observed demographic changes involving mainly progressive ageing of the Polish population are leading to increased market importance of the senior consumer segment. More and more seniors are following new consumer trends, including smart shopping. The article aims to provide some insight into smart shopping, as well as to outline the factors influencing the dissemination of such shopping behaviours, with a broader reference to consumer behaviours of Polish seniors. The first part very synthetically explains the concept and key determinants of the smart shopping consumer trend. The next section focuses on the research conceptualisation and a description of the sample and its characteristics. Based on the conducted research, the last part sheds light on seniors' consumer behaviour and attempts to define the extent to which seniors do smart shopping when making consumer decisions.

Key words: seniors, smart shopping, consumer behaviour

INTRODUCTION

Consumer decisions are affected by a range of determinants that have their source both in the broadly understood environment and in internal conditionings of the consumer as an individual. These elements form a collection of mutually interacting factors that continually evolve and influence changes of other factors. As a result, any analysis of the aspects affecting consumer decisions is a mix of causes and their effects, and researchers studying this field of life have to simultaneously operate at multiple levels of concepts and classifications.

The stereotype of older persons as lonely and poor is slowly starting to be replaced by the image of active people and consumers interested in active life whose approach to life is more hedonistic and who try to meet their own needs and those of their immediate family members. More and more senior consumers are following new consumer trends, including smart shopping, that is buying reasonably – cheaply and safely. This consumer trend implies a new structure, new forms and methods of consumption but also the emergence of new needs and motives for their satisfaction. Today, seniors are increasingly willing to follow these changes. The purpose of the discussion is to identify the influence of smart shopping on the decision-making process of Polish seniors.

The structure of the article is as follows. The first part very synthetically explains the concept and key determinants of the smart shopping consumer trend. The next section focuses on the research conceptualisation and a description of the sample and its characteristics. Based on the conducted research, the last part sheds light on seniors' consumer behaviour and attempts to define the extent to which seniors do smart shopping when making consumer decisions. Finally, major conclusions end this study.

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The concept and drivers of smart shopping of seniors – theoretical framework

The changes in the socio-cultural and economic conditions driven by globalisation and internationalisation lead to the emergence of characteristics of today's consumers who make consumer decisions related to consumer goods and services to be purchased. This also holds true for older consumers who ever more often look for goods and services that would meet their subjective needs while highlighting their individuality. Undoubtedly, the extension of the market offer of consumer goods is accompanied by changing functions of the goods that meet food needs. One of the consequences of changes in consumption among seniors is the fact that needs are satisfied in a more personalised way. Seniors more frequently tend to take consumer decisions based on a broader access to goods that are of various quality. Depending on their disposable income, they seek goods that would be satisfactory because of their quality, price and place of origin (particularly in relation to food products) [Urban et al. 1996, Kim et al. 2014, Atkins and Hyun 2016, Zalega 2016].

Smart shopping is construed as the search for the best market offer which fulfils the criteria specified by the consumer such as the best price of a product, its value or reputation of the company marketing the product. The shopper tries to find out about as many offers as possible in order to gather the greatest possible amount of information about a given product [Reformat 2013]. According to Lipovetsky [2006], smart shopping is a response to hyper-consumption prevailing in the prosperity period at the turn of the century. Mano and Elliott [1997] define smart shopping as a tendency for consumers to invest considerable time and effort in seeking and utilising promotion-related information to achieve price savings. Those authors distinguish three elementary components of smart shopping: marketplace knowledge, behaviours designed to acquire promotion-related information, and the consequences of taking advantage of price promotions. Smart shopping involves investing time in searching for information about promotions, comparing prices of different products (i.a. through web browsers), picking up bargains, “not paying over the odds”, controlling emotions fuelled by advertising, and saving money [Rostek and Zalega 2015]. Other definitions suggest that smart shopping requires rational planning of household budget through buying only necessary and previously planned goods at a low price [Atkins and Kim 2012, Atkins et al. 2016, Voropanova 2015, Mittal 2017].

An individual whose consumption fits into this consumer trend is referred to as a “smart shopper”. A consumer driven by this idea looks for promotions, takes advantage of bargains, compares prices of products to be purchased, also through web browsers, before making the final purchase. A smart shopper does not like to overpay, and is even oriented towards saving money. Purchasing decisions made by such a shopper are thought through: they are not the result of emotions continually fuelled by the media [Schindler and Bauer 1998]. In addition, a smart shopper takes into account value for money, functionality, composition, and the extent to which the product is a must-have.

Therefore, smart shopping is particularly common among university graduates who make informed purchasing decisions. People with lower levels of education find it more difficult to analyse and assess offers correctly as offers are deliberately designed in a complicated and not very transparent way by producers. This contributes to such persons taking seemingly rational decisions: they completely refrain from shopping or choose cheaper products at the expense of lower quality. Savings so built up are only apparent because products that quickly wear out must be frequently replaced [Zalega 2013]. It is worth stressing that smart shoppers are not unbridled bargain hunters who spend most of their free time in shops looking for the cheapest products and are not interested in promotions as such. Smart shoppers usually buy products that they currently need and do not pay attention solely to their low price. Thus, they calculate the time and cost of transport to a particular shop in order to determine the cost-effectiveness of a promotion.

Smart shopping is driven by the Internet and associated mobile applications, alongside the recent financial and economic crisis [Garretsoni and Burton 2003]. They are contributing to changes in the hitherto habits of consumers. Smart shoppers want to save not only their money but also time. By using technologies such as the smartphone, computer or tablet, they can substantially reduce the time spent shopping and can more easily find

all kinds of discounts and product/service information. With the Internet, smart shoppers are able to quickly check prices of products/services in other shops, but also to compare them by using price comparison websites (e.g. Ceneo.pl, Skapiec.pl, Nokaut.pl, Tanio.pl). Undoubtedly, such consumer behaviours contribute to money being more efficiently spent by consumers, including older people.

The increased attractiveness of online shopping means that consumers are more and more frequently visiting physical shops solely to view specific products and making their actual purchases online. American marketing specialists have coined the term ROPO (Research Online Purchase Offline) to refer to this phenomenon [Czernecka and Zalega 2017]. These consumer behaviours, called “showrooming”, involve consumers inspecting the products they want to buy in order to find out how they look in reality and then using price comparison websites to look for the shop offering these products at the lowest price. The trend opposite to showrooming is webrooming [Nesar and Sabir 2016]. In this case, consumers use the Internet to collect information and opinions about products, but they actually buy them in a traditional shop.

Since 2012, many mobile applications have been available in the Polish market, hence there is no need to manually search for products on price comparison websites. It is enough to take a photograph of a product and an application will find the shop where the consumer will find the product at the lowest price.

The deep interest in price comparison sites in Poland is confirmed by research demonstrating that Polish consumers are ranked first in Europe in terms of popularity of such services. According to the research conducted by the IAB Europe research firm, price comparison sites were used by over 78% of all buyers in the first quarter of 2016. This implies that almost 8 out of 10 people planning to shop compare product prices before making a purchase [Porównywarka cenowa... 2016]. Such consumer behaviours are being ever more frequently displayed by seniors.

It should be noted, however, that with the continued technological progress, the market sees the emergence of more and more sites and applications that refer to the idea of smart shopping as well as those that try to deceive consumers by offering them many low priced products or products that are bought under the influence of emotions or impulse given the way in which they are advertised. It is difficult for consumers to use only savings-related sites and applications as market vendors are trying to increase sales at all costs by offering newer and newer products. Just as customers want to buy the best products at the lowest prices, vendors want products to be sold at the highest possible price. Therefore, it is necessary to provide a “golden means” that reconciles both sides.

Smart shoppers tend to prepare for even the simplest and most frequent food purchases. The best way is to make a list of products that must be bought at a given moment. These are all the products that a consumer intends to purchase and that are currently running out or will run out soon. Shopping may be planned through making a list in the paper or electronic form, or by means of several dozens or even hundreds of mobile applications available in the market. All one needs to do is enter the search term in an application shop search engine (App Store, Google Play) and install the application on one’s device (very often free of charge). It is estimated that all *smart shopping* applications generate nearly USD 12 billion in revenue [Samcik 2016].

As argued by Schindler [1989], the effects of smart shopping may be considered from the point of view of consumer satisfaction derived from the shopping done. Such satisfaction may be gained not only from utilitarian benefits of shopping but also from emotional benefits such as a sense of accomplishment and pride that are often shared with the closest family members.

Conceptualisation of research

The empirical material contained in this article comes from direct research conducted in the form of a survey questionnaire on a sample of 2,537 households in 2014–2015 in 10 Polish cities of various populations and sizes. In accordance with the research assumptions, the sample included persons over 65 years of age who took independent purchasing decisions in the market. In order to select the sample, the selective quota sampling procedure was used. The characteristics (quotas) covered by the research were: sex and age.

The survey was conducted among participants of the University of the Third Age (UTA) at state universities in: Warsaw, Kraków, Łódź, Poznań, Gdańsk, Katowice, Lublin, Białystok, Toruń and Wrocław, as well as among members of parochial clubs in parishes located in the Archdioceses of Warsaw, Kraków, Łódź, Białystok, Gdańsk, Katowice, Lublin, Poznań, Wrocław and the Dioceses of Warsaw-Praga and Toruń.

Selection and characteristics of the research sample

Studying consumer behaviours is an extremely intricate process. This is due to the complexity of consumption and consumer purchasing behaviours in the field of consumer decision-making. Such research encompasses an important step to explain the phenomenon examined, namely adoption of specific indicators. This is essential because an indicator is used to define a certain characteristic of an object or phenomenon which is in such a relation with another characteristic that indicates the occurrence of the latter when it occurs itself. An indicator is a measurable, i.e. empirically available, variable. When consumer behaviours are investigated, indicators explaining the complexity of this phenomenon include demographic (sex, age, place of residence, household size) and socio-economic (education, income) indicators.

The survey covered 71% of women, with only every third respondent being male. There were definitely more women than men and people aged 65–74 formed the largest age group in the sample¹. Place of residence was also an important variable in the research. In line with the research assumptions, the sample comprised respondents who lived in the largest Polish cities.

Respondents were also asked about their level of education. The questionnaire included four categories of education: primary, basic vocational, secondary and higher education. Respondents with secondary education formed the largest group. Nearly 2/5 of those surveyed declared this level. Every fourth respondent was a university graduate, and those with basic vocational education represented a similar percentage. In the sample surveyed, people with primary education formed the smallest group (11.4%).

Nearly half of those surveyed were members of households consisting of two persons, while fewer than 2/5 represented three-person households. Every sixth respondent was a member of a single-person household.

The largest group of respondents included people whose monthly income per capita did not exceed PLN 2,000.00. For every third respondent, the monthly income per household member ranged from PLN 2,001.00 to 3,000.00. In turn, every fourth person interviewed had monthly disposable income per capita of between PLN 3,001.00 and 4,000.00. The smallest group of respondents included households where the income was above PLN 4,000.00 per capita a month.

Consumer behaviour of people aged 65+

When analysing consumer behaviour of people aged 65+, it is important to remember that they make up a widely diverse group in terms of income and needs, preferences and lifestyles which is, nonetheless, very attractive for many entities, including companies and banks.

In order to understand shopping habits and preferences of the elderly, it is necessary to analyse: the shopping frequency, respondents' attitudes to shopping, factors taken into account when shopping, and preferred shopping locations where consumer goods and services can be bought.

¹ The Anglo-Saxon literature uses the following division of older people: (1) young old – people aged 60/65–74; (2) old old – people aged 75–84; and (3) the oldest old – people aged 85 and more. The age classification in this study is similar to that proposed by the WHO [Moschis 1992]. The author divided seniors into: (1) young old – people aged 65–74, (2) old old – people aged 75–84, and (3) the oldest old – people aged 85 and more. According to the UN, the conventional old-age threshold is 65. It should be remembered, however, that old age is not just the number of years that a person has lived. We distinguish calendar (chronological) age and biological age. Many factors often cause very large discrepancies between chronological and biological ages.

The findings concerning how often the elderly do shopping confirm that the seniors surveyed can be considered as active consumers. Every fourth respondent does shopping every day, more than 2/5 of seniors – a few times a week, every third – once a week, and only 2% of all respondents shop less frequently. It can, therefore, be stated that as many as 66% of the elderly are active consumers who systematically visit both small shops and local bazaars as well as shopping malls and shopping centres.

This frequency is influenced by the age of respondents (Kendall's tau-b coefficient was 0.177 for $p \leq 0.01$). Young old seniors do shopping far more often than the oldest old. In the 65–74 age group, more than 3/5 state that they do shopping every day, which may be said for every third respondent in the 75–84 age group and for only one in ten oldest old respondents.

Seniors' education is another variable that statistically significantly influences the frequency of shopping done by the surveyed people aged 65+ (Kendall's tau-b coefficient was 0.157 for $p \leq 0.01$). It has been found that the higher the educational level, the more frequent shopping. Hence, it is not surprising that seniors with higher education say that they do shopping every day more often than those with primary education. The survey reveals that women state that they tend to do shopping daily more frequently than men (Cramér's V 0.274 for $p \leq 0.01$). In addition, a better financial situation of seniors is directly reflected as more frequent shopping (Kendall's tau-b coefficient was 0.124 for $p \leq 0.01$). Shopping is done every day by almost every second respondent with a monthly income of more than PLN 3,000.00 per capita and by every third senior with a monthly income of PLN 3,001.00–4,000.00 per person. Only one of ten respondents aged 65+ earning a monthly income per capita of less than PLN 2,000.00 declares daily shopping. This group of seniors does shopping once or a few times a week.

Based on the analysis of the research material, it can be stated that the financial situation of the seniors surveyed had a major effect on the shopping frequency when price reductions were offered (Kendall's tau-b coefficient was 0.126 for $p \leq 0.010$). The better the financial situation of people aged 65+ was, the less numerous the respondents who tended to shop under the influence of discounts were. The survey demonstrates that more frequent purchases motivated by price reductions were reported by seniors in a bad and very bad financial situation (69.3%), by more than 2/5 of respondents assessing their financial situation as good, and by almost every ninth respondent in a very good financial situation.

It was also noted that shopping was done by seniors attending courses at Universities of the Third Age (UTA) more often than by those who were members of parochial communities (Cramér's V was 0.271 for $p \leq 0.01$).

The survey reveals that the place of residence of older people is not a statistically significant variable that affects the frequency of shopping. It appears that senior inhabitants of Warsaw, Kraków, Poznań and Wrocław most often declare that they do shopping daily, whereas the elderly from Białystok and Lublin do this least frequently.

Respondents' attitude towards shopping is an extremely important element to consider when analysing senior's shopping habits and preferences (Table 1).

In the context of the findings, it can be concluded that almost 3/5 of seniors like shopping or like it very much. Every third person aged 65+ claims to be reluctant to shop, and only every seventh senior admits disliking shopping.

A positive or negative attitude towards shopping is determined by age, education level and wealth of the seniors surveyed. Shopping is a big or very big pleasure for people aged 65–74, mostly women with secondary or higher education, earning a monthly income of over PLN 3,000.00 per capita and living in Warsaw, Kraków and Poznań. The survey results indicate that senior university graduates reported that they liked shopping more often than those with primary education (Kendall's tau-b coefficient was 0.161 for $p \leq 0.01$). The analysis also suggests that women not only were far more inclined to shop more frequently but also declared that shopping was a great pleasure for them, as compared with men (Cramér's V was 0.309 for $p \leq 0.01$). In turn, a better financial situation motivated the seniors interviewed to do shopping more often and also made them more frequently

Table 1. Attitudes towards shopping among the seniors surveyed (%)

Items	Attitude towards shopping			
	I like it very much	I like it	I do shopping because I have to	I don't like it
Total	24.8	34.3	26.3	14.6
Age:				
65–74	39.3	40.3	15.2	5.2
75–84	19.0	39.5	21.4	20.1
85 and more	16.1	23.1	42.3	18.5
Sex:				
Female	26.7	35.1	24.3	10.9
Male	22.9	33.5	28.3	18.3
Education:				
Primary	23.5	33.6	29.5	13.4
Basic vocational	22.6	35.2	25.8	16.4
Secondary	27.3	33.9	26.7	12.1
Higher	25.8	34.5	23.2	16.5
Income per capita:				
Up to PLN 2,000.00	12.5	30.9	34.2	22.4
PLN 2,001.00–3,000.00	21.7	31.8	27.8	18.7
PLN 3,001.00–4,000.00	30.5	35.2	20.9	13.4
More than PLN 4,000.00	34.5	39.3	22.3	3.9
Place of residence:				
Warsaw	26.1	35.2	24.9	13.8
Kraków	25.6	35.7	25.8	12.9
Łódź	23.9	34.3	26.7	15.1
Wrocław	24.8	33.9	25.1	16.2
Poznań	26.1	35.0	25.7	13.2
Gdańsk	25.8	34.1	25.9	14.2
Katowice	25.1	33.9	26.9	14.1
Lublin	22.9	33.7	27.3	16.1
Białystok	22.8	34.2	27.8	15.2
Toruń	24.9	33.0	27.0	15.1
UTA students	27.9	37.2	24.0	10.9
Parochial community members	21.7	31.4	28.6	18.3

Source: The author's research.

claim that shopping was a source of big or very big pleasure (Kendall's tau-b coefficient was 0.109 for $p \leq 0.01$). In addition, some of them (mostly women) said that they liked shopping or liked it very much, emphasising that they often did shopping with a neighbour or friend.

In contrast, the greatest reluctance to do shopping was reported by the oldest seniors (85+), principally men with higher and basic vocational education, earning a per capita monthly income not exceeding PLN 2,000.00 and living in Wrocław and Lublin.

Having general knowledge of the frequency of shopping done by the seniors surveyed, an essential question may be asked: When making purchasing decisions, do older people fit into the consumer trend of smart shopping?

The surveyed seniors as smart shoppers

From among the plethora of new (alternative) consumer trends in the purchasing behaviours displayed by today's consumers, the elderly chiefly follow the smart shopping trend.

As many as 87.4% of people aged 65+ who have completed primary or basic vocational education stated that they looked for promotions and price reductions when shopping, and 82.3% of them reported that they always looked for the lowest prices. On the other hand, more than half of respondents with higher education said that they decided to purchase goods and services based on an analysis and assessment of the offer, taking into account not only the price of the product itself but also its quality, composition and functionality. This clearly confirms that smart shopping is most popular among wealthier and better-educated senior consumers.

More than 84% of the those interviewed plan their shopping (make a list of products needed) and budget at home before going out. By shopping according to a plan, they find it easier to avoid the temptation to buy unplanned products. Most respondents also claimed that they tried not to be driven by emotions and to buy only those products that they needed at the optimum time for their purchase. It may, therefore, be said that this is a rather rational behaviour, as taking time to think a purchase decision out makes it possible to spot additional opportunities, notably to check whether the product will be cheaper, since many shops announce their own price promotions to encourage shopping. Moreover, smart seniors ever more frequently read product descriptions and check product compositions. Every tenth respondent shopping in physical shops and every third senior shopping online did so.

The research on smart shopping also suggests that almost 87% of respondents go shopping after having a meal so that they are full and in a neutral mood. By contrast, every third senior tries to avoid buying unnecessary items by picking a small trolley and using information available in shops (e.g. unit prices). In turn, more than 2/5 of people aged 65+ strive to save on small purchases in order to afford to buy more, thus acting in line with the familiar English proverb "Take care of the pennies, the pounds will take care of themselves".

The survey conducted shows unambiguously that smart seniors are chiefly female university graduates aged 65–74 who live mainly in Warsaw, Kraków and Poznań and UTA students. It has also been found that seniors with a monthly per capita income of above PLN 2,000.00 were more inclined to search for savings when buying not only food but also non-food products, primarily clothing and footwear. As many as 3/4 of university graduates earning the highest monthly income per family member thought that it was relatively easy to decide on price-quality relationship, composition and functionality of clothing and food products. Only every tenth senior (most usually from Warsaw, Poznań and Wrocław) visited the so-called outlet centres, which are the essence of smart shopping as they offer good quality products at prices lower by 30–70% than prices of the same products in other shops. Over 2/5 of people aged 65+ use shop-specific loyalty programmes (available at a particular shop), every third uses loyalty programmes of many shops such as PAYBACK (collecting points or stamps), and merely every tenth senior uses cashback schemes (for example, schemes whereby some money spent in particular shops is returned).

A similar behaviour of older consumers was observed by Campbell [2008] who – based on his research – demonstrated that older people are mostly thrifty consumers who spend money as reasonably as possible. This is mainly because they spend their shopping time primarily looking around, gathering information and critically comparing prices of consumer goods and services. Due to their limited disposable income, seniors adopt a rather rational approach to shopping and rarely give in to emotions, impulsive behaviour and imitation.

Smart shopping is closely linked with the shopping trend called "showrooming". Showrooming means visiting shops for the sole purpose of inspecting and testing products with the intention to buy them elsewhere and at a cheaper price, most commonly in online shops that offer discounts (e.g. discount codes, regular customer discounts, birthday discounts) or in less expensive shops. Inspecting and comparing products in shops is driven by two needs. Firstly, the confidence that the product price is the best possible offer, and secondly,

that the product will meet our expectations and is suitable for us. Such a behaviour is often accompanied by simultaneously checking online shop offers, taking product photos, sharing them on Instagram, reading and providing feedback on specific models in social media, etc., by using smartphones [*Showrooming z telefonem...* 2016].

The survey reveals that only every eighth senior said that they went to a physical shop, but only to inspect products rather than buy them. After testing the product, that is viewing, touching and checking it, respondents returned home and finalised the transaction online. Such a behaviour was most common for seniors in the 65–74 age group, chiefly male university graduates with a monthly income exceeding PLN 3,000.00 per capita who lived in Warsaw (21.3%), Kraków (15.6%) and Gdańsk (15.1%), and primarily UTA students (16.7%). Merely 8.3% of parochial community members were interested in this shopping trend.

Slightly more elderly people are following the shopping trend that is opposite to “showrooming”, namely “webrooming”. Webrooming involves watching products on the Internet and finalising transactions in a physical shop, whereas showrooming works the other way: people inspect products in a shop and buy them online. Rather than walking around shops for many hours, webroomers prefer checking products online and choose a traditional shop to confirm the product utility, verify the product personally by trying it on or testing it, in order to ultimately finalise the purchase. This is a more and more common way in which consumers shop for clothing, footwear, electronics and cosmetics. It is the Internet that eventually convinces them to buy in a physical shop [*Polaków wziął webrooming...* 2015]. This is facilitated by consumer-dedicated applications of clothing, chemist’s and other shops, online reviews, bloggers’ promotion and opinions, web forums, etc.

Based on the analysis of the research material, it can be said that almost every fourth senior respondent claimed to use the Internet to collect information and opinions about products yet to make the actual purchase in a physical shop. When buying in offline shops, over half of seniors following the webrooming trend use applications that allow them to find a product at a better price than in another shop. This was a more popular behaviour in the case of women aged 65–74 with higher and secondary education, earning PLN 3,001.00–4,000.00, living in Warsaw (33.7%) and Gdańsk (26.4%), who were mostly UTA students (34.3%). Webrooming was significantly less popular among senior parochial community members. Merely 14.9% of them followed this shopping trend.

CONCLUSIONS

Until recently, seniors were seen as a group with limited consumption needs, low level of activity and incomes. The stereotype of older persons as lonely and poor is slowly starting to be replaced by the image of active people and consumers interested in active life whose approach to life is more hedonistic and who try to meet their needs and those of their immediate family members. Today, seniors are increasingly creative, using technological advances in their daily lives, which consequently affects their consumer attitudes and behaviours. With the acquisition of new skills, they are following many new consumer trends, including smart shopping.

The surveyed senior smart shoppers pay most attention to the price and quality of the products and services they buy. They are rather reasonable shoppers. Almost 4/5 of them do not buy items that prove to be unnecessary later, and only every fifth senior happens to do so. It can be concluded that most of the surveyed people aged 65+ are smart shoppers because they opt for a variety of solutions that help shop reasonably. When planning shopping, the most popular solutions include browsing through promotional brochures available at the shop entrance, browsing the Internet for offers, and taking advantage of lower prices in online shops. Most smart shoppers are found in the group of well-educated people aged 65–74, principally women with a disposable per capita income in excess of PLN 3,000.00 who live in the largest urban agglomerations.

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SPRYTNE ZAKUPY W ZACHOWANIACH KONSUMENCKICH POLSKICH SENIORÓW W ŚWIELE WYNIKÓW BADAŃ WŁASNYCH

STRESZCZENIE

Obserwowane zmiany demograficzne związane głównie z postępującym procesem starzenia się polskiego społeczeństwa wpływają na wzrost znaczenia segmentu konsumentów-seniorów na rynku. Seniorzy coraz częściej ulegają nowym trendom konsumenckim, do których zaliczane są sprytne zakupy (ang. *smart shopping*). Celem artykułu jest przybliżenie pojęcia *smart shopping*, w tym scharakteryzowanie czynników wpływających na upowszechnienie się tego typu zachowań zakupowych, szerzej odnosząc się do zachowań konsumenckich osób starszych w Polsce. W pierwszej części tekstu, w sposób bardzo syntetyczny, wyjaśniono pojęcie i kluczowe czynniki determinujące trend konsumencki, jakim są sprytne zakupy. W dalszej części opracowania skoncentrowano się na konceptualizacji badań oraz opisie próby i jej cech charakterystycznych. Z kolei w ostatniej części artykułu, na podstawie przeprowadzonych badań, naświetlono zachowania konsumenckie osób starszych oraz spróbowano uchwycić, w jakim stopniu badani seniorzy ulegają sprytnym zakupom podczas podejmowania decyzji konsumpcyjnych.

Słowa kluczowe: osoby starsze, sprytne zakupy, zachowania konsumpcyjne