Market segmentation for e-marketing based on time & money resources and attitudes towards globalization Comparison between Sweden and Poland

Helena Lindskog and Staffan Brege Department of Management and Engineering University of Linköping (Sweden)

Alicja Senejko and Zbigniew Los

Institute of Psychology Wroclaw University (Poland)

Abstract

E-marketing is now an established, important and often decisive communication channel especially for B2C (business to consumer) activities. One of the defining characteristics of today's world is globalization. In a "developed" societies where services, products and possibilities abound, not only money but increasingly time is becoming an important parameter. People's availability of time is crucial for how they shape their lives and how they act when choosing, buying and using products in the marketplace. The attitudes towards globalization influence not only choices of products and services but also the way people use the Internet and accept it as a marketing channel for exposure to old and new products as well as to services and brands. Therefore, time & money resources and attitudes towards globalization are decisive also for companies in development of products and services, and marketing of them.

In this article the concepts of time & money resources and attitudes towards globalization are defined and elaborated. There are also described segmentation for e-marketing based on time & money resources, and attitudes towards globalization.

The presented results of comparisons between Swedish and Polish participants are based on inquiry studies conducted both in Poland and Sweden through the questionnaires developed by authors from the Institute of Psychology, Wroclaw University, Poland (Alicja Senejko, Zbigniew Łoś, Dorota Chmielewska-Luczak), and from the Department of Management and Technology, Linkoping University, Sweden (Helena Lindskog).

Keywords

market segmentation; e-marketing; time & money resources; attitudes towards globalization

1. Introduction

E-marketing is mainly associated with the Internet but it also extends beyond to include channels such as mobile phones (both SMS and MMS), social media marketing, display advertising and other forms of electronic media.

E-marketing is not just yet another channel for marketing. It requires a new approach to marketing and a new understanding of customer behavior.

Financial resources have always been an important factor for what, when and how we buy, thus for market segmentation and marketing. Nowadays, time resources are increasingly becoming an important factor in what, when and how we purchase goods and services. It is especially valid for e-commerce.

Our world is becoming increasingly interconnected and globalized. Therefore attitudes towards globalization are also an important factor for market segmentation and marketing, especially in the case of e-commerce.

2. On-line shopping

Donna L. Hoffman (2001) has already pointed out 15 years ago what makes the Internet different from older media. She has distinguished such features of the Internet as: 1. Many-tomany communication model; 2. Interactivity with both people and computers; 3. Environment approaches availability of full information; 4. The customer has much greater control; 5. Allows unprecedented level of choice; 6. Customer competence is an issue. Hoffman has also stressed that the successful implementation of online commerce with the Value Model must address the four Digital Desiderata that are still very valid: **Usability** - ease of use; **Doability** - intuitive navigation, "getting around," easy moves, searchable, fast; **Endless frontier** - discovery, vast pool of information, serendipity; **Human touch** - trust, community, personalization.

On-line browsing is one of the main ways of purchasing goods and services as well as the main source for practically any information. The verb "to google" became a synonym for "to find out". Through browsing and "googling" we compare prices, features, distances or how to get what we want to get.

3. E-marketing and market segmentation

The term E-marketing used for marketing activities via digital channels such as the Internet to reach consumers for marketing of products and services is often customer centric. The Internet is especially suitable for this type of approach. There are several techniques to market products and services through digital channels and one of them is market segmentation.

The techniques used in marketing include choosing target markets through market analysis and market segmentation, as well as understanding methods of influence on consumer behavior. The marketing planning creates strategies for a company to deliver advertising to a particularly selected consumer.

Market segmentation increases the precision in marketing management (Kotler and Armstrong, 1997). Instead of approaching the market in an undifferentiated way, each segment of relatively homogeneous consumers is treated individually and in different ways (different marketing mixes).

3.1 Segmentation based on time & money resources

Segmentation based on time & money uses a model developed by H. Lindskog, Linköping University. The author assumes, that there are two very likely most important resources for individuals: money/financial (money-rich/money-poor) and time/temporal (time-rich/time-poor) resources. Both factors have always existed but the time aspect was not so pronounced. Today time becomes an important issue with information available to anybody, anytime, anywhere and anyway; there are new ways to work, meet friends, shop, and keep in touch or to be entertained. The perception of time varies. Some people feel they have enough or too much time. They are time-rich. According to Lindskog, the time-rich group is large. On the other hand, some people feel time is their biggest deficiency. They are time-poor. The main reasons for an existence of a large group of time-poor are: no distinction between leisure and work, a need to always be prepared for changes, a need to learn new things and acquire new knowledge as well as consciousness that one is responsible for own future. Analogous distinctions pertain to the money factor: some people feel they have enough money, so they are money-rich. Yet other ones feel they don't have enough money, so they are money-poor.

Lindskog (2001) has developed a model that shows the connections between temporal and financial resources. She has distinguished four groups of people who differ by the quantity of time and money. These are: 1.Time-rich/money-rich, (TR-MR); 2. Time-rich/money-poor, (TR-MP); 3.Time-poor/money-rich (TP-MR); 4.Time-poor/money-poor (TP-MP).

3.2 Segmentation based on attitudes toward globalization

Segmentation based on attitudes towards contemporary, globalized world, uses the model of attitudes towards globalization authored by Alicja Senejko and Zbigniew Łoś (Senejko, Łoś, 2011; 2014; 2016). The model utilizes the definition of attitudes towards globalization as a set of personal biases to various dimensions of the globalized reality which influence how people function in this reality.

The attitude towards globalization, which is the subject's disposition towards the contemporary globalized reality treated as an all-encompassing phenomenon (and not a disposition towards its particular aspects), comprises the result of direct and indirect (e.g. mediated through the communication media) experience of globalization. In the course of experiencing globalization, its specific aspects, the subject performs a categorization of globalization. In the Senejko and Łoś model, the categorization of globalization. The private concept of globalization comprises, according to the assumptions of this model, the mental structure as well as the cognitive-emotional component of the attitude toward globalization. The behavioral component of this attitude in turn is composed of action programs and their implementations (Senejko, Łoś, 2014; 2016).

Senejko and Łoś have distinguished in their model of attitudes towards globalization, the three basic types of attitudes:

- 1. The accepting attitude expresses openness towards the global reality, trust in transformations taking place, exploration and active utilization of its various aspects.
- 2. The critical attitude expresses objection to and lack of approval for various forms of misuse linked to the global reality, it is denouncing and moralizing.
- 3. The fearful attitude expresses sensitivity to possible risks related to globalization, uncertainty whether one can cope with the challenges of globalization, which is accompanied by a lack of confidence in changes of the contemporary world (Senejko, Łoś, 2014; 2016).

4. Method

Research problem: The main objective of the study is to determine the incidence of distribution of categories of time & money resources as well as of attitudes towards globalization (segmentations) among Polish and Swedish participants.

The study used two methods:

- 1. The questionnaire "Time & Money" authored by Lindskog, Łoś, Senejko and Chmielewska-Luczak, is directed at assessment of the time and money resources. The questionnaire initially collects basic demographic data such as age, gender, education and size of place of residence. It consists of 38 items relating to a material situation of respondent and temporal distribution of his/her activities. Financial resources are evaluated on a basis of several types of information: employment and a resulting income, housing conditions, opportunities to go on holidays abroad, possessing savings or debt, additional benefits in cash or in kind arising from work or ownership rights. Since the operationalization of financial resources includes not only the cash components ("money"), but also non-cash/other assets (housing), the aggregate dimension is called "Money." Time resources are evaluated, in turn, on the basis of three categories of activity: the time for obligatory activities (work, study, commuting, housework, caring for family members), the time for regenerative activities (sleep, rest, personal hygiene), and the time for voluntary activities (physical and mental recreation, hobby, the Internet for private purposes, social activity, meetings with relatives or friends). The "Time" dimension is obtained in such a way, that from the time of voluntary activities subtracted is the time for compulsory and regenerative activities. The aggregated dimension of "Time" informs how much time the subject has at his disposal after deducting the time for "necessary" activities.
- 2. Questionnaire "World-I" (W-I) is prepared for the assessment of three attitudes towards globalization by Alicja Senejko and Zbigniew Łoś (Senejko, Łoś, 2011; Łoś, Senejko, 2013). It consists of 35 items. The reply format is four-field (Yes, rather yes, rather not, Not). Tri-scale (tri-factorial) construction is assumed as being more consistent with the empirical data than the initial bi-scale (see: Łoś, Senejko, 2013). These are the scales of attitudes: fearful, critical and accepting. The example item of fearful attitude scale: "9. I think that many inventions and discoveries do humankind more harm than good." The example item of critical attitude: "15. I feel outraged when a company or country claims the rights to natural or cultural resources, which should be the heritage of all humankind." The sample item of accepting attitude: "12. I could live in my country as well as in many other places around the world." The reliability of the scales measured on a large sample of people of different ages (N=1788; age: M = 35.47, SD = 16.57) is 0.74 for the fearful attitude, 0.77 for the critical attitude and 0.75 for the accepting attitude. Verified in age subgroups, reliabilities of the above mentioned attitude scales, Cronbach's Alphas, are > 0.70. KŚJ structure was also subjected to CFA analysis. Obtained were the best fit indicators for the tri-factorial model. Statistics of the model fit with the complexity correction: $\gamma 2$ / df = 5.76; the relative fit index CFI = 0.853; approximation error rate RMSEA = 0.052; indicator of goodness of fit GFI = 0.925(AGFI = 0.911). These parameters indicate that the model explains the high percentage of variability of variance-covariance of the empirical data matrix.

5. Participants

In total, the studies included N = 675 of surveyed Poles and Swedes, including women K = 403 and men M = 272. The average age of surveyed M = 48.04. Among all of the surveyed, 46% of respondents had a higher education and 45% lived in cities of over 300K residents. Considering the breakdown of respondents by nationality, there were N1 = 375 Poles, including Polish women K1 = 222 and Polish men M1 = 153. Whereas, of the Swedes participating in the study there were N2 = 300 people, including Swedish women K2 = 181 and men M2 = 119.

6. Results

6.1 Market segmentation based on time resources

The results for temporal resources are based on the survey "Time & Money" with 16 questions:

- time for everyday responsibilities (professional, school, family, commuting)
- time for rest and relaxation (sleep, rest, personal hygiene)
- time for leisure activities (sport, entertainment, hobbies, social meeting etc)

The results are presented first as aggregated for Sweden and Poland together (675 answers)

Time aggregated:	Rich	338	0,501
	Poor	337	0,499
	Total	675	1

Table 1. Segmentation based on time – Sweden and Poland (%)

The result of the aggregated time enquiry is almost exactly 50% - 50% for time-poor and time-rich.

Presented below are the data for answers by Swedish and Polish participants separately.

Time Sweden:	Rich	159	0,53
	Poor	141	0,47
Total Sweden:		300	1

Table 2. Segmentation based on time – Sweden (%)



Diagram 2. Segmentation based on time – Sweden (%)

Time Poland	Rich	179	0,477
	Poor	196	0,523
Total Poland:		365	1

Table 3. Segmentation based on time – Poland (%)



Diagram 3. Segmentation based on time – Poland (%)

Sweden shows some higher percentage of time-poor and Poland is the opposite with more time-rich.

6.2 Market segmentation based on money (material) resources

Segmentation based on material resources is possibly the most common and the first to be applied. In the questionnaire *"Time & Money"* there were 22 questions considering "money" such as:

- Type of employment and income
- Additional sources of income (scholarship, donations etc.)
- Type and standard of housing
- Holiday abroad

The results are initially presented for Sweden and Poland together

Money aggregated:	Rich	337	0,499
	Poor	338	0,501
	Total	675	1

Table 4. Segmentation based on money resources – Sweden and Poland (%)

For the aggregated data (Sweden and Poland), the result of money resources is almost exactly half rich and half poor.

Presented below are the data for answers by Swedish and Polish participants separately

Sweden:	Rich	216	0,72
	Poor	84	0,28

Table 5. Segmentation based on money resources – Sweden (%)



Diagram 4. Segmentation based on money resources – Sweden (%)

Poland:Rich1210,32Poor2540,68Table 6. Segmentation based on money resources – Poland (%)



Diagram 5. Segmentation based on money resources – Poland (%)

As one can see in diagram 4 and 5, there is a large, inverted difference in the results for material resources between Sweden and Poland. In Sweden 72% of respondents are rich while in Poland only 32%, and in Sweden are 28% poor while in Poland 68%.

6.3 Market segmentation based on time and money resources

Combining the results of temporal and material resources produces 4 distinctive groups. It should be noted that for further analysis we use the division of resources as rich or poor for each country separately, or by using different medians. This is justified because the assessment by respondents of their own financial and time resources appears to have a more psychological than economical character and in psychological evaluations social comparisons are very important. The Poles compare themselves with known to them Poles (rich as well as poor in time or money) and the Swedes within a domain of one's own resources compare themselves with the Swedes.

Time Rich (TR) – Money Rich (MR)	TR-MR
Time Rich (TR) – Money Poor (MP)	TR-MP.
Time Poor (TP) – Money Rich (MR)	TP-MR
Time Poor (TP) – Money Rich (MP)	TP-MP

The results are presented for Sweden and Poland together (aggregated) and subsequently, for Sweden and Poland separately.

Time & Money aggregated:

TR - MR	143	0,212
TR - MP	192	0,285
TP - MR	188	0,278
TP - MP	152	0,225

Table 7. Segmentation based on time & money resources – Sweden and Poland (%)



Diagram 6. Segmentation based on time	& money resources – Sweden and Poland (%)
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Sweden:	TR-MR	57	0,19
	TR-MP	92	0,31
	TP-MR	91	0,30
	TP-MP	60	0,20

Table 8. Segmentation based on time & money resources – Sweden (%)



Diagram 7. Se	gmentation b	oased on time	& monev	resources -	Sweden (%)

Poland:	TR-MR	86	0,23	
	TR-MP	96	0,26	
	TP-MR	101	0,27	
	TP-MP	92	0,25	

Table 9. Segmentation based on time & money resources – Poland (%)



Diagram 8. Segmentation based on time & money resources - Poland

There are some differences in the aggregated and separate results for each country but not as pronounced as for the material resources. As may be seen in table 10, groups TR - MR and TP - MP are smaller in Sweden and the opposite ones TR - MP and TP - MR are larger in Sweden.

	Aggregated	Sweden	Poland
TR - MR	0,212	0,19	0,23
TR - MP	0,285	0,31	0,26
TP - MR	0,278	0,3	0,27
TP – MP	0,225	0,20	0,25

Table 10. Segmentation based on time & money resources – differences between Sweden and Poland (%)

6.4 Segmentation based on attitudes towards globalization

This part of the investigation is based on the model prepared by the authors (Senejko and Łoś) from the Institute of Psychology, Wroclaw University. It is the model of attitudes toward globalization mentioned above.

The results are initially presented for Sweden and Poland as aggregated together and then shown separately for each country.

Attitudes towards globalization – aggregated:	Accepting	252	0,373
	Critical	188	0,28
	Fearful	199	0,295
	Indifferent	36	0,053

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Table 11. Attitudes towards globalization – aggregated Sweden and Poland (%)
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Diagram 9. Segmentation based on attitudes towards globalization – Sweden and Poland (%)

Attitudes towards globalization - Sweden: Accepting	112	0,373
Critical	84	0,28
Fearful	87	0,29
Indifferent	17	0,057

Table 12. Attitudes toward	s globalization – Sweden (%)
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Diagram 10. Segmentation based on attitudes towards globalization – Sweden (%)

Attitudes towards globalization – Poland: Accepting	140	0,373	
Critical	104	0,277	
Fearful	112	0,299	
Indifferent	19	0,05	
Table 13. Attitudes towards globalization – Poland (%)			



Diagram 11. Segmentation based on attitudes towards globalization - Poland (%)

The results show almost no difference between the aggregated data, as well as for Sweden and Poland separately, for each attitude.

6.5 Segmentation based on time & money resources and attitudes towards globalization

Combining the four groups from time & money segmentation and the three groups from segmentation based on attitudes towards globalization results in twelve profiles of segmentations:

Time-rich/money-rich

- Accepting
- Critical

Fearful

Time-rich/money-poor

- Accepting

- Critical
- Fearful

Time-poor/money-rich

- Accepting
- Critical
- Fearful

Time-poor/money-poor

- Accepting
- Critical
- Fearful

The results are based on combining answers from the two questionnaires, the one for temporal and material resources as well as the one for attitudes towards globalization. They are presented as aggregated for Sweden and Poland together, and also for Sweden and Poland separately. Answers with an indifferent attitude towards globalization are not taken into account.

It means that this part of investigation is based on 283 answers for Sweden, 356 for Poland and 639 for Sweden and Poland aggregated together.

	Accepting	Critical	Fearful
TR-MR	79	26	35
TR-MP	42	58	78
TP-MR	85	51	43
TP-MP	46	53	43

Table 14. Time/money & attitudes towards globalization – aggregated (Sweden and Poland) (%)



Diagram 12. Segmentation based on time & money resources and attitudes towards globalization – Sweden and Poland (%)

	Accepting	Critical	Fearful
TR-MR	27	14	15
TR-MP	29	28	30
TP-MR	36	25	23
TP-MP	20	17	19

Table 15. Time/money & attitudes towards globalization – Sweden (%)



Diagram 13. Segmentation based on time & money resources and attitudes towards globalization – Sweden (%)

	Accepting	Critical	Fearful
TR-MR	52	12	20
TR-MP	13	30	48
TP-MR	49	26	20
TP-MP	26	36	24

Table 16. Time/money & attitudes towards globalization – Poland(%)



Diagram 14. Segmentation based on time & money resources and attitudes towards globalization – Poland(%)

6.6 Segmentation based on time & money resources and attitudes towards globalization – comparison between Poland and Sweden

The results of this study are presented as comparison between the two investigated countries, comparing each of 12 profiles as well as for each attitude and four time & money group separately.

	Acc	epting	Cr	itical	Fea	rful
	Sweden	Poland	Sweden	Poland	Sweden	Poland
TR-MR	0,48	0,62	0,25	0,14	0,27	0,24
TR-MP	0,33	0,14	0,32	0,33	0,34	0,53
TP-MR	0,43	0,52	0,3	0,27	0,27	0,21
TP-MP	0,36	0,3	0,3	0,42	0,34	0,28

Table 17. Segmentation based on time & money resources and attitudes towards globalization – comparison between Sweden and Poland (%)



Diagram 15. Segmentation based on time & money resources and attitudes towards globalization – comparison between Sweden and Poland (%)

Accepting attitude

nd

Table 18. Segmentation based on time & money resources and accepting attitude towards globalization – comparison between Sweden and Poland ((%)



Diagram 16. Segmentation based on time & money resources and accepting attitude towards globalization – comparison between Sweden(blue) and Poland (yellow) (%)

Critical attitude

	Sweden	Poland
TR-MR	0,25	0,14
TR-MP	0,32	0,33
TP-MR	0,3	0,27
TP-MP	0,3	0,42

Table 19. Segmentation based on time & money resources and critical attitude towards globalization – comparison between Sweden and Poland



Diagram 17. Segmentation based on time & money resources and critical attitude towards globalization – comparison between Sweden(blue) and Poland (yellow) (%)

Fearful attitude

	Sweden	Poland
TR-MR	0,27	0,24
TR-MP	0,34	0,53
TP-MR	0,27	0,21
TP-MP	0,34	0,28

Table 20. Segmentation based on time & money resources and fearful attitude towards globalization – comparison between Sweden and Poland



Diagram 18. Segmentation based on time & money resources and fearful attitude towards globalization – comparison between Sweden and Poland.

7. Conclusions of the research

The results can be summarized in the following points:

- The number of people considering themselves to be time-rich (TR) and time-poor (TP) is evenly split in both Poland and Sweden.
- The number of people considering themselves to be money-rich (MR) and moneypoor (MP) shows very large, inverted differences between the two countries. A large majority in Poland consider themselves to be money-poor while a more or less equally large majority in Sweden consider themselves to be money-rich.
- The four groups making up the combinations of TR-MR, TR-MP, TP-MR and TP-MP are surprisingly equal in the two countries. It is the result of applying different points of division (medians) for each country. The combinations TR-MP and TP-MR are

larger than TR-MR and TP-MP, which is in line with the original expectations in Lindskog (2000). However, the differences are surprisingly small.

- The combinations of TR-MR, TR-MP, TP-MR and TP-MP with the attitudes towards globalization yield the following observations: i) to be money-rich appears to be decisive in order to have the accepting attitude towards globalization. This is true in both countries. ii) To be money-poor is equally decisive in order to fear globalization, particularly in Poland.
- The above comparisons are likely to *inter alia* reflect: i) Sweden is per capita richer than Poland, ii) money is more important than time, iii) the extremely negative attitudes towards globalization of TR-MP in Poland may reflect low unemployment benefits, and in general that some people have been left behind as Poland has turned into a market economy.

General principles for use in e-marketing

- Attitudes are involved in the perception of reality, and therefore of marketing messages.
- In Poland there is a more distinct link beetwen the attitudes and Time & Money resources, especially with material resources.
- This means that in Poland, marketing must clearly take into account the state of affluence, and not just the attitudes towards globalization (as indeed it is done for example: numerous campaigns of price "reductions").
- In Sweden customers' resources may be disregarded to a certain extent (since they have little connection with the attitudes), therefore marketing should to higher degree refer to the attitudes towards globalization.

Our other studies suggest that the attitudes towards globalization may be associated with the identity processes (Senejko, Chmielewska-Luczak, Los, 2015). The marketing appealing to the identity should therefore take into account the individual attitudes towards globalization and not just the capacity of the wallet and leisure time.

One may, for example, propose the following marketing messages, taking into account the recipients' specific attitudes towards globalization as well as their resources:

For persons with the accepting attitude and resources rich: the message should confirm "worldliness, importance" ("with this product you will be worldly"); for the resources poor ones, accepting the modern globalized world: marketing message should confirm the adequacy, being together with the others, the absence of marginalization ("the product certifies that you're doing fine, finding your way, keeping up").

For persons with the critical attitude and affluent: marketing message should confirm the humanitarian and ecological sensitivity ("our production does not harm"); for the consumers who are poor and have the critical attitude - it should confirm; e.g. respecting of locality ("we care about you"). And finally, for persons with the fearful attitude and resources rich, the possible messages and principles of marketing should reaffirm respect for local values (e.g. taking into account local name for the product and not foreign) and, especially for the poor with the fearful attitude marketing should convince buyers that by purchasing products one can safeguard oneself, can improve one's situation, etc.

Future analyses

Further research will analyze the importance of sex, age, household size, occupation etc. in both Sweden and Poland within the same framework as above.

Next step will be to improve the questionnaire by rephrasing some questions in order to avoid misunderstandings and in some cases to remove or add questions. With the improved questionnaire we aim to address a much larger number of respondents, to test in other countries and to use a similar approach for comparative analysis.

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