

IMPACT OF INFLATION ON PURCHASING DECISIONS OF RESIDENTS OF SELECTED POLISH VOIVODESHIPS

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ABSTRACT

The purpose of the article. The study aimed to assess the impact of an inflation level on purchasing decisions of consumers in selected voivodeships (mazowieckie, lubelskie, podkarpackie, małopolskie). The following hypotheses were adopted:

H1: Poles' purchasing decisions in a period of rising inflation depend on the voivodeship in which they live.

H1a: Residents of voivodeships with a lower average gross salary (podkarpackie and lubelskie) pay more attention to product features, discounts and places where they shop than residents of voivodeships with a high average gross salary (mazowieckie and małopolskie).

H2: Poles' purchasing decisions in a period of rising inflation depend on gender.

H2a: Women pay more attention to product features, discounts and places where they shop than men.

Methodology. The study employed the diagnostic survey method using an online survey. The voivodeships selected for the study were categorized based on the indicators of an average monthly gross salary in relation to the national average. For mazowieckie and małopolskie voivodeships these values were above 100%, while for podkarpackie and lubelskie voivodeships they ranged from 84–88%. In addition, statistical analyzes were performed to observe relationships such as gender and voivodeship: the chi-square test with an in-depth analysis of standardized categorized residuals, Cramer's V coefficient and Spearman's rank correlation coefficient.

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Results of the research. The article showed that the relationship between inflation and purchasing behavior of Polish people is an important topic that helps understand how consumers react to rising prices and what strategies they choose when shopping during inflation. Relationship between consumer behavior and the voivodeship was confirmed only in two cases related to shopping habits. This leads to the rejection of H1 and H1a hypotheses. The amount of the average monthly gross salary in relation to the national average (podkarpackie, lubelskie) is not a factor that makes Polish people more inclined to pay attention to product features, discounts and places of purchase, compared to residents of voivodeships with a higher average monthly gross salary (mazowieckie and małopolskie). H2 and H2a hypotheses were confirmed with greater accuracy. It has been noticed that purchasing decisions of Polish people depend on gender, and women pay attention to product features such as a price, promotions, and places where they shop more often than men.

Keywords: inflation, consumer, saving, spending, purchasing decisions, household budget, inflation rate.

JEL Class: E21, E31, E41, D12, D83.

INTRODUCTION

Increase in prices of goods and services (inflation) is an important economic and social phenomenon. It affects the purchasing power of consumers, which may result in changes in their purchasing decisions. In 1997, Shiller noted that it was the most frequently used term compared to other economic terms (Shiller, 1997: 13–70). Since then, the level of inflation has certainly changed, but it is still an extremely important term in the field of economic sciences. The same author also emphasizes the importance of inflation that has played an important role in the history of many nations.

The Polish language dictionary defines inflation as 'a progressive decline in the purchasing power of money and the associated increase in prices, caused by the introduction of too much money into circulation in relation to the goods introduced' (www1). The measure of inflation is the inflation rate. The word inflation comes from the Latin term "inflatio", which means "inflating". Initially, this concept was used in medicine, and then it was applied in economics. To talk about inflation, price increases must be repeated from period to period. However, it does not have to apply to all prices. The prices of some goods or services may even fall, but the average of all prices must increase (Ciżkowicz and Rzońca, 2009: 1–25). Inflation can be measured using, among others, the Consumer Price Index (CPI), the Producer Price Index (PPI), the Gross Domestic Product Deflator (GDP).

Research on the impact of inflation on consumer purchasing decisions remains an active area in the field of economics and finance. According to the theory of behavioral economics, consumer behavior is not always based on rational choices and full information. In conditions of rising prices, consumers

may make decisions based on uncertainty and limited availability of information, which has a significant impact on their product preferences.

The study aimed to assess the impact of an inflation level on purchasing decisions of consumers in selected voivodeships (mazowieckie, lubelskie, podkarpackie, małopolskie). The study employed the diagnostic survey method using an online survey (CAWI). The voivodeships selected for the study were categorized based on the indicators of an average monthly gross salary in relation to the national average. According to data from the Polish Central Statistical Office for 2022, for mazowieckie and małopolskie voivodeships these values were above 100%, while for podkarpackie and lubelskie voivodeships they ranged from 84–88% (www2). In addition, statistical analyzes were performed to observe relationships such as gender and voivodeship: the chi-square test with an in-depth analysis of standardized categorized residuals, Cramer's V coefficient and Spearman's rank correlation coefficient.

1,093 people participated in the study. Data was collected in the period from December 29, 2022 to February 13, 2023.

The study included, among others, assessment whether high inflation affects the number of products purchased and whether customers attach more importance to product features, like prices, promotions, etc.

The following hypotheses were adopted:

H1: Poles' purchasing decisions in a period of rising inflation depend on the voivodeship in which they live.

H1a: Residents of voivodeships with a lower average gross salary (podkarpackie and lubelskie) pay more attention to product features, discounts and places where they shop than residents of voivodeships with a high average gross salary (mazowieckie and małopolskie).

H2: Poles' purchasing decisions in a period of rising inflation depend on gender.

H2a: Women pay more attention to product features, discounts and places where they shop than men.

1. REVIEW OF LITERATURE AND NATIONAL REPORTS

This chapter aims to review both the Polish-language and English-language economic literature. There is extensive literature on inflation in the macroeconomic context, but microeconomic issues focused on research on the impact of inflation on consumer choices and the mechanisms of consumer behavior in the context of variable prices are incomplete.

It should be emphasized that inflation is not only an economic issue on a macroeconomic scale. Inflation is actually a part of everyday life for hundreds of

millions of people around the world. Inflation brings a number of negative effects, including (Ciżkowicz and Rzońca, 2009: 1–25):

- increasing uncertainty – some prices may be changed more often, others less often. This distorts the price relationships of individual goods and services, and as a result, it makes it difficult to assess what is worth producing and what is not;

- it makes access to credit more difficult, discourages people from keeping savings in the form of money, and ultimately reduces the pool of funds that banks allocate to finance loans.

Below in 2023 examined the impact of inflation on the well-being of Europeans, i.e., life satisfaction of people experiencing price increases in many different ways (Below, 2023: 1–29). He noted that inflation affects a household's purchasing power, affecting the basket of goods they own and their level of consumption. Moreover, inflation affects the real value of household savings, shaping demand for durable goods and future consumption. The study covered the diversity of attitudes towards inflation, perception of inflation and unemployment among Europeans. The author confirmed that inflation as measured by official statistics, as well as inflation perceived by consumers, has a significant negative impact on people's well-being.

Ehrmann and Tzamourani in their research in 2012, emphasized that memories of high inflation are an important factor shaping society's preferences in terms of monetary policy (Ehrmann and Tzamourani, 2012: 174–191).

Shiller (1997: 13–70), mentioned earlier, emphasized that people do not like inflation because, in their opinion, it lowers the standard of living. Tversky and Kahneman (1974: 1124–1131) noted that consumers' perception of inflation depends on the ease with which they notice price changes. Consequently, the prices of goods purchased recently, or purchased more frequently than others, influence the perception of price changes more than in the case of other goods. Moreover, most people do not care about small price changes because they do not remember the exact price from the past or, as Shiller argues, a small amount of money does not improve their standard of living.

Grabia (2007: 547–563) analyzed the impact of inflation on the standard of living and social inequalities. He also noted that in the area of income, inflation increases nominal wages and contributes to inhibiting the growth of real wages.

Bruine de Bruin WB., van der Klaauw W., et al. raised an extremely important issue regarding how to create surveys aimed at examining consumers' inflation expectations (Bruine de Bruin, van der Klaauw et al., 2012: 749–757). They noted that expectations about "prices in general" were typically asked, and the answers were used by academic economists, policy makers, etc. Meanwhile, respondents show considerable disagreement, with some reporting apparently large overestimates. They proved that changes in the wording of survey questions

regarding inflation expectations affect the central tendency of responses, as well as their dispersion. Respondents' expectations and perceptions were lower and less diffuse when asked about "inflation" rather than "prices in general" or "the prices you pay".

The relationship between inflation and price volatility has been the subject of research by, among others: Hoffmann (2022: 47–61), Akmal (2012), Choi (2010: 769–798), Fielding and Mizen (2000: 57–78), Ghauri, Qayyum and Arby (2014: 306–322), Gomes da Silva (2015: 83–100), Karahan and Yazgan (2023: 197–215), Khan (2016: 1–11), Nath and Sarkar (2019: 2001–2024).

1.1. Consumer's decision-making process on the market

A completely separate group of research concerns consumer behavior on the market. Choroś-Mrozowska and Clowes did not confirm its relationship with the pace of changes in expenditure on consumer goods and services by households. For a large part of the period under study, these changes, contrary to expectations, took place in the same direction, i.e., price increases were accompanied by an increase in the growth rate of consumer spending. The tendency indicated that in their behavior on the goods and services market, households attach more importance to expected price changes than to their current level.

Szcześniak (2020: 379–390) analyzed the regularities regarding the consumer's decision-making process, with particular emphasis on indicating the specificity of consumer decision-making. Similar issues can be found in the studies of such authors as: Rudnicki (2004: 159–179), Solomon (2006), Falkowski and Tyszka (2006: 111–130), or Woś, Rachocka and Kacperek-Hoppe (2004: 18).

The most similar research was found in the study by Pióro (2022: 76–87), which analyzed the impact of inflation on the budget of an average Polish household in the first half of 2021. The author noted that inflation contributed to the deterioration of the financial situation of Polish people in the first half of 2021, which was caused primarily by increased energy prices. As a result, increased prices of energy and raw materials translated into higher costs of producing fertilizers and greater consumer spending on food. Fuel costs also increased, which resulted in an increase in the prices of purchased consumer goods due to increased transport costs.

The relationship between inflation expectations and the choices made by households was the subject of research by Vellekoop and Wiederholt (2019: 1–26). It has been noticed that households with higher inflation expectations save less.

Lieb and Schuffels (2022: 2479–2512) presented evidence of the existence of a balance channel through which inflation expectations influence durable consumer spending. They used household surveys, which provide detailed

information on balance sheets as well as a wide range of other household characteristics, including inflation expectations.

Jasiulewicz (2012: 77–88) explored the topic of consumer choice more broadly, analyzing its relationship with the widely understood economic crisis. She noted, among other things, that the reduction in household expenses caused by the economic crisis, forces a change in the respondents' lifestyle. They spend less on pleasures such as holidays, entertainment, meals out, and personal care services. Every fifth respondent chooses public transport instead of a car. The consumption of electricity, gas and water is also reduced to save some money.

Ailing S, Xingyi L. and Zhongfei L. (2022: 1–16) examined optimal choices for investment, consumption and life insurance taking into account the risk of habit formation and inflation. They showed that an earning person consumes his or her own income, invests wealth in risk-free assets, index bonds and stocks, as well as buys life insurance. The goal is to maximize the expected utility of consumption, bequests, and final wealth. The utility of consumption comes from that portion of consumption which exceeds the minimum consumption requirement determined by the level of habit.

It should be emphasized that the research on the impact of inflation on people's purchasing decisions has been the subject of studies conducted by various private institutions, including consulting companies such as: EY, the Foundation for the Development of the Knowledge Society Think!, or PWC.

The EY Future Consumer Index survey (www3) showed that the war in Ukraine and the global inflation have a direct impact on consumer decisions. Polish people are worried about their future. Most respondents believe that their financial situation will not improve in the next 12 months. Moreover, they prefer to save and refrain from purchasing the most expensive products or services. At the same time, they are willing to spend more on food, paying attention to the origin of products and the support offered to Ukrainian refugees by enterprises.

1.2. The NBP 's strategy and the level of inflation in Poland

Inflation in Poland has gone through various phases since 2010, from relatively high levels, through periods of deflation, to dynamic price increases in recent years.

Chart 1 presents Consumer Price Index (CPI) in Poland in the period 2010–2023.

In 2010–2011, inflation in Poland was relatively high, reaching around 3–4%, mainly due to increases in food and energy prices. From 2012, inflation began to fall, and between 2014 and 2016 Poland experienced deflation, with an annual inflation rate of approximately –0.9% in 2015. In 2017, inflation began to rise

again, reaching an average annual rate of around 2%, driven mainly by rising food and energy prices.

The years 2018–2019 brought a further increase in inflation, to approximately 2.3% at the end of the year. The increase in inflation was caused by, among others, rising energy and food prices and higher labor costs.

The year 2020 was exceptional due to the COVID-19 pandemic, which had a significant impact on the global economy, including inflation in Poland. The inflation rate in 2020 hovered around 3%, with some fluctuations throughout the year. The pandemic affected various sectors of the economy, which contributed to changes in the prices of some goods and services. During this period, the National Bank of Poland (NBP) continued its monetary policy strategy, the main goal of which was to maintain price stability. The inflation target was set at 2.5% with an acceptable deviation of ± 1 percentage point. In order to implement this assumption, the NBP used tools such as interest rate policy, open market operations and management of foreign exchange reserves (www4, www5, www6, www7).

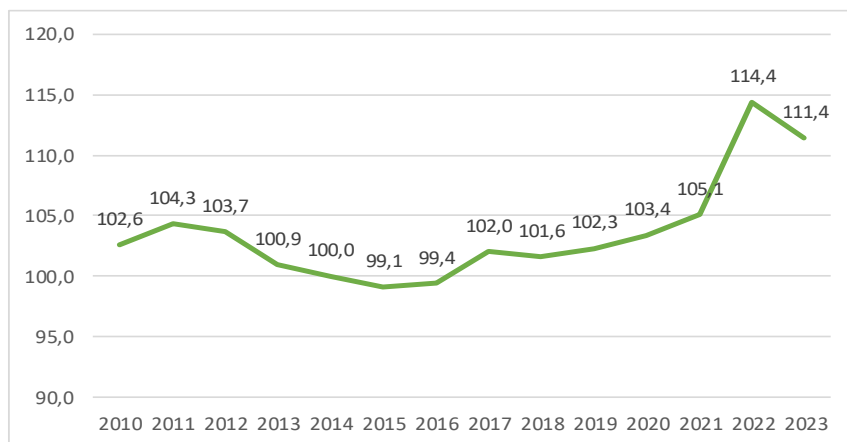


Chart 1. Inflation in Poland in 2010–2023

Source: own study based on www8.

In 2021, inflation in Poland began to accelerate, reaching levels not observed for many years. The price increase resulted from many factors, including global disruptions in supply chains, rising prices of raw materials, energy and problems with the availability of certain goods. Inflation in Poland exceeded 5% at the end of 2021, which raised concerns about the further development of the economic situation.

In 2022, inflation continued to remain high, exceeding 10%, posing a challenge to the country's economic policy. The NBP was forced to take actions aimed at reducing inflation, such as raising interest rates, which was aimed at cooling the economy and reducing demand. Nevertheless, inflation remained a problem, affecting consumers' purchasing power and household financial stability.

During the COVID-19 pandemic, the National Bank of Poland reduced interest rates to a record low to support the economy and mitigate the effects of the crisis. In response to the increase in inflation in 2021–2023, the NBP raised interest rates to cool the economy and limit inflationary pressure. This strategy aimed to balance measures supporting economic growth with the need to maintain price stability (www9, www10).

2. DATA AND METHODS

The data was collected by means of a diagnostic survey method using an online survey (CAWI) with the snowball method. The article uses only selected data collected in the study. The data was collected in the period from December 29, 2022 to February 13, 2023. The voivodeships selected for the study were categorized based on the indicators of an average monthly gross salary in relation to the national average. For mazowieckie and małopolskie voivodeships these values were above 100%, while for podkarpackie and lubelskie voivodeships they ranged from 84–88%. In addition, statistical analyzes were performed to observe relationships such as a gender and a voivodeship.

1,093 respondents took part in the survey and 60.84% of them were women. In turn, men constituted 39.16%. All observations were used in the analyzes for the article – missing data in individual cells was replaced by the mean. The study adapted own measurement scales with a Likert-type response format and referring to the frequency of behavior.

As many as 83% of respondents answered that inflation had changed their lives in a negative way.

Purchasing decisions were divided into four main areas. The first one concerned the relationship between inflation and the features of products purchased in stores, such as: price, quality, brand, composition, country of origin, promotions. The second area concerned places where respondents purchased products in 2020, compared to the year of the survey. The third one was related to the phenomenon of giving up particular goods, i.e., giving up regularly purchased food products due to price increases, looking for cheaper alternatives, buying products "in stock" and changing the means of transport to a cheaper one. The last area was related to the shopping habits formed by the respondents over the last 2 years.

Various statistical tests were performed in each area, such as the chi-square test with an in-depth analysis of standardized categorical residuals, Cramer's V coefficient and Spearman's rank correlation coefficient.

Table 1 shows the relationship between the degree to which respondents pay attention to individual product features when shopping in a store and taking into account inflation and their profile (first surveyed area). Only statistically significant relationships are presented.

Table 1. The degree to which respondents pay attention to individual product features when shopping in a store and their profile

Features of the products	Profile of respondents		n	Taking into account rising inflation, to what extent do you pay attention to specific product features when shopping in a store?					
				1 – I definitely don't pay attention	2 – I don't really pay attention	3 – It's hard to say	4 – I rather pay attention	5 – I definitely pay attention	
PRICE	gender	woman	665						65,6%
		man	428						52,8%
Statistical significance:			$\chi^2=23,55791$; $V=0,1478121$; $p=0,00010^*$						
COMPOSITION	gender	woman	665	4,1%	15,5%		37,9%		
		man	428	6,8%	22,7%		30,1%		
Statistical significance:			$\chi^2=15,77499$; $V=0,1207855$; $p=0,00334^*$						
COUNTRY OF ORIGIN	gender	woman	665	19,7%	38,2%				
		man	428	31,3%	24,1%				
Statistical significance:			$\chi^2= 32,69667$; $V= 0,172242$; $p=0,00000^*$						
SALE	gender	woman	665						62,3%
		man	428						46,5%
Statistical significance:			$\chi^2=34,58038$; $V=0,1788203$; $p=0,00000^*$						

Source: own research, n = 1093, % – percentage; p – statistical significance; * – $p < 0.05$; χ^2 – chi-square test; V – Cramer's V coefficient; rs – Spearman's rank correlation coefficient.

The respondents were asked what they pay attention to when shopping in a store, taking into account a rising inflation. As many as 89% of respondents answered that they pay attention to the price of products, and 80% pay attention to the quality of products. The brand turned out to be a less important element.

Only 39% of respondents emphasized that they pay attention to it. 62% of respondents pay attention to the composition of the products they buy, while the country of origin of the purchased goods is important to only 26% of customers. In the context of inflation, it is also important that as many as 86% of respondents pay attention to promotional products when making purchases.

Statistical tests showed a relationship between the gender of the respondents and the fact of paying attention to the price, composition, country of origin of products and promotions. The tests performed showed that:

- women indicated significantly more often than men that they *definitely pay* attention to the *price of the product*;
- men indicated significantly more often than women that they *definitely and rather do not pay* attention to the *composition of the product*;
- women indicated significantly more often than men that they *rather pay* attention to the *composition of the product*;
- men indicated significantly more often than women that they *definitely do not pay* attention to the *country of origin* of the product;
- women indicated significantly more often than men that they *rather did not pay attention* to the *country of origin of the product*;
- women indicated significantly more often than men that they *definitely pay* attention to *promotions*.

The second area was related to the choice of places where respondents made and continue to make purchases. Respondents were asked about changes in the products purchased in individual places in the research year, compared to 2020. The respondents' purchases in local stores and shopping malls remained at a similar level. 36% of respondents chose this answer in each case. Respectively, 41% and 46% of respondents answered that the number of purchases made in these places has decreased. The situation was similar with regard to purchases in a chain store. In this case, 46% of respondents continue to make purchases there, while 32% of respondents increased the number of purchases made in chain stores. What seems characteristic is a significant increase in online shopping. 49% of respondents answered that they increased a number of purchases made online.

A statistically significant ($p < 0.05$) relationship was proven between the variable gender and purchases in a local store, i.e., women indicated an increased number of purchases made online, which is a post-pandemic effect.

The third area was related to the phenomenon of giving up individual goods, i.e., giving up regularly purchased food products due to price increases, looking for cheaper alternatives, buying products "in stock" and changing the means of transport to a cheaper one. Inflation did not discourage respondents from giving up the goods they had previously purchased. 40% of people answered that they actually gave up a regularly purchased food product, 35% did not, and 25% had no opinion on this topic. However, consumers are more willing to look for cheaper

product alternatives. 60% of respondents have changed or intend to change products to cheaper alternatives. Consumers do not buy products "in stock", fearing their price increases. Only 33% of people confirmed that they make such purchases. When asked about changing their means of transport due to rising fuel prices, respondents answered that as many as 72% of people had not made such changes. In turn, of the remaining 28%, the most common change concerned replacing the car with public transport (57%). The above relationships were then analyzed using statistical tests. Table 2 shows the relationship between various phenomena described in the third area and the profile of respondents. Only statistically significant relationships are presented.

Table 2. The relationship between various phenomena described in the third area and the profile of respondents

Profile of respondents		n	Due to high inflation, have you changed or are you planning to change your choice of products to cheaper ones?				
			1 – No, I still buy the same products	2 – No, but I'm going to change that	3 – It's hard to say	4 – Yes, I intend to buy cheaper alternatives	5 – Yes, I have changed the product selection
Gender	woman	665	16,5%				24,2%
	man	428	22,7%				13,8%
Statistical significance:		$\chi^2=23,55791$; $V=0,1478121$; $p=0,00010^*$					

Source: own research, n = 1093, % – percentage; p – statistical significance; * – $p < 0.05$; χ^2 – chi-square test; V – Cramer's V coefficient; rs – Spearman's rank correlation coefficient.

In the opinion of respondents regarding whether they would give up a regularly purchased food product due to price increases, there was no statistical relationship with gender or voivodeship.

The description of the relationship between gender and the respondents' opinion on whether, due to high inflation, they have changed or plan to change the choice of products to cheaper ones, showed a significant relationship with the gender of the respondents. It has been shown that:

- men indicated significantly more often than women that they still buy the same products;
- women indicated significantly more often than men that yes, they had changed their product selection.

Table 3. The relationship between various phenomena described in the third area and the profile of respondents

Profile of respondents		n	Do you buy products "in stock" for fear that their price will increase?				
			1 – definitely not	2 – rather not	3 – It's hard to say	4 – rather yes	5 – definitely yes
Gender	woman	665				26,6%	9,6%
	man	428				21,3%	6,1%
Statistical significance:		$\chi^2=16,31815$; $V=0,12218$; $p=0,00262^*$					

Source: own research, n = 1093, % – percentage; p – statistical significance; * – $p < 0.05$; χ^2 – chi-square test; V – Cramer's V coefficient; rs – Spearman's rank correlation coefficient.

The description of the relationship between gender and the respondents' opinion on whether they buy products "in stock" for fear that their price will increase showed that women indicated significantly more often than men that they rather and definitely buy products "in stock" for fear that their price will increase.

The last relationship in this area, i.e., the respondents' opinion on whether they changed their means of transport due to rising fuel prices, did not show any relationship with gender or voivodeship.

The fourth and last area concerned the shopping habits implemented by the respondents in the last two years. Among the shopping habits from the last three years, most people mentioned: comparing prices (25%), looking for discount codes (15%), or creating a shopping list (14%). The remaining responses were around 10% or below 10%.

A statistically significant ($p < 0.05$) relationship was confirmed between:

- the respondents' implementation of price comparisons and their gender (women implemented price comparisons significantly more often than men) and the voivodeship in which they live (in podkarpackie voivodeship price comparisons were implemented significantly more often than in the case of all respondents);
- the respondents' implementation of searching for discount codes and their gender (women implemented searching for discount codes significantly more often than men);
- the implementation of out-of-season purchasing by respondents and the voivodeship in which they live (in mazowieckie voivodeship, out-of-season

purchasing was implemented significantly more often than in the case of all respondents);

- the respondents' implementation of buying used things and their gender (women implemented buying used things significantly more often than men);

- the respondents' implementation of creating a shopping list and their gender (women implemented creating a shopping list significantly more often than men);

- the respondents' implementation of card payments and their gender (men implemented card payments significantly more often than women).

CONCLUSIONS

Inflation directly affects consumers' purchasing power, changing their purchasing opportunities. The increase in prices of goods and services may be related to purchasing preferences and changes in consumer behavior. Understanding this relationship allows people to better understand how inflation affects households and helps them make more accurate economic decisions and approaches to monetary and fiscal policy.

The aim of the article was to assess the impact of an inflation level on consumer purchasing decisions in selected Polish voivodeships: mazowieckie, lubelskie, podkarpackie, małopolskie. The choice of voivodeships was not accidental. Two voivodeships were taken into account, the indicators of the average monthly gross salary in relation to the national average were above 100% (mazowieckie and małopolskie) and two whose value ranged from 84–88% (podkarpackie and lubelskie).

The most important conclusions drawn directly from the survey are:

- during inflation, most respondents pay attention to the price of products (89%) and quality (80%). The country of origin of products is less important (26%). Promotions are important to 86% of respondents;

- there was a significant increase in online shopping (49%). Shopping in local stores and shopping malls remained stable;

- despite inflation, only 40% of respondents gave up regularly purchased food products. However, 60% of people look for cheaper alternatives;

- inflation did not significantly influence the change in means of transport. The majority of respondents (72%) did not make such changes;

- in recent years, customers have introduced new shopping habits, such as comparing prices, looking for discount codes, creating a shopping list or paying by card.

In addition, scientific hypotheses were adopted regarding the relationship between consumer purchasing behavior and their profile, i.e., voivodeship and gender, which were tested using statistical analyses such as: the chi-square test

with an in-depth analysis of standardized categorized residuals, Cramer's V coefficient and the Spearman's rank correlation coefficient.

The hypotheses adopted in the study were partially confirmed. The relationship between consumer behavior and the voivodeship was confirmed only in two cases related to shopping habits, i.e., residents of podkarpackie voivodeship much more often implement price comparisons, while residents of mazowieckie voivodeship much more often implement buying products out of season. This leads to the rejection of H1 and H1a hypotheses. The amount of an average monthly gross salary in relation to the national average (podkarpackie, lubelskie) is not a factor that makes Polish people more inclined to pay attention to product features, discounts and places of purchase, compared to residents of voivodeships with a higher average monthly gross salary (mazowieckie and małopolskie voivodeships).

H2 and H2a hypotheses were confirmed with greater accuracy. It has been noticed that purchasing decisions of Polish people depend on gender. Women pay attention to product features such as price, promotions, and places where they shop more often than men.

To sum up, this scientific article showed that the relationship between inflation and the purchasing behavior of Polish people is an important topic that requires constant exploration and search for factors that influence these decisions. This helps understand how consumers react to rising prices and what strategies they choose when shopping during inflation. This research can be useful for economists to better understand consumer behavior in difficult economic conditions. In-depth research covering a larger number of voivodeships in Poland is recommended.

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WPŁYW INFLACJI NA DECYZJE ZAKUPOWE MIESZKAŃCÓW WYBRANYCH WOJEWÓDZTW POLSKI

Cel artykułu. Badanie miało na celu ocenę wpływu poziomu inflacji na decyzje zakupowe konsumentów w wybranych województwach (mazowieckie, lubelskie, podkarpackie, małopolskie). Przyjęto następujące hipotezy:

H1: Decyzje zakupowe Polaków w okresie rosnącej inflacji zależą od województwa, w którym mieszkają.

H1a: Mieszkańcy województw o niższym przeciętnym wynagrodzeniu brutto (podkarpackie i lubelskie) zwracają większą uwagę na cechy produktów, rabaty i miejsca, w których dokonują zakupów, niż mieszkańcy województw o wyższym przeciętnym wynagrodzeniu brutto (mazowieckie i małopolskie).

H2: Decyzje zakupowe Polaków w okresie rosnącej inflacji zależą od płci.

H2a: Kobiety zwracają większą uwagę na cechy produktów, rabaty i miejsca, w których dokonują zakupów, niż mężczyźni.

Metoda badawcza. W badaniu wykorzystano metodę sondażu diagnostycznego z wykorzystaniem ankiety internetowej. Wybrane do badania województwa zostały skategoryzowane na podstawie wskaźników przeciętnego miesięcznego wynagrodzenia brutto w stosunku do średniej krajowej. Dla województw mazowieckiego i małopolskiego wartości te przekraczały 100%, natomiast dla województw podkarpackiego i lubelskiego wahały się w granicach 84–88%. Dodatkowo przeprowadzono analizy statystyczne w celu obserwacji zależności takich jak płeć i województwo. W tym celu wykorzystano test chi-kwadrat z pogłębioną analizą standaryzowanych, skategoryzowanych reszt, współczynnik V Cramera i współczynnik korelacji rang Spearmana.

Wyniki badań. W artykule wykazano, że związek pomiędzy inflacją a zachowaniami zakupowymi Polaków jest ważnym tematem, który pomaga zrozumieć, jak konsumenci reagują na rosnące ceny i jakie strategie wybierają podczas zakupów w czasie inflacji. Związek między zachowaniami konsumentów a województwem potwierdzono jedynie w dwóch przypadkach, związanych z nawykami

zakupowymi. Skłania to do odrzucenia hipotez H1 i H1a. Wysokość przeciętnego miesięcznego wynagrodzenia brutto w stosunku do średniej krajowej (podkarpackie, lubelskie) nie jest czynnikiem powodującym, że Polacy są bardziej skłonni do zwracania uwagi na cechy produktów, rabaty i miejsca zakupu w porównaniu do mieszkańców województw o wyższym przeciętnym miesięcznym wynagrodzeniu brutto (województwo mazowieckie i małopolskie). Hipotezy H2 i H2a zostały potwierdzone ze znacznie większą trafnością. Zauważono, że decyzje zakupowe Polaków zależą od płci, a kobiety częściej niż mężczyźni zwracają uwagę na cechy produktu, takie jak cena, promocje i miejsca, w których robią zakupy.

Słowa kluczowe: inflacja, konsument, oszczędzanie, wydatki, decyzje zakupowe, budżet gospodarstwa domowego, stopa inflacji.

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