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Wyższej Szkoły Bankowej we Wrocławiu  
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**Gospodarstwo domowe  
jako przedmiot  
badań ekonomicznych**

The Wroclaw School of Banking  
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# A Household as a Subject of Economic Research

volume editor  
Stefan Forlicz



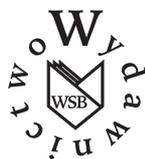
The Poznan School of Banking Press

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# Gospodarstwo domowe jako przedmiot badań ekonomicznych

pod redakcją naukową  
Stefana Forlicza



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WYDAWNICTWO WYŻSZEJ SZKOŁY BANKOWEJ

al. Niepodległości 2, 61-874 Poznań

tel. 61 655 33 99, 61 655 32 48

e-mail: [wydawnictwo@wsb.poznan.pl](mailto:wydawnictwo@wsb.poznan.pl), [dzialhandlowy@wsb.poznan.pl](mailto:dzialhandlowy@wsb.poznan.pl)

[www.wydawnictwo.wsb.poznan.pl](http://www.wydawnictwo.wsb.poznan.pl)

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## **Summaries**

Grażyna Światowy

### **Changes to finance management in Polish households**

The paper aims at presenting the ways in the money handling changes by Polish households. On the basis of the research carried out the author it shows the actual value and place of money when it comes to objectives and life priorities of the family. It also describes the changes to family budget as well as household activity in the money management area.

Stanisław Styś

### **Households from the point of view of system conditions**

The paper deals with the main functions the state is expected to fulfill in order to respond social expectations. The author presents his opinion on the problem of satisfying these needs in Poland.

Jan Głuchowski

### **Household money savings**

This paper presents concept of monetary savings, their classification, and the role of household savings in the economic activity. On the one hand household savings is the amount of household disposable income not spent on the consumption of goods and services. On the other hand, savings is the difference between income and expenditure. A high level of savings helps the economy to progress on a growth path since investment is mainly financed out of savings. Methods of saving include putting money aside in a bank or in pension funds. The level of saving in the economy depends on a number of factors. Savings are regarded as positive for the economy, not least because they provide the funds to finance the capital investment needed to promote long-term growth, but if sufficient number of people start saving more at the same time, the result is a reduction on

consumer demand and even deeper recession. A country's national savings is the sum of private and public savings.

Dariusz Fatuła, Adam Sagan

#### **Values and preferences in household behavior in selected economic theories**

The article discusses the approach to rational behavior of the household in neoclassical economics, Austrian economics, behavioral and experimental economics. It highlights the different treatments of the household and shows the consequences of maximizing the usefulness by individual household members or the household as a whole.

Magdalena Walczak

#### **Stock exchange structured products – perspectives of market development in view of research on financial standing of households in Poland**

According to the research carried out among households, there is a growing conviction that it is necessary to save and invest. However only 11% of Poles invested their resources in 2011. Additionally, a strong risk aversion is observed in the society. Bearing in mind the above, there arises a question whether new and sophisticated financial instruments such as structured certificates get a chance to be popular. Structured products viewed as one of alternative investment forms may be widely applied while diversifying the portfolio. The payment profile of these instruments depends on the established formula for the base index. The paper traces the possibilities of investing in structured products available on the Warsaw Stock Exchange. Instruments are analyzed in terms of their classification to particular groups *i.e.* KNOCK-OUT certificates, option warrants, trackers, products with capital protection as well as type of the base index *i.e.* shares, indexes, resources and currencies. Stock Exchange turnover statistics over the years 2007-2011 sum up the paper.

Aleksandra Jasińska

#### **Behaviour of households in residential property market in Poland – a comparative analysis**

The paper aims at evaluating the residential property market in Poland and at analysing the consequences of the economic crisis with respect to the scale of the analysed market. The study compares the behaviour of households in the residential property market in individual voivodeships. Voivodeships are here ranked according to the development level of the residential situation understood as existing resources, and to the potential of the property market in these voivodeships. The analysis is carried out on the basis of data collected by the Central Statistical Office over the years 2006-2010.

Agnieszka Grzybowska

### **Households as subject of contemporary banking**

While aiming at optimum satisfaction of subjective needs, households are driven not only by an economic account but also by tradition, fashion, and willingness to be distinctive. In view of dependency between consumption and income it is necessary to settle two issues: the surplus of financial resources, and their deficiency in households. In both cases banks as institutions accepting deposits and granting loans as well as institutions of public confidence provide a solution. The paper aims at indicating the mutual interdependences between households and banks functioning.

Marianna Dębniewska, Olga Wyszowska-Kaniewska

### **Consumer loans in the banking market – legal and economic conditions**

No balance in powers between the borrower and the lender has contributed to a complete study regulating the legal issues concerning consumer loans in the Polish market. In the pre-accession period Poland was obliged to adjust its legislation to the European requirements. The EU Directive 87/102/EEG dated 22 December 1986 was the first EU Deed regulating protection of consumers in lending activities. Adoption of the Act on the consumer loan dated 20<sup>th</sup> July 2001 that became effective on 19<sup>th</sup> September 2002 was an attempt to solve the problems related to consumer loans. EU new legal order enforced changes to the Act. The new Act on the consumer loan was adopted on 17<sup>th</sup> September 2011 and has been in force since 18<sup>th</sup> December 2011.

Anna Cudowska-Sojko

### **The structure of consumption and savings of households in Poland**

The paper analyzes the household viewed as a subject functioning in the market and making decisions concerning consumption and savings. The objective is a brief analysis of the changes happening to the structure of consumption and savings of households in Poland over the years 2005-2010.

Jacek Unold

### **The use of the “Long Tail Concept” in obtaining information on the Internet**

The use of the statistical property of “long tail” in cyberspace is a comparatively new phenomenon strictly connected to development of Web 2.0 concept. Together with

patterns of the second generation of WWW, the “long tails” reveals so far unknown possibilities within the realms of identifying and reaching niche markets as well as niche and unique information sets. It involves reaching the mere “verges” of cyberspace.

Agnieszka Dejnaka

**Viral marketing as an innovative form of marketing communication**

Viral marketing is considered to be a part of Internet marketing. A virus as information carrier spreads among people and gradually “infects” subsequent Internet users. The paper mainly aims at indicating contemporary forms and applications of viral marketing on the Internet. The paper is based on secondary reports concerning the spread of viral information as well as the author’s experiment conducted on Facebook relating to the viral message.

Rafał Wawer, Monika Wawer

**Eyetracking as a technological innovation in researching behaviour of customers in the market**

The paper discusses the subject of the eyetracking diagnosis of customers’ behaviour treated as an element used by companies in the area of merchandising. Issues related to the essence of research on eyetracking and the use of mobile and stationary eyetracking in micro- and macro-navigation. Attention is paid to the results of research on eyetracking of customers’ decisions in relation to locating products on the “shelf”. The paper indicates the necessity of using technological innovation in analyses in order to reduce costs and increase revenues of businesses which in turn improves their economic indicators.

Joanna Nogiec

**Arousing interest in the information included in advertising messages by means of QR codes**

The paper presents an increasingly common phenomenon of placing QR codes in advertising messages. The author aims at presenting the essence of QR codes and ways of using them in advertising messages as well their role in making the recipient search additional information. She also tries to answer the question whether using QR codes attracts attention of the recipient.

Katarzyna Pawlak-Kołodziejska

**Advertising in computer and video games  
and its perception by young users**

Over the recent 25 years there have been changes to consumption of traditional media (the press, the television and the radio). These changes have been accompanied by the increased importance of children and youth in marketing strategies of numerous companies which have become essential recipients of promotional messages. As a result, while searching for effective communication means with the young recipient enterprises have more often begun using computer games (video).

Wanda Patrzalek

**Social and economic determinants of behaviour of households from the perspective  
of the contemporary economic crisis**

The paper aims at presenting the economic living conditions of Polish households as compared to other European countries under circumstances of the existing economic crisis. The author carries out an analysis on the Net income of households and subjectively evaluates the life level as well as the difficulties in satisfying the needs occurring in recession. Exemplification is supported by the results carried out within the research grant of the Ministry of Science and Higher Education 0926/b/H03/2009/36 obtained by Wrocław School of Banking in which the author participated. On the basis of these findings the study discusses the economic situation of households which will be discussed as well as changes to the values referred to the system of values among Poles.

Joanna Kantor

**Regional differentiation of household expenses in Poland**

The level and the structure of household expenses in Poland is characterized by a significant differentiation. It results both from the accepted consumption patterns, earnings, historical conditions and the market situation a particular household is in. These factors make the construction structure comprise, apart from other divisions, also regional differentiation. One may indicate two groups of voivodeships, namely one with an above average scale of expenses on consumption goods and other with smaller scope of expenses in households.

The research utilizes methods of a multidimensional comparative analysis to indicate groups of voivodeships with most consistent variables describing the structure of expenses in households. Accordingly, it also presents regional similarities and differences in household behaviour with regards to consumption expenses.

Katarzyna Kolasińska-Morawska

**Application of marketing communication tools in the process  
of image creating as exemplified by retail chains**

Operation of enterprises in the era of competition is dependent on maintaining contact with the environment in particular with the customer-consumer. Building a corporate identity should be a starting point for creating the image in the eyes of customers. Company managers (especially those responsible for retail chains) can notice and use methods, techniques and communication tools which support image creation. Particularly valuable for retail chains are organic communication tools as elements of architecture, customer service, price and promotional support. Applied consistently, such tools can strengthen corporate image and become a source of competitive advantage when it comes to attract the customers.

Katarzyna Puszko, Andrzej Bujak

**Contemporary determinants of customers' behaviour  
in the construction industry**

Under market economy conditions enterprises on the one hand satisfy customers' needs and on the other hand they accept or reject the effects of activities of enterprises deciding about their current activities and development. The above also concerns the subjects functioning in the construction industry and it helps to choose the objective of the paper consisting in identification of selected factors shaping investors' tendency to buy products/construction services.

The paper emphasizes the role of investors in functioning and development of enterprises in the construction industry. It also describes the most important determinants enhancing their (*i.e.* investors) tendency to buy the outcomes of construction companies activities.

Aleksandra Gromelska

**The consumer in the Polish and Czech market of health resorts  
over the years 2006-2010**

The paper includes a comparative analysis of situations of households in the Polish and Czech market of health resorts. Accordingly, it tries to show the most important changes and determinants of consumer behaviour in the researched market. The analysis comprises the years 2006-2010 and due to volume limitations it focuses on health resorts for adults.

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Anna Bebel

**Living conditions and consumption in large families in Poland**

The study presents the characteristics of material situations of large families as compared to families with fewer children. Amounts and sources of incomes are analysed as well as the expenses (especially those related to consumption) and goods that households are equipped with. The analysis refers to the data from household budgets from 2007 and 2009 collected by the Central Statistical Office.

Aniela Styś

**Households as participants of market processes**

The author of the paper draws attention to the importance of households both in the cognitive and applicative aspect. The results of direct research are presented with particular attention paid to the importance of cultural conditions in decision-making processes of managers who want to expand their market. This requires responsibility in applying the principles of CRM and other methods of marketing strategy.

Dorota Bednarska-Olejniczak

**Behaviour of young consumers in the market of banking services**

Growing importance of young people to banks contributes to increased interest in problems of their expectations and consumer behaviour. The paper is devoted to the analysis of such behaviour. It studies both the changes to behaviour of young consumer within recent two decades and also characterizes the specificity of particular stages of the decision process related to the selection and acquiring banking services by young people. The paper presents, among others, the reasons why young people use banking services, the sources they obtain their information, and factors influencing the selection of a particular bank.

Agnieszka Dejnaka, Magdalena Murzyn

**Recommendations as a tool of influencing consumers' decisions**

Whisper marketing comprises marketing activities which are to create media buzz around a particular product at a small financial expense and to influence customers so that they pass the information about products or services onto another potential consumers. Consumer recommendation marketing as a whisper marketing variation focuses on advertising a product through customers' experience with a specific product. Both areas are

vitaly important taking into account a constant development of the Internet and Internet communities. As a result, customers on the Internet make spontaneous and credible recommendations which trigger making decisions about buying.

Adam Drab, Roman Kozel

### **Marital roles in market decision-taking**

There were 38 decisions examined and classified into four role-structure categories used to formulate answers for questions being objectives of the research. The research on marital roles in making market decisions allows to assess evolution of both products and services „gender”, that is to identify the ultimate addressee of the market communication and the decision-maker who is managing expenses of households. The authors observe the regularities of the feminization of male decisions, as well as masculinisation of a few feminine decisions. Simultaneously, we observe disappearance of the so-called patriarchal syndrome and the reinforcement of matriarchal syndrome as well as a strong tendency in gaining autonomy of the majority of decisions.