Segmentation of teenagers in terms of their buying behavior and their attitudes towards commercials

Szabolcs Prónay¹ - Krisztina Karsai²

In my research, I intend to explore the consumption of teenagers and their attitude towards commercials and ads. My aim is to establish segments among teenagers according to their relation to commercials, their buying behaviour and their financial state. The segmentation of teenagers is peculiar and sometimes problematic, because the common segmenting methods - based on status and values - usually does not result in stable and understandable segments. The parents and the friends are the common opinion leaders of teenagers, but we should not forget the infulence of the media and the commercials within it. I conducted my research using a sample of 911 teenagers between the age of 14 and 19 from Csongrád county in Southern Hungary. In the first step I examined the teenagers relation to commercials and ads. Factor analysis were used for revealing the mean components of the commercial valuables. These mean components were: Commercial loving; Commercial reality; Commercial manipulation; Commercial status. Using these factors, five segments were made up according to the teenagers relation to commercials. In general they think commercials are manupulative and sometimes even stupid. However we can find some commercial loving segments as well. In the second step, I set up a goal of establishing complex segments based on financial, commercial and buying variables. I used factor analysis for the teenagers buying behaviour, which yielded seven factors. Applying this seven buying factors, the commercial factors and the financial variables, six segments were identified. These segments differ in location, in type of school, in financial state, in buying behavior and also in their relation to commercials. According to the research - although traditional segmentation often yield confusing results between teenagers -an acceptable way of grouping the youngsters could be found.

Keywords: segmentation, teenagers, commercials, buying behaviour

¹ Szabolcs Prónay, University of Szeged, Faculty of Economics and Business Administration (Szeged)

² Krisztina Karcsai, University of Szeged, Faculty of Law (Szeged)

1. Introduction

The young. Interest has always been shown towards this particular age group. They are not adults yet, but not any longer children. They are in the stage of their life which most of them get over, live through struggling and later recall it in a romantic way. This is the time when our personality develops and we find our place in the world. Nowadays this process is more complex than ever. This world is not constant, not stable; the several hundred year old guidelines are less and less visible, which determined how to become adult. The environment is changing rapidly, ideals rise and fall more quickly than ever, and in this world the adults, who could set an example to the young, perhaps feel more lost than these young people. Today it is not any longer the father who shows his son how a machine works; it is not the mother who teaches her daughter about dressing. The roles seem to be interchanged. The young people teach the adults how to use technical appliances, they know what is fashionable and they try to keep up with the constant change. Now the young people are the ideals. The desire for eternal youth is more palpable than ever. But are they capable of this? I wonder whether it is a too large task for them to determine the trends and develop their personality at the same time in this world. In addition, do it in a way that they keep searching in the digital universe left alone without a stable, well-defined model and limits.

In our study we examine the consumer behaviour of this particular age group. We would like to know how they behave as consumers. What is their attitude towards shopping, brands and commercials? To our point of view, to understand the consumption of the young first we have to understand that although they are close to each other in age, they cannot be treated as a homogeneous group. Their situation and lifestyle cab be quite diverse, thus it is practical to examine the broken down in segments to understand their consumption..

2. The young

If we talk about generations in terms of marketing, one of the central elements of generation studies turns up most of the time, the Yankelovich report appearing from time to time. One of these central ideas is that the new generations typically brush aside, or at least re-interpret the values owned by previous generations. That is why it is important to understand the particular values and lifestyle of each generation, because they essentially determine their consumer behaviour (Smith–Clurman 2003). Consequently, the examination of today's young consumers, the examination of their values and lifestyle, and above all the examination of their consumer behaviour is a particular area, which has a serious academic and practical relevance.

We know about the young that they are in a quite particular situation. This is a rather complex and difficult period of life, when the individual's own personality is developed (Törőcsik 2006), during which the parent-child relationship weakens, while the contemporary relationship become stronger (Benedek 2001). This period is often called "second socialisation" (Tárkányi-Józsa 2006). However, in terms of marketing, we could call this period "first (or primary) socialisation" as well, since the individual makes his/her first independent consumer decisions at this time. That is why this period has a special significance for marketing experts.

2.1. Defining the young

In our study we deal with the consumption of the young. However, first we have to determine who we mean by "the young". This is not a simple task at all, because the professional literature is not uniform in this respect. Besides the fact that the concept of "the young" is not clear, it makes the situation more complicated that it is rather difficult to separate the "Y generation" from the also little defined concepts of "teenagers" and "young adults".

According to Törőcsik (2006), we can define the young according to age, furthermore, in terms of biology, psychology, sociology and law, but he also points out the difficulties of separating: "Though we mean a period of development and definiteness of age by that, defining the group is not a simple task, we have to draw the lines down to the children and up to the adults, which both hides several problems" (Törőcsik 2006, pp.193).

The young are often mentioned as Y generation. The Y-Gen (or Gen-Y) is a well-known sociological and marketing concept. They are determined primarily according to age; those who were born roughly between the late '70s and the turn of the millennium are meant by that. The concrete definitions are different by author: 1980-2000 (Cheung et al. 2008); 1980-1997 (Johnson 2006); 1977-1994 (Evans 2006; Noble 2009). Besides the date of birth, this generation is defined according to their common experiences and values. It is them who consider the remote control, the microwave oven and the pushbutton phone original equipment, and regard the music of the '80s old-fashioned, who can remember 11 September sharply, but hardly remember the collapse of the Berlin Wall (Cheung et al. 2008).

Noble et al. (2009) call the attention that it can lead to distortion if we treat such a wide age group collectively. They focus their studies on secondary school students (college-aged market).

Taken the caution mentioned above, in addition, to avoid literary misunderstandings, we define the young as a subset of the Y generation in terms of age, in a synonymous way with teenagers. Thus we call the people who were born between 1995 and 1989 (that is between the age of 14 and 20) young.

2.2. The values and lifestyle of the young

The young, as the other age groups, are characterised by particular topics, values and lifestyle, the bases of which are those common experiences, events, social and personal situations that they were, in one way or other, involved in collectively. Igaz Ágnes's idea exemplifies it well: "They do not call the Russian "the red" any more, for them Michael Jackson always was a white-skinned pop star, and the "Ctrl + Alt + Del" formula belongs to the fundamental operations."

The values typical of the young and their particular interpretation based on Kazár (2009, pp. 8-10) and Noble et al. (2009, pp. 626) can be summarised briefly according to the following:

- Rapidity: They live in the digital world, they manage everything with pushing a button, and they measure the time not in hour but in second and the speed not in kilometre per hour but in megabyte per second. They are impatient, they do their activities parallel (they are chatting during downloading, while they are eating fast food).
- *Freedom*: They surf on the Internet without any limits, select from the vast number of TV channels, download any kind of music or film and try to become independent avoiding parental control more and more.
- Self-acknowledgement and self-definition: They would like to find and express their own personality. They create avatars, write blogs, keep twitter and have an iwiw site. With the help of these they try to show the outside world who they (at least virtual) really are.
- *Individualism*: They try to give themselves an individual look; they wish to stand out from the crowd. They form both their virtual and real living space to their own image. The personalised services are obvious for them.
- Sense of belonging: Besides individualism, or in contrast with it, they desire for the appreciation their peers. They are enthusiastic fans, keystones of online communities, who adjust to their reference group in their consumption as well.
- Fashion: Every form of self-representation is extremely significant for them. They are innovative and open-minded to new fashion trends; they are able to throw away older things without consideration. There is a great proportion of fashion innovators within the group, who "consider themselves more exciting, more enjoyable, more modern, more formal, more colourful and vainer individuals than the fashion followers." (Kovács K. 2009 pp 63).
- Security: Security is not the opposite of wanderlust for them, but it expresses that they need those reliable brands and stable groups who they can rely on in the course of developing their personality.

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http://www.kreativ.hu/cikk.php?id=13019 downloaded: 17. 12. 2009

The above mentioned values also refer to their lifestyle, which goes on in a fast and dynamic rhythm, and to which infocommunicational devices are connected in a greater share compared to the other age groups (Kollár 2007). In their free time they mostly listen to music, in addition they spend a lot of time watching TV or at home with their family. In their life, the permanent relationship with a partner and the circle of friends have a significant role. They live their life in a more openminded and more adventurous way than the other age groups; however, it may be surprising that the anxiety about violence and crime has a surprisingly great role in their life (Sulyok 2003). This implies that the life of today's young people covers certain doubts and problems. Tari (2008) draws the attention to that this is the generation that is left alone, "they have been wandering the Internet for 10 years, the adults do not pay attention to them, they can do what they want." (Tari, 2008, pp.56). This state of being left alone is especially disconcerting in such a critical stage of personality development. The on-line freedom also means that avoiding conflicts and accepting one's own personality can be avoided by one click and closing the window. Consequently this age group has been given a great deal of threat besides a number of opportunities in this sense.⁴

3. Consumption of the young

The exact proportion of the young in the population can be estimated by the 2001 census. At this time the proportion of the people born between 1982 and 1996 were 18,4% of the population. This data itself suggests that it is worth dealing with a group sized like this. Although the rate of people having jobs and permanent income is far lower compared to the older generations, apart from this they do not live only on their pocket money. Besides their monthly pocket money and earnings, the "income" coming in as occasional gift, casual work, savings, grant, student loan and social support can constitute their income, but the circle of possibilities can be extended by the supporting parental background (Törőcsik 2006; Tárkányi-Józsa 2006). According to the surveys conducted in the United States the annual spending power of the young can be put at 600 billion dollars (Noble et al 2009). However, an even larger shopping potential lies behind this segment, because they do not only dispose over their own money, but also indirectly influence their parents' purchases (Andó 2007). It further increases their marketing significance if we take it into consideration that the fashion innovators and trend leaders emerge from them, in addition, the life-long brand loyalty usually develops in this period as well

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Tari (2008) regards the group of Emos as a kind of alarm. These young people intend to express the disillusionment in the world, dropping out and the emotional nihilism of the desolate life with their typical appearance, the main motif of which is the hair covering one of the eyes. It refers to that this world is so horrible that it is enough to see it with one eye.

(Wolburg–Pokrywyczynski 2001). To sum up, it is justified to deal with this group's consumer characteristics.

We have already established about the youth that the development of consumer personality happens at this time, we can say that the young learn to behave as consumers. In this learning the environment has a great role, which, on the one hand, sets an example, on the other hand, influences and evaluates a consumer decision. Three reference groups play a decisive role in teenagers' decisions (Benedek 2001 pp.33):

- *The family*: Primary reference group with informal, normative and positive membership. A young person follows the model of his/her parents in connection with shopping as well. The parents evaluate their child's performance in this area as well, and they reward or punish in certain cases. In addition, the parents have an important informational role; they often give advice on shopping.
- Peers: This is a group which the youth has a more democratic relationship with than his/her parents. It is an informal, aspirational group, that is, they set an attractive example to be followed for the young. Since he/she longs for reinforcement, he/she tries to copy their behaviour, forming his/her self-image to them. Besides, sharing experience and giving advice also have a great role in this relationship.
- *Stars:* Not membership, symbolic aspirational group. The teenager does not have a chance to join the group, the members of which still mean a model to be followed. They are influences on his/her ideal self-image and ideal social self-image, however, it should be noted that they are rather relied on as information sources.

Consequently, the groups have a significant role in the shopping decisions of the young (Benedek 2001). "Belonging to a group (or desire for belonging) is expressed the consuming of certain products and brands, which is a carrier of important "messages" about the individual" (Tárkányi-Józsa 2006 pp.73). As a consequence, they express their belonging to a group and their personality with their consumption (Noble et al. 2009). However, it is essential that the products they purchase should be identifiable (for others as well). This can be the reason why brands play key role in the case of the young people (Sulyok 2003; Törőcsik 2006; Noble et al. 2009). The image carried by the brands influences the young consumers' both personal and social image (Törőcsik 2006; Kovács K. 2009), beyond that it refers to the reliability and high quality sought by the young (Szántó 2005).

While examining the consumer behaviour of the young we cannot evade mentioning their sceptical attitude to commercials. According to Cheung et al. this generation is a lot more resistant to commercials than any other previous generations (Cheung et al. 2008). Overall, it can be said about them that they know technique well; the media played a significant role in their socialisation, so they see quickly through the marketing communication tactics (Noble et al. 2009). They appreciate

what impresses them; it can have a great effect on them. On the other hand, they avoid easily what they do not appreciate; they turn it over, disable it, or ignore it (Andó 2007; Kollár 2007). Reaching this group means a serious challenge for advertising men. Johnson (2006) formulated five criteria related to the communication addressed to the young: it should provide enjoyment, be genuine, introduce new possibilities, be interactive and the product it popularises should be suitable for self-expression. Of course it is not guaranteed that the commercial impresses this quite critical audience.

On the basis of all this it can be stated that we can find several contradictions in the area of the consuming habits of the young. It is demonstrated in Figure 1. According to our point of view the basis of these contradictions is the heterogeneity of the young group. We can find reference to that in literature. According to Tárkányi and Józsa "the behaviour models found in the case of the young are varicoloured and it would be a mistake to treat them as a homogeneous group, taking only their age affiliation into consideration" (Tárkányi-Józsa 2006 pp. 79). Kollár (2007) also points to the same, who draws the attention to that recently more and more people in the profession have raised that the youth is not homogeneous. It is a question though that according to what characteristics it is possible (if it is at all) to classify them (Kollár 2007). Based on this we thought that the mentioned contradictions can be resolved if we examine the group of the young not in general but breaking it down into several smaller groups. The made an attempt at this in our primary research.

4. Primary research

We have showed in the foregoing that the consumption of the young has a serious economic and marketing significance; however, examining it is a quite complex task and often leads to contradictory results. According to our standpoint, the national (and presumably the international) research results (also) lead to contradictory results because of two factors:

- First of all, the sample choice makes it more difficult to compare the results, since just like in the circle of the adult inhabitants, also in the case of the young significant differences can be discovered in the consumption pattern according to the financial situation and the residence. In the case of the young, surveying the financial situation and the segmentation according to it is even more difficult compared to what is regular in case of adults. Concerning the residence it can be stated that a considerable part of the national research takes urban (mainly from the city) young people into the sample.
- Secondly, the effort to give general explanations can lead to confusing results. The young in itself is a particular target group, consequently we tend to treat them as well as in common sense but in many cases in terms of science –

uniformly and generalised. However, it can lead to serious contradictions if we treat this quite heterogeneous age group as a homogeneous group.

Based on this, we set two objectives during developing our research. On the one hand that – concerning the reachable region by us – we choose representative sample, thus examining the consumer behaviour of the less researched youths from small towns and villages besides the better known – and more colourful – consuming habits typical of the young people from the city. On the other hand we aimed to study the young in breakdown by segments instead of – and occasionally besides – general explanations. Hereby we tried to get the answer to our central question whether we get closer to understanding the young people's consumption if we do not study them in general but we break them down in segments.

4.1. Research method and sample choice

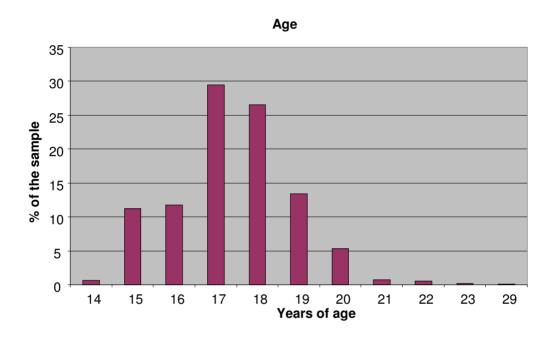
In the course of our research we intended to formulate statements regarding the young living in the region, so choosing the quantitative method seemed to be appropriate, the questionnaire interview to be exact. There were five parts of the questionnaire, which examined the young people's behaviour as consumers from different aspects.

- In the first part we asked them about their shopping habits. Here they could give with multiple-choice where, what and from what source they shop in general.
- In the second part we studied their attitude to shopping and brands with Likert scale questions. Here we wanted to know the influence of the brand, the price and the quality factors on their consumption and the interaction of these factors.
- In the third part we examined their attitude to advertising also with the help of Likert scale questions. We were curious about the sympathy related to commercials and the manipulative associations linked to them.
- In the forth block we asked them about how they react if they are deceived and damaged in a purchase. Here the multiple-choice questions were mainly aimed at whether they try to take action in these cases and if yes, who they turn to.
- The last issue included taking down the sociodemographic data. The questionnaire was filled out by 911 people in total. The main characteristics of the sample:

The 53,9% of those asked are women and 46,1% men. We aimed at people between 15 and 20 years of age (Figure 1). We find the age groups of 17 and 18 among the respondents for the most part – this age group gives the 53% of the total sample. The number of under 15 and over 20 is minimal, their proportion even jointly does not reach the 2,5% of the total case number. The dividing line

of the sample is almost exactly between the age of 17 and 18 since the proportion of under 18 is 53%, while the rate of majors is 47%.

Figure 1. Age distribution of the sample



Source: Own creation

- As we have already mentioned, we laid particular emphasis on examining not only the consuming habits of the young from cities. The 62 % of the respondents are town-dwellers, approximately every fifth of them (18%) lives in county town. The inhabitants of small towns and villages give 2/5 (38%) of the sample.
- The direct consequence of the distribution according to residence that the rate of grammar school students is lower than generally in studying the consumption of the young. The 11,4% of those who filled in the questionnaire attend vocational school and trade school, slightly more than its half attend secondary technical school (53,9%), while about a third attend grammar school (34,7%).
- Two thirds of the sample (65,6%) is given by those living in households of 3-4 person, a quarter (25,9%) live with more people, while 8,5% live in a household of 1-2 person.

4.2. The general characteristics of the **frequency distribution** of answers

Taking down and recording the data was carried out by the Sociology Department of the Faculty of Arts of the University of Szeged on the commission of the Southern Great Plain Regional Consumer Protection Association. The report they made analyses the distribution of the sample thoroughly, thus we mention only some main general characteristics in what follows. As we declared in our research objective we intend to examine the possibility of a more thorough and deeper inspection available by segmentation instead of general statements, thus these general characteristics are linked only indirectly to our research objective, so we describe them merely sketchily⁵:

- The big department stores and plazas are considered as most popular the former is preferred by about the third of the young, the latter by the quarter. The fact that one of the two types of stores was named by 58,9% of the asked people shows the popularity of sale places with big ground-place well. It deserves attention that those living in small town and villages mentioned department stores as favourite shopping place in a significantly higher rate compared to town-dwellers, in addition, the boutiques and small shops also have greater popularity in their circles. At the same time, the plazas mean the favourite place to spend money rather for those who live in towns.
- If they wanted to buy more valuable things, the 2/5 of the asked people would ask the family for money, the third of them would save money and 17% would buy it at their own expense. The difference between the genders is notable: 24% of the men would plan to spend their own money, while the proportion of women is only 11,9%. Half of the girls (50,3%) would mainly ask their family for money for shopping, while less than a third (31,5%) of the boys would turn their parents.
- In making shopping decisions (according to the details in Table I.) the young people accept their close friends' and pals' opinion (30,5%) and their parents' advice (26,9%) most of all. Other family members and relatives have a key role in the choices of 6,5% of those who filled out the questionnaire, thus the opinion of close and more distant relatives together was the most important for the third of the participants (33,4%), gaining bigger emphasis to some extent than the friends' and pals' advice. As for the girls, the close friend's and pal's role can be considered as significantly bigger than in the case of boys.

⁵ 'You are always wise customers' – research report of the Sociology Department of the Faculty of Arts in the University of Szeged, 2009

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	Valid percent	Valid percent
	(men)	(women)
An expert	5,3	0,2
Shop assistant	1,9	0,6
Other pal	1,9	1,2
Other person	0,7	0,6
I don't need anybody's opinion	23,2	19,8
Parent	27,1	26,6
Other family members	5,8	7,0
Partner	11,1	13,8
Close friend, pal	22,9	37,3

Table 1. Gender differences in who inluences the young during making a shopping decision

Source: You are always wise customers" – research report of the Sociology Department of the Faculty of Arts in the University of Szeged, 2009

- The survey shows that the young basically have a critical attitude to commercials. The majority of them think that they are manipulative, distorting, misleading and only good for manufacturers making money. The general evaluation of a value above 3 (measured on a scale from 1 to 5) was found only in the case of statements containing negative attitude towards commercials, so the five least likeable statements definitely have critical overtones. In accordance with this, the five least popular statements consist of positive assertions related to commercials. Consequently, it can be stated that the asked people are unequivocally "anticommercial".
- The 98,4% of the respondents gave information about how they know most which the "trendy" brand is. The third of the young (33,1%) are informed based on commercials, while their similar proportion (31,1%) collect information about it from pals and friends. The fifth of the respondents (19%) picks up in the school what is "cool", while only 5,5% from home and the members of the family. So the role of non-home environment (pals, school) has crucial importance, together half of the asked (50,1%) learn form here what they should wear to be trendy.

4.3. Developing the segments within the sample

In the foregoing we generally described the young involved in the sample according to their consuming behaviour. However, our research objective was breaking them down into different segments instead of (and besides) a general description, and examining them along these segments. As the first step of developing the segments we classified with factor analysis, and we decreased the number of variables serving

as the base of segmentation. We did the factor analysis both on the variables of shopping attitudes and on the variables of attitudes related to commercials.

4.3.1. Segments based on the attitude to commercial

We ranked the variables related to commercial into four factors using principal component method. The KMO index and the Bartlett's spherical test both refer to that there is connection between the variables, furthermore, applying the factor analysis appropriate to analyse the data (KMO=0,814; Bartlett Test: χ^2 = 2580,911; degree of freedom: 66; Sig=0,000). We decreased the number of variables in the factor analysis until the weight of each element was over 0,5 in the final (rototilled) version; each variable correlates with only one certain component significantly; the explained variance ratio reached 63% cumulated level; and the received factors can be interpreted. The eigenvalue diagram also indicated four factors. We formed factors according to Table II. (we treated the variables normalised).

Table 2. Factors according to the attitude towards commercials

	Factor			
	1	2	3	4
Factor 1: Commercial love				
I like commercials	,799			
Most of the commercials are beautyful, it's nice wathing them	,832			
Most of the commercials are funny	,689			
Most of the commercials are amusing, even good for leisure	,662			
Factor 2: Commercial reality				
Most of the commercial statements are valid.		,772		
Most of the commercials shows reality.		,820		
Commercials bring the people's dream closer.		,647		
Factor 3: Commercial manipulaty				
Commercials mannipulate people for more consumption.			,744	
Most of the commercials are misleading, they con people.			,743	
Life is not like what commercials shows.			,779	
Factor 4. Commercial status			,	
Commercials shows what to strive for.				,630
Most of the commercials are made for wealthy people.				,847
Rotating method: Varimax, with Kaiser-normalisation, in	5 iterai	tion ste	ps	

Source: Own creation

Afterwards we examined whether we could form – as homogeneous as possible – groups in the circle of the young involved in our sample according to the attitude to commercial. Besides the factors above we used the variables left out from the factors while developing the clusters. The hierarchic method resulted in too many clusters (15) both in terms of manageability and interpretability, so we worked with K-center method. We studied more cases, based on which the solution with 5 clusters seemed to be the most useable. In the followings we describe the clusters and their centres in Table III.

Table 3. Clusters and cluster centroids according to the attitude of the young towards commercials

	Cluster					
	1	2	3	4	5	
Name	Commercial hater	Consider commercial useful	Commercial adorer	Sceptic	Ignorer	
Numerosity	175	165	144	237	128	
Commercial love factor	-,95749	,58946	1,01823	,07745	-,78646	
Commercial reality factor	-,87087	,46719	,98987	-,12928	-,46802	
Commercial manipulity f.	,91275	-,44201	-,55659	,45371	-,79161	
Commercial status factor	-,46033	-,30296	1,15214	,11833	-,51934	
Most of the commercials helps in consumption decisions	-,87912	,51435	1,03296	,03504	-,76244	
Most of the commercials are untrustworthy	,76667	-,43607	-,30332	,45412	-,97819	
Most of the commercials are violent	,53341	-,47111	,01187	,25587	-,70144	
Commercials are essential	-,86428	,66835	,49691	,13827	-,57909	
Commercials are only for the producers more interest	,63975	-,80369	-,11679	,42965	-,41199	

Source: Own creation

The above values express a relative relation between the clusters and the variables. Describing the absolute relation was not our primary objective; however, we refer back to our earlier statement according to which the young generally had negative attitude to commercials. Nevertheless, an important statement is that behind this general antipathy we can find groups of young people who – with different

reasons but – like commercials. The main objective of our research is revealing exactly these kinds of – hiding behind the generality, typical of certain groups of the young – characteristics. Therefore, we can describe the clusters briefly according to the following:

- Commercial haters: These young people have expressly negative attitude to commercials. They dislike them, they think they are of no use, they cannot rely on them and with their help the manufacturers influence the consumers to swindle as much money as possible from them. In their opinion the world would be a better place without commercials.
- Those who consider commercial useful: They think the commercials are needed, mostly because we can get familiar with the market and the brands with their help. In their opinion the primary aim of the commercial is informing, so they can be regarded useful rather from the aspect of consumers than from the aspect of manufacturers.
- *Commercial adorers*: They expressly like commercials; they consider the presented things as examples to be followed. The commercials inform about the behaviour model they should follow.
- *Commercial sceptics*: They basically do not condemn commercials; they just have reservations about their manipulative character. They consider them as necessary evil, which are parts of our everyday life; however, if we rely on them too much, they can easily lead us wrong.
- *Commercial ignorers:* They do not deal with commercials, they ignore them. They dislike them, but they do not care about their manipulative character either, they consider them simply unnecessary.

4.3.2. Developing the clusters of marketing aspect

After classifying according to the attitude towards commercials we examined the characteristics of the young people's consumer behaviour with a more general segmentation having marketing aspect. For this clusterisation we used the factors formed form the variables related to shopping and the variables related to the financial situation of the family besides the earlier described factors related to commercials. We classified the variables related to shopping into six factors using principal component method (KMO=0,845; Bartlett Test: χ^2 = 3983,837; degree of freedom: 190; Sig=0,000). We decreased the number of variables in the factor analysis until the weight of each element was over 0,5 in the final (rototilled) version; each variable correlates with only one certain component significantly; the explained variance ratio reached 64% cumulated level; and the received factors can be interpreted. The eigenvalue diagram indicated seven factors but since only one variable belonged to the last factor, later on we treated it merely as a variable and we formed six factors:

- Brand personality factor: It refers to the relationship between the bought brand and the customer's personality. If its value is high the customer considers whether the given brand suits them and if yes, they stick to it.
- *Brand quality factor*: According to this purchasing brand-name products can be explained by their assumed higher quality.
- *Brand community factor*: According to this those people who buy the same brand think in a similar way, the identical consumption creates a kind of community relationship.
- Appearance factor: The appearance, the fashion, it refers to the significance of the visible consumption.
- Considered budgeting factor: It refers to the consumption determining role of the price.
- Experimentation factor: It shows the tendency to try out new products and new brands.

(Shopping in big stores factor: It is not necessary to treat it as a factor because it merely correlates with the "I like shopping in big stores" variable.)

After this we segmented the young based on the mentioned factors and the variables related to state. The hierarchic clusterisation turned out to be quite circumstantial (it referred to the existence of 25 clusters, which would have been anxious in terms of interpretation), so we chose K-center clusterisation. We examined the distance of two clusters also in the case of five, six and seven clusters, and finally we considered the six cluster solution as suitable (the later interpretability also played a role in the decision). We describe the main characteristics of the developed clusters in Table IV. according to the consumer behaviour of the six clusters which can be described complex.

Table 4. Complex clusters according to the consumer behavior of the young

	Cluster centroids							
	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 5	Cluster 6		
Name	Self-value followers	The cool	Out-siders	Obeyers	Intellec- tuals	Day- dreamers		
Numerosity	83	83	56	79	142	82	F-value	Szig
Family welfare Recently upgrade of the family welfare	-1,2127 -,68503	,77029 ,73303	-,28565 -,42819	,31680	,44649 ,07754	-1,0182 -,71293	109,457 45,063	,000,
Able to save money. Recently went on	-1,1450	,50646	-,39297	,59894	,55192	-1,0922	133,048	,000,
holiday abroad.	-,69098	,75839	-,63421	-,06464	,36131	-,62294	46,622	,000
Amount of pocket money	-,27885	,84811	-,39987	,00880	-,05859	-,42833	22,390	,000
Commercial love factor	-,67542	,27057	-,11599	,71666	-,43761	,80255	46,784	,000
Commercial reality factor	-,66651	,56396	-,18326	,66365	-,58277	,52914	50,095	,000
Commercial manipulity fact.	,82975	-,49796	-1,0793	-,20733	,52284	-,12459	52,688	,000
Commercial status factor	,06172	,38100	-,52843	,55133	-,61604	,59714	33,031	,000
Brand personality fact.	-,51605	,84867	-,84562	-,44628	,07228	,53654	46,938	,000
Brand quality factor	-,42115	,61960	-,39546	-,47743	,28256	,21015	22,206	,000
Brand community fact.	-,40865	,63694	-,93625	,02686	-,15721	,57781	34,488	,000
Appearance fac.	-,44126	,74732	-,65712	-,54999	,10045	,38538	29,592	,000
Considered budgeting factor	,21714	-,32520	,21901	,05587	,03009	,21849	3,799	,002
Experimentation factor	-,07270	,38714	-,09454	-,14097	,06132	,21440	3,556	,004
Distances of the cluster centroids								
Cluster 1 Cluster 2	4.710	4,719		3,548	-	,		
Cluster 3	4,719 2,546		4,186	2,706 2,687				
Cluster 4	3,548	-		2,067	2,839			
Cluster 5	3,039			2,556		3,485		
Cluster 6	2,850			3,080				

Source: Own creation

In the followings the description of each segment can be found. We took other variables into consideration besides the variables used for developing the clusters.

- **Self-value followers:** Grammar school students from families with bad financial background living in small towns who spend little on appearance. They reject buying well-known and brand-name products because they think brands and the communication surrounding them is only good for manipulating the consumer. They are independent; they do not really listen to other people's opinion, especially not of their parents. Within the sample, the rate of smokers is the higher here. They expressly object to being influenced, they like going their own way. They would not change for anybody's sake. They are considered customers; they search for the price-value ratio adequacy.
- **The cool:** Vocational school and secondary technical school students from small towns, mainly boys. They have a relatively serious amount of own money which is due to the good financial situation of their family. They live for parties instead of culture and entertainment. The appearance is important for them, which they spend much on. They insist on well-known brands, they think it is important that a product should be fashionable and suit them. They typically shop in plazas, but they go to second hand shops for a brand name piece as well. The pals are important for them, besides commercials they can inform them what is trendy, they spend on keeping contact with them Internet and phone far more than the average. They consider themselves trendier than the other students in the school because, in contrast to them, they do not wear mass products. On the whole, they are typical innovators and opinion leaders.
- Outsiders: Poor trainees from villages who are isolated and they take part in the consumer society only tangentially. They do not ask their family for money but they save up themselves. They are not interested in brands and commercials at all, they do not care about what is trendy. They spend equally little on appearance, health care, phoning and Internet. On the whole, they can be described as considered customers, for whom one of the most important decision aspects is the price of the product and whether it is practical, while its quality is far less important. If they are cheated while shopping, they do not complain, they rather leave it at that. On the whole this is a group that tries to get on in life with their own meagre means.
- **Obeyers:** Secondary technical school students from well-to-do families, mainly girls. They accept their parents' opinion, they shop together with them, they live on their money, they do not have own savings. The rate of smokers is the lower here. There are several people who have a great effect on them (even their teachers and celebrities are among the influential people). They like commercials but they are interested in that what they buy should be at reasonable price instead of the brands. On the whole we can say that they try to identify with the girl role learnt in childhood as much as possible. They are susceptible to the behaviour and lifestyle

models given from outside, whether it is a "girl"-idea determined by the parent or the "girly"-role seen in the media.

- **Intellectuals:** Grammar school students from towns who depend on their parents significantly although they try to decrease the dependence. Their own community and their friends (besides their parents) form their opinion, but they try to develop a particular, critical view and personal opinion. One part of this is that they have a critical attitude to commercials, they find them manipulative. During their shopping they follow their own head, they find it important that a product should be nice and high quality, which means that it suits them and well-tried. If a complaint takes place, they solve it themselves. On the whole, they have a critical way of thinking and less follow models. The consumption determines their personality to a lesser degree.
- **Daydreamers:** Vocational school students, mainly girls. They do not have own money, their parents support them, who has definitely bad financial possibilities. Their pals have a strong influence on them. Compared to the average, they like commercials very much, what they see there they consider as an example to follow, but it remains a dream because of their restricted possibilities. They find it important that what they buy should be of good quality and first of all it should look good, because the appearance is particularly important for them. It is interesting that they think a trendy brand has high quality but the cheapo brand is not of bad quality but a cheap mass product. They feel they have been cheated several times because they were made to pay more money (this can refer to that they wanted to get the wished products and brands at a lower price). On the whole, they are typical model followers, who would like to reach the wished idea which is mainly determined by the Trendies but for financial reasons they have less opportunities. Daydreaming and pretending remain.

5. Summary

In our study we examined the consuming habits of the young. Based on the professional literature we found several contradictions in connection with the consumption of this age group. With our quantitative examination we intended to reveal that to understand the young people's consumption first we have to accept that this is a very heterogeneous segment, thus treating it as a homogeneous segment is not adequate in terms of general description and marketing. Besides this main statement, we consider several literary statements justified based on our research: The family has a serious influence on the young people's consumption. The parents have a key role both in providing the financial resources and in informing. The close, membership reference groups, friends and pals have a strong opinion-shaper role in the young's life. Those belonging to the given segment tried to adjust to the values represented by the community, which also appears in their consumption.

There are a great proportion of fashion innovators ("Trendies") among the young. For them buying brand-name clothes, the harmony between the personality and the consumption and keeping up with fashion are especially important. We find it quite an interesting statement that this is the group the members of which influence the behaviour of those belonging to other segments, setting a kind of example to be followed (we mean the "daydreamers" and "those who want to be suitable").

Besides these we reached such statements which supplement literary statements up till now, they may partly modify or refine them:

In our country, for the majority of the young the consumption does not have as important role in life as for the young in the western countries. In the case of certain segments ("Trendies", "Daydreamers") the consumption is very decisive, but the majority do not form their personality based on that. To interpret this result it is important to mention that the most frequently examined city youth (who the personality determination through consumption is rather typical of) made up only a small part of the sample.

Although the young people's attitude towards commercial turned out to be generally negative, we can state that it may extremely differ from each other by segments. Thus we found segments where the attitude to commercials is definitely positive.

On the basis of all this, our most important suggestion for practical experts to approach the group of the young in a segmented way. This is quite a heterogeneous age group, the members of which are now searching for their real consumer personality. This is an excellent opportunity for an occasional well-aimed communication to attract and charm them, and due to that, for the company to create a long-term relationship with their new customers. However, these young people have grown up already in the consumer society, they know the general marketing practices, and they are not fascinated by some striking clichés. The business that does not make an effort to examine this group thoroughly and broken into segments will not be able to gain their trust.

We have to mention as a barrier to our research that its statements can be generalised only in this particular region. While developing the clusters, the subjectivity of the researcher interpretation is large resulting from the characteristics of the method, thus the interpretation of the formed clusters bear the distortions originating from the personal interpretation of the people who carried out the research. To interpret the results more accurately it would be useful to conduct more comparative researches with the same questionnaire in other regions, with special regard to the capital.

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