CONSUMER SHOPPING BEHAVIOR IN THE TOWN OF ŽILINA

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Abstract

Consumer shopping behavior is an important sociological phenomenon seen as a manifestation of consumerism lifestyle. Its character is largely influenced by the society in which consumer uses goods and services. The tendencies of consumer behavior are influenced by the availability of goods, sales culture, offer of sales concepts, real household income, lifestyle, and marketing activities of sellers. It affects not only the economy, but also it has significant social and cultural impacts. In specific cases, it also has an important spatial function in terms of catchment areas for the selected shopping centers. At present, buying decision-making behavior of the population is inclined towards a modern type. It is characterized by impulse purchases and consumer is influenced e.g. by advertising, offers of discounted products, numerous purchases in a single day, has high demands on quality of goods and shopping comfort, optimizes the ratio between price and value of goods, prefers large-scale retail stores and regularly uses car for shopping. Customer of the Žilina city behaves with experience, and demands the price corresponding to the product quality. Residents of Žilina have close to the so-called "western" modern shopping model, where shopping presents almost the same alternative for shopping as well as spending leisure time in the SC.

Keywords: Consumer buying behavior, Motivation for shopping.

JEL Classification: D1, D12, R 19
1 Introduction

Before making the purchase decision, consumer goes through the buying process during which offered alternatives are evaluated, compared, and decision for one or more of them is made. The influence consumer is subjected to during the decision-making process can affect his purchase decision with varying intensity and strength, and also with different results. Some impacts also act at a subconscious level (Rybanská, 2015). As Svetlík, Šugrová and Šedík (2017) describe, consumer purchase decisions are significantly influenced by many factors and the authors have ascertained in their research that consumer behavior is primarily affected by price, quality, image and strength of the brand.

In a market economy, goods and services are offered to consumers, who by buying them form the demand. (Kubicová, Kádeková, 2011). Purchase of goods and services involves everyone, it is reflecting the socio-economic conditions of people's lives, traditions, culture and overall living standards (Holienčinová, 2013). Shopping in retail stores is one of the major recurrent spatio-temporal human activities and is therefore a popular object of studies for several scientific disciplines including the geography (e.g. Miller, O’Kelly, 1983; Scott, He, 2012). For instance, Franz, Appel, and Hassler (2013) wrote about shortening of the shopping time. This phenomenon, according to their research, is related to women working outside the home, which reduces the time for cooking, thus leading to an increased demand for processed foods but also to the fast ways of shopping. Consumer behavior is changing in the face of changing market conditions. (Kádeková, Kubicová, 2012; Géci, Nagyová and Rybanská, 2017).

A changed technology scene and radically changed consumer behavior force retailers to reassess their business models, retail formats and retail offers (Hultman et al., 2017). Retailers which can acquire effective insights from market data, can better predict consumer behavior, design attractive offers, focus better on their customers and develop tools (Grewal, Roggeveen, Nordfält, 2017). Such large data can trigger beneficial cyclical processes of customer consumption and engagement, which in turn lead to increased profitability (Bradlow et al., 2017). Targeted information and offers directly tailored to customers was described by Trembošová and Tremboš (2009), during the stage of demassification of retail in Slovakia, but also others, e.g. Grewal, Roggeveen, Nordfält, (2017). Classification of consumer behavior is addressed by a large group of authors. We can categorize customer typologies according to lots of demographic or psychological aspects - transport modes, shopping frequency, type of purchased products, shopping location, buying behavior, context, etc. Segmenting of SC consumers in six largest cities in Turkey was described by Kabadayi and Pakson (2016). As a result of
the two-tier cluster analysis that was used to segment respondents, there are four distinct segments of visitors in Turkish shopping centers – serious, recreational, pragmatic consumers and enthusiasts. A study from SC in Kuala Lumpur, Malaysia (Alavi et al., 2015) identified four styles of consumer decision making - hedonistic, novelty/fashion conscious, utilitarian and impulsive. Consumer decision making is subsequently projected into strategies, especially marketing strategies (Kubicová, Kádeková, 2017).


The effect of how economic crisis changes the consumer behavior strategies was defined by Puelles et al. (2016) and Cristini and Laurini (2016). Their conclusions demonstrated that consumers attention have shifted significantly to discounted products but have also increased the use of the Internet in preparation for shopping. If consumers have changed their behavior and attitudes, it has a tremendous impact on society and business (Holota, Hrubec, Kotus, Holienčinová & Čapošová, 2016). The growing sales of discount retail chains have confirmed that the economic crisis has made a significant shift in consumer buying behavior in retail sector. The results of questionnaire surveys from the city of Nitra in 2008 and 2012 (Trembošová and Dubcová, 2013) confirmed that prior to the crisis, residents of Nitra behaved in a modern way, could be influenced about their shopping, they were demanding and mobile, but after the crisis in 2012 they leaned towards the traditional shopping, they were thrifty, loyal and cautious.

The aim of our paper is to evaluate the survey focused on buying behavior of Žilina population in spatial context matters. Results in category “personal consumer” should confirm or rebut the premise of a modern behavior of consumers in Žilina.

2 Data and Methods

The object of our study was the city of Žilina. Primary tool for data acquisition was a questionnaire research conducted in June, September and October 2015.
During 21 days answers were recorded from 403 random residents over 18 years of age residing in Žilina (Mašlonková, 2016). The questions included were both closed-ended and open-ended, focused on the views of respondents on given topics. The results were processed in two hierarchical levels of the spatial scale: at the city level, and 20 boroughs. In the group of respondents, women represented 53.3% and males 46.7%. The most represented age group was 40-49 years old (23.3%) and 60+ years old 22.8%, followed by 30-39 years old (18.1%), 50-59 years old (17.4%), and 20-29 years old (13.7%). Most women belonged to a group of 40-49 years old (57 females), most males were at age group 20-29 (37 men). Least represented age category was under 20 years formed by 7 men and 12 women. According to education category, prevailed respondents with completed secondary education 74.9%, followed by a higher education 23%, and elementary education 2.1%. In terms of the economic activity, most respondents were employed for wages 42.4%, followed by 22% retirees and self-employed (11.9%), students 10.4%, and 6% of participants out of work. 28 female respondents (6.9%) were on maternity leave. In category of household net monthly income, maximum 32.9% reported range 501-1000 €, and 30.9% income within 1001-1500 €. Household income of 1501-2000 € was claimed by 17.1% of respondents, 16.3% declared income up to 500 €, 1.3% of respondents acceded to a 2001-2500 € segment and 6 respondents (1.5%) reported household incomes above 2501 €.

The questionnaire consisted of two parts. The first part of this paper was dedicated to a choice of a shopping place and the second part dealt with buying behavior. Respondents’ replies were used for: (i) identifying the places for purchase of food and consumer goods, based on predominantly consistent responses, (ii) an analysis of priority factor affecting the choice of retail store by respondent, (iii) the purchasing power factor. The second part of the contribution is based on the recognition that consumer behavior, because of different reactions, splits customers into certain groups. Presented analysis of sociological-purchase-decision-making types of addressed respondents defines the size and spatial context of their occurrence at the level of boroughs.

For tracking and consecutive demarcation of city’s catchment areas through retail facilities, were used responses to these questions: (i) Specify a store within the area of Nitra where you most often buy food, clothing, footwear, drugstore goods and consumer goods? (ii) Which of Nitra’s shopping centers do you prefer and what are the reasons for your choice? (assortment (stores), accessibility, habits, environment, lower prices, parking, leisure time activities? Based on the prevailing consistent replies to the choice of shopping place, centers for shopping activities were identified, and their catchment areas deduced (Trembošová, 2009a and Trembošová et al., 2016).
In order to determine the purchase decision-making orientation, the method of self-determining the purchasing characteristic was used in the question: (i) *Circle the attribute that most closely describes your buying behavior* (the respondent had written information about the attributes of each purchase decision-making type): 

A) *influenceable* - emotive behavior in buying, influenced by advertising, buys discounted products; 
B) *demanding* - has high demands on the quality of goods and shopping comfort; 
C) *mobile* - optimizes the price over value ratio, prefers large-scale stores, regularly uses a car; 
D) *cautious conservative* - decides rationally and conservatively, does not trust advertising, shops without car; 
E) *price conscious* - minimizes expenses, purchases rationally, rarely uses a car; 
F) *loyal customer* - purchases often and in small quantities, prefers a smaller shop near the home, believes in tradition, conforms shopping to social aspects of life; 
G) *undemanding phlegmatic* – without any claims on the store standards, does not care about prices, he does not travel for shopping. The first three types form a group of modern buying orientation, the remaining four compose traditional buying orientation. The questionnaire method of self-determining the purchase decision-making type was also used by Jantarat and Sharon (2016).

Differential analysis of the age of respondents was performed to verify whether there was a correlation between the three qualitative traits of respondents: age, household income, and purchase decision-making type. Dependencies were calculated using the test for contingency table creation (Markechová et al., 2011). The intensity of statistical dependence was calculated using Pearson’s Coefficient of Contingency, which allowed us to determine the degree of dependence between selected observed attributes. Hypotheses were tested at $\alpha = 0.05$, using the DATA analysis application.

### 3 Results and Discussion

The highest form of retail network had only begun to develop in Žilina after 2009, when a significant boom in the construction of third-generation shopping centers (SCs) operated by foreign retail chains occurred. In 2015, already 57 large-scale retail stores (over 400 m²) operated in Žilina, from those 4 shopping centers: SC Aupark, SC Mirage, SC Dubeň and Max Entertainment and shopping centre. At these SCs in 2015, together 234 sales units operated their stores on net retail area 23,319 m², accounting for 19.33% of the total city retail area (120,623 m²). Gross leasable area reported on the websites of these centers was 46,600 m².

Three of the common factors influencing buying process were evaluated: 1) days of the week preferred for shopping, 2) general factors affecting the choice of shopping place, and 3) transport modes for shopping purposes. Together 121
respondents (30%) indicated that they are shopping on regular basis. Shopping during working days was preferred by 50% of the respondents, most of them favored Tuesday (82%) and Friday (74%). Weekend shopping explicitly was preferred by 19.6% of respondents.

Body of 403 surveyed respondents was dominated by women with 53.3% and men were represented by 46.7%. In terms of age-class distribution, the most represented age group was 40-49 years old (22.8%) and 60+ years old (22%), followed by 30-39 years old (18%) and 50-59 years old (17%). Most of the women belonged to 40-49 age group (57 women), and most of men to age group 20-29 (40 men). The least represented group was the age category under 20 years old (6 men and 8 women).

Divided by education, respondents with completed secondary education (74.9%) prevailed, followed by higher education group (22.8%), and elementary education group (2.3%). According to the category of economic activity, majority of respondents were employed for wages (42.4%), followed by retirees (22%), self-employed (12%), students (10%), women on maternity leave (7%), and the rest declared out of work status (5.9%). In category of household net monthly income, majority of respondents reported income of 801-1200 € (32.5%) and income of 401-800 € (28.1%). Household income of 1201-1600 € was claimed by 16.8% of respondents, 15.9% declared income up to 400 €, 5.6% of respondents stated income of 1601-2000 € and 4 respondents (1.1%) reported household income above 2001 €. Profile of a typical customer based on a group of 403 respondents according to individual categories was a woman (53.3%), 40-49 years old (22.8%), with secondary education (74.9%), and employed (42.4%).

Among the factors most affecting the choice of place for shopping in the city of Žilina, price of goods was the pivotal factor, affecting up to 68.7% of respondents. The quality of the goods was decisive for 28%, the width of the product variety for 6%, the overall atmosphere and the store layout for 2.9%, while the opening hours for only 1.2%. The answers also revealed that 50% of respondents do their shopping on working days and usually choose a store in their neighborhood, hence they do not travel in mass into large-scale retail store centers. As much as 30% of respondents stated that they shop regularly every day and 18% of individuals went shopping on weekend. According to the mode of transport, a car is prevalent as it is used for shopping trips by 49% of respondents, 22.7% used public transport, 22% selected walking, and only 6.7% of the respondents claimed the use of bicycle for shopping purposes.
3.1 Choosing a shopping location

In conformity with consistent respondents' replies, the centers for shopping foodstuffs, drugstore goods, clothing and footwear, and other consumer goods were allocated within the city territory (Figure 1). Question about choosing shopping location focused on identifying shoppers' preference for stores for purchasing foodstuffs, drugstore goods, consumer goods, clothing and footwear, according to prevailing replies. The favorite stores for food shopping as selected by respondents were Tesco, Coop Jednota, Billa and Kaufland. Stores in Tesco chain were preferred by respondents in 12 boroughs, namely Bánová, Budatín, Hájik, Hliny, Mojsová Lúčka, Považský Chlmec, Rosinky, Staré Mesto, Strážov, Zádubnie and Žilinská Lehota, where 38,330 residents of Žilina (46%) lived. Results from another 4 boroughs indicated preference for Kaufland (Bôrik, Trnová, Vlčince, Zástranie), which represented 25,470 inhabitants (31%). In Brodno, Bytčica and Solinky boroughs, with 16,593 (20%) of Žilina dwellers, respondents preferred Coop Jednota chain stores, and 2466 inhabitants (3%) of Závodie borough favored Billa store (Figure 1A).

The selection of drugstores is more spatially variable (Figure 1B). The most frequent responses listed Tesco, Kaufland, 101 Drogerie, Drogerie Markt, and Teta drogéria stores. In 10 boroughs, Bánová, Bôrik, Hájik, Hliny, Mojsová Lúčka, Rosinky, Strážov, Trnová, Vranie, Zádubnie and Zástranie, respondents preferred the drugstore goods purchased in Tesco store, which is a gravitational center for 31,776 inhabitants (38%). In Bytčica, Solinky, Závodie and Žilinská Lehota boroughs, respondents preferred the 101 Drogerie store (18,067 inhabitants, i.e. 22%). Respondents from Staré Mesto and Považský Chlmec boroughs (12,218 inhabitants, i.e. 15%) favored the Drogerie Markt store. In Brodno and Vlčince (19,777 inhabitants, i.e. 24%), preferred store was from Kaufland chain, and in Budatín with 1753 inhabitants it was Teta drugstore.
Figure 1 Food and drugstore goods shopping location preferences

Source: Own research.

Within consumer goods category, preferred stores were Nay Elektrodom, Datart and Tesco. Respondents of Budatín, Zádubnie a Zástranie boroughs (4%) preferred to purchase consumer goods over the Internet. Participants in Bánová and Brodno boroughs, together with 3173 inhabitants (4%) preferred Tesco, and 3.6% of Strážov and Závodie boroughs most often listed Datart store. Respondents of the remaining 13 boroughs preferred Nay Elektrodom store, which has the most significant catchment area with 73,974 residents, i.e. 89% (Figure 2A).

With responses to the question about purchasing clothing and footwear, respondents were not specific about the store name, mostly they chose shopping centers. The most preferred shopping center was Aupark. It was given priority by the respondents at 13 boroughs and it was the gravitational center for clothing and footwear purchases for 43,485 inhabitants of Žilina (52%). SC Mirage was favored by respondents from of 5 boroughs, Bôrik, Mojšová Lúčka, Považský Chlmec, Rosiny, Staré Mesto a Trnová with 19,612 inhabitants, representing 24% (Figure 2B). Respondents from Vlčince with 18,472 inhabitants (22%) gave priority to Atrium Dubeň and respondents from Bytčica (2,022 inhabitants, 2.5%) preferred shopping for clothing and footwear at Max ESC.

The most popular shopping center, according to the survey participants, was SC Aupark, which was preferred by 47% of the interviewed. The second most visited was SC Mirage with 27% popularity and 7% of respondents preferred Max ESC. The least popular shopping center was Atrium Dubeň, which only favored 3% of respondents. As much as 16% participants expressed that they did not visit
shopping centers. The most important factors influencing the respondent when choosing the shopping center were the opening hours (38%), location (47%), price of the products (12%), atmosphere in outlets (3.8%), and advertisements (0.20%). The reasons listed are purchase of food (48%), consumer goods (85%), drugstore goods (54%) and leisure time activities (9%).

Figure 2 Consumer goods, clothing and footwear shopping location preferences

Source: Own research.

The results of survey in Žilina in 2015 revealed that at the level of city, the largest group of respondents (21.1%) belonged to a price conscious purchase decision-making type (Figure 3). It was followed by a demanding type which characteristics were most apt for 20.5% of respondents, while 16% classified themselves as a mobile type. Influenceable buyer type was claimed by 13.4% of participants, and undemanding phlegmatic type was circled by 10.9% of respondents. Next 9.9% of participants were of a loyal type, and only 8% of respondents classed themselves in the last group of a cautious conservatives. The ratio between the modern (influenceable, demanding and mobile type) and the traditional (cautious, price conscious, loyal and undemanding type) type is almost balanced, the modern one is leading with only 0.12% of a point.
Figure 3 **Purchase decision-making types of respondents in Žilina in 2015**


*Source:* Field research by authors, 2015.

In Bánová, Brodno, Bytčica, Hájik, Hliny, Považský Chlmec, Rosinky, Staré Mesto, Strážov a Zástranie boroughs, the traditional purchase decision-making type was prevalent. In Bôrik, Budatín, Mojšová Lúčka, Solinky, Trnová, Vlčince, Vranie a Zádubnie boroughs it was the modern type. There is a balanced ratio 50:50 between the modern and traditional types in Závodie borough.

In the next part, Chi-squared test for contingency table creation served to verify whether there was a statistically significant dependence between the selected observed characteristics - age and purchase decision-making type of respondents (Table 1).

**Table 1** Indicators of dependence testing between age, net monthly household income and purchase decision-making type of respondents

<table>
<thead>
<tr>
<th>Age category</th>
<th>Sample size (number of respondents)</th>
<th>$\chi^2$ - testing criteria</th>
<th>Contingency coefficient C</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Abs.</td>
<td>%</td>
<td></td>
</tr>
<tr>
<td><strong>under 20 years</strong></td>
<td>19</td>
<td>4.71</td>
<td>56.5974</td>
</tr>
<tr>
<td><strong>20-29</strong></td>
<td>55</td>
<td>13.6</td>
<td>25.0008</td>
</tr>
<tr>
<td><strong>30-39</strong></td>
<td>73</td>
<td>18.1</td>
<td>49.2893</td>
</tr>
<tr>
<td><strong>40-49</strong></td>
<td>94</td>
<td>23.32</td>
<td>96.8921</td>
</tr>
<tr>
<td><strong>50-59</strong></td>
<td>70</td>
<td>17.36</td>
<td>98.098</td>
</tr>
<tr>
<td><strong>60+</strong></td>
<td>92</td>
<td>22.83</td>
<td>177.006</td>
</tr>
<tr>
<td><strong>Žilina</strong></td>
<td>403</td>
<td>100</td>
<td>-</td>
</tr>
</tbody>
</table>

*Calculation:* Trembošová, 2017
The value of Chi-square criteria ranged from 25.0008 to 177.006 and the contingency coefficient from a low 0.536 to a high dependence 0.854. We found out that the age, income, and purchase decision-making type were statistically most dependent in the age category of under 20-year-olds and over 60-year-olds. With the rest of age groups, degree of dependence was ranging from lower to medium level. Based on this, we can predict the purchase decision-making type of a resident of Žilina from a particular age group with a corresponding net monthly household income (Figure 4).

Figure 4 Differentiation of respondent purchase decision-making types by age and net household income


Source: Own research.

According to the prevailing answers, a mosaic of 42 groups (Figure 8) was created, where all 7 categorized types (A to G) were exhibited. As many as 12 groups of them have identified themselves (the vast majority of the answers) with a demanding (B) type of modern orientation. Followed by a price conscious type E (5 groups) and cautious type D (3 groups) both of a traditional purchase decision-making orientation.

In under 20 years old age group (4.71%), 10 participants reported their most common household income category 801-1200 €, 5 respondents selected 401-800 € range, 3 participants claimed income less than 400 € and 1 respondent reported 1201-1600 € tier. 68.5% of the respondents inclined to a modern purchase decision-making orientation and their top choice was an influenceable type (6 respondents) and demanding (7 respondents) type. Next 4 participants identified
themselves with an undemanding type. Age group of 20-29 years old respondents was the fourth largest group (13.6%). From those, 30.9% reported household income of 401-800 €, followed by income category less than 400 € and 801-1200 € category. The most numerous purchase decision-making group was the modern influenceable leading with 32.7% of participants and 27.3% of respondents formed a group of demanding type. Of the 73 participants (18.1%) in the 30-39 years old age group, the most (43.83%) reported household income in the range of 801-1200 €, and 38.4% lower income group 401-800 €. This age group contained the highest number of mobile type participants (30.1%), demanding type with 28.8% and influenceable type with 21.9%. They represented a typical modern age group in their buying behavior. In the largest age group of 40-49 years old respondents (23.32%), the most preferred purchase decision-making characteristic was a modern mobile type (37.2%), followed by a demanding type (29.8%). Prevalent net household income was in range 801-1200 € (58.55%) and 1201-1600 € (36.2%). Middle-aged respondents in 50-59 years old age group represented 17.36%. The most numerous income groups of 401-800 € and 801-1200 € accounted for almost identical 45%. In purchase decision-making category, 77.1% of participants aged between 50-59 years represented traditional price conscious type, 18.5% were mobile and 9% the loyal ones. The second largest age group of over 60 years old respondents accounted for 22.8%. Up to 53% of them reported household income in range 401-800 € and 44.5% reported income up to 400 €. The most frequent response group of 60+ years old (as expected) was formed by traditional loyal customers with 73.9% and 13% reported to tie in with price conscious type.

4 Conclusion

Generally, changes in buying behavior are triggered by 3 attributes: need, supply, and resources, which are strongly influenced by socio-economic status of households. As part of the buying decision-making process, consumer goes through the buying process during which available alternatives are evaluated and compared, and then one or some of them are decided upon. The influence consumer is subjected to during the decision-making process can affect his buying decision-making process with varying intensity and strength, and also with different results.

Profile of the respondent from survey group of 403 participants based on individual categories was a woman (53.3% of participants), 40-49 years old (22.8%), with secondary education (74.9%), and employed (42.4%).

Respondents were loyal to discounts and benefits, not to brands, decisive factor was the price of the products, while the least emphasis was put on the opening
hours. The answers also showed that 50% of respondents preferred shopping during working days and usually visited stores in their immediate neighborhood, hence they no longer travelled in mass to the large-scale retail centers. As much as 30% of respondents reported that they go shopping on daily basis and 18% of individuals favored shopping during the weekend. Based on the mode of transport preferred when shopping, a car was used by 49% of participants, 22.7% used public transport, 22% preferred walking, and last 6.7% used bicycle.

In the spatial context at the level of Žilina boroughs, the catchment areas of Tesco, Coop Jednota, Billa and Kaufland chain stores were identified. Heavy traffic congestion of vehicles and pedestrians with shopping intentions was particularly in the zone of Staré Mesto borough which forms the core of the retail network supplemented by two shopping centers.

In their purchase decision-making tendencies, in almost every Žilina borough, a certain number of respondents identified themselves with the attributes of a price conscious traditional orientation, and it was therefore the most widespread purchase decision-making type. Other types were not always represented in all boroughs. Spatially lowest variability was expressed by those respondents which identified themselves with "cautious conservative" and "loyal" purchase decision-making type, which were only selected by participants from 10 boroughs. Although most respondents (21%, i.e. 85 participants) reported as price conscious traditional purchase decision-making type, the higher preferences were reached by the modern category (influenceable, demanding and mobile) together 50.12%.

Based on the results of buying behavior research in the city of Žilina, objective assessment of such factors as the use of cars (confirmed by 49% of respondents), preference of shopping centers (for purchases of consumer goods, clothing and footwear even up to 79%) was identical to subjective self-assessment of respondents. The assumption set out in our paper has been confirmed, the residents of Žilina can be considered modern in their buying behavior, despite the lower consciously admitted net monthly income of respondents' households (32.5% respondents reported income in the range 801-1200 €). According to the results, residents of Žilina in the age groups under 20 years old and 20-29 years old are demanding when shopping, residents in 30-39 years old group prefer shopping with car and are mostly demanding and mobile pragmatist shoppers. Population in 40-49 years old group belongs to the mobile pragmatist category as well. Traditional purchase decision-making tendencies were expressed by respondents with age over 50 years (50-59 and 60+ groups) who are price conscious. Respondents in 60+ years old group are also loyal.

We learned from the responses that average customer in Žilina behaves with experience and demands the price to match the quality of the product. Residents
of Žilina have close to the so-called "western" modern shopping model, where to go shopping presents almost the same alternative for shopping as well as spending leisure time in the SC. The ratio between the modern (influenceable, demanding and mobile type) and the traditional (cautious, price conscious, loyal and undemanding type) type is almost balanced, the modern one is leading with only 0.12% of a point. In this process, the objective variable purchase motivators (price, location, availability) outweigh the subjective variables (store atmosphere, advertising). Growing demands and sophistication of the buyers lead to a differentiation in customer buying behavior, and as a result, the average customer is quickly disappearing.

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**References**

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