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POLISH UPPER CLASS AS A NEW CONSUMER SEGMENT

Introduction

This paper constitutes an attempt to describe the representatives of the Polish upper class from the perspective of consumer analyses. In contemporary considerations concerning Polish society, the topic of the upper class is mainly touched upon in sociologic discussions. Therefore, this study presents an attempt at an economic focus. The presented approach should be useful for marketing professionals and companies offering products for upper-middle and upper class in Poland.

Changes in Polish society over the last two decades resulted from many factors which were based on economic transformation and complex social aspects. The phenomena of modernization – which enabled the development of a capitalist economy – intermingled with pathological phenomena (like the enfranchisement of the nomenclature and the often unpleasant stories behind the formation of large Polish fortunes). The process of the development of the entrepreneurs' class, proprietors – capitalists, described as the “returning class” took place. The first serious problem which one encounters is the lack of continuity in the historical evolution of the traditional (pre-war) Polish upper class. Assuming that 1939 constitutes the border of certain era, after that time the upper class hardly existed for sixty years in Poland.

The description of the uppermost level among Polish social classes was taken as a conceptual and investigatory challenge in this study. This level is the emergence of the Polish upper class. Obviously the first concern is the adoption of the definition that is most suitable for the Polish reality. The very term “upper class” typically arouses positive connotations and is associated with honours, elitism, impeccable manners and a certain style of behaviour. One may perceive that the middle class does not constitute a “monolith” anymore. It changes and stratifies, some-

thing which is reflected, for instance, in the development of diverse markets for consumer goods and services in Poland: a mass market and the luxury and high-status market. Nowadays, on the other hand, new fortunes, behaviours and habits have arisen due to changes in social and economic life. This allows us to presume that there is a new group appearing in Poland, behaviours of which are characteristic for the traditional upper class. Although it is still difficult to speak about the existence of Polish “dynasties” and families with the well-established position of traditional upper class, there is, undoubtedly, however, an increasingly hermetic group of people emerging, characterised not only by significant wealth, but for the most part by behaviour styles and represented values, which distinguish them from remaining social groups. This group is categorized by distinct patterns of behaviour and interactions and has its own identity, attitudes, norms and beliefs.

1. Polish upper class economic studies

Vast majority of the economic and market surveys carried out in Poland at present concerns Polish middle class. The authoress focuses her studies on the evolving upper middle class transforming into the Polish upper class¹ At present the economic sciences discourse lacks any studies on the economic aspects of people’s with the highest income functioning. Poland sees an important period of shifts/transitions within the upper middle class strata, whereby the studies on the forming upper class do not exist, either².

¹ This is a reference to W.L. Warner’s concept, the author identified two factors influencing the population stratification method. He called the first of them the structural conditions: level of wealth, education, occupation performed. All the factors represent foundation for the mutual evaluation of people and determination of people’s membership in a specific social class. W.L. Warner called the next stage the awareness-related conditions that are strictly connected with a system of values, recognized in a specific society. Every position, every profession has a certain level of social prestige attributable to the person performing it. A profession that requires higher qualifications and predispositions, partially depending on the level of education and partially on the inherent personal characteristics of an individual is thought to enjoy higher prestige than a profession anyone can do. Some professions are subjectively valued as more socially useful (doctors, teachers) than other and therefore they are on the top of the list of professions enjoying the highest social appreciation. In this approach there are three classes: the upper, middle and lower class, each of them further divided into the upper and the lower class – cf. W. L. Warner: *Social Class In America, A Manual of Procedure for the Measurement of Social Status, Science Research Associates*. Chicago 1949.

² The task taken up is of identifying nature, while the research tool will be developed and performed on larger groups of respondents. Therefore, the study results obtained and presented should be considered as survey and pilot ones.

Obviously, we cannot talk about any attempts to find a definition of the upper class in contemporary Poland without referring to the achievements of social sciences in the aspect of analysis and defining social classes. It is assumed herein, after A. Giddens³, that a social class is a great category of people of similar economic status that impacts their life style. Class diversification is considered in terms of the level of wealth and profession performed.

It should be noted that there are several important characteristics that differentiate or even distinguish the upper class in the social structure. Firstly, the factor that impedes upper class membership is the lack of good ancestry and family colligations. Being a member of an old family has a practical dimension, after all – e.g. enables one to bounce back, e.g. through marrying a wealthy person or thanks to the financial help of relatives. Moreover, in each society the upper class is composed of a group of families situated on the top of prestigious hierarchy, bound by exceptionally strong links of friendships, acquaintances and marriages. No other class is so strongly involved in the network of direct relationships, which is characteristic for a primary group, enabling the members to maintain specific lifestyle, confidence of their exceptionality, group identity and solidarity. The promotion channels constitute another important question. While such channels are open to everyone up to middle class, the mechanism of transition to the upper class is immensely complicated. Emphasizing the role of social origin makes the contemporary upper class an original archetype where the present interweaves with the attributes of nobility, inheriting traditions, rituals, etc. This is directly connected with the genealogy of wealth and power (e.g. debutant ball i.e. the ritual of young girls from good families entering the world of adults). The property owned, gathered and passed from generation to generation and economic power mainly performed by the owners and managerial staff (e.g. the concentration of shares in corporation in a close circle of people, recruitment to corporate management boards) and political – participation in governance – effect on the investment creation strategies, interest rates, terms and conditions of loans, etc., participation of their members in cabinets, decision making opportunity and influence on allocation of key offices. The upper class naturally integrates exclusive environments through emphasizing the elite nature of behaviors, customs and consumption. The upper class behaviors include actions representing socialization with elite – preparing children and making them familiar with the use of peculiar language, learning refined manners, way of thinking, behavior, wearing clothes and taste. This supports the elite education system – being the method for assuring the intergeneration continuity of the upper class and instilling and observance of the *fair play*

³ A. Giddens: *Socjologia*. Wydawnictwo Naukowe PWN, Warsaw 2005, p. 265.

codes. The sense of exclusiveness, belief in being someone better and group solidarity should be recognized as the characteristic upper class attributes and are based on the long-term training for occupying such positions.

It is worth noting that the economist is more perceptive to other forms of behaviour of the representatives of upper class than the sociologist, mainly those connected to consumption processes and market behaviours. The economist is searching for the areas that could be examined, quantified and modelled. To some extent the secondary data was used as an empirical base (coming mainly from public statistics, market research and reports). This data presents a very aggregate and partial view, typically touching only superficial aspects connected to decision-making processes, and barely taking into account the complexity of behaviours. Therefore, the incomplete reports concerning, for example, the luxury goods market or the private banking market, do not allow one to give a reliable and complete answer to the question: what are the representatives of the emergent Polish upper class like?

2. From middle to upper class – case of Poland

Obviously, the success of the middle class in Poland was happening at the same pace and had various shades. Assuming a simplified reasoning, one can reckon that success and its financial and professional attributes contributed to the stratification of the middle class into further sub-layers. After more than twenty years of transition, the Polish middle class broke into three groups⁴ – one that had just appeared, and two others, aspiring to higher layers.

The first group – the *credit bourgeoisie*⁵, is often constituted by the representatives of professions that appeared in Poland after 1989. Those are mainly managers and businessmen, who changed their position just after studies – both financial position and the affiliation to certain group. Therefore, they believe that one

⁴ The “nomenclature” expression was borrowed from M. Gdulabut it perfectly fits into economic research approach; see also M. Gdula, P. Sadura: *Style życia i porządek klasowy w Polsce*. Scholar, Warsaw 2012; J. Kochan: *Studia z teorii klas społecznych w Polsce*. Scholar, Warsaw 2011.

⁵ The use of the term “bourgeoisie” (with fr. bourgeoisie – city inhabitants) is closer to the original meaning as synonym of burghers and then of the entrepreneurs and wealthy individuals. This is a reference to the fifteenth century understanding of the wealthy upper layers of the middle class. In this paper, the term *credit bourgeoisie* is far from the concept of K. Marx, namely the critique of the existence of the bourgeois class as a whole. Since bourgeoisie is connected to specific lifestyle, family model, preferences, priorities, etc., it is a good reference for the strong pattern creating behaviours of this group – M. Bombol: *Kształtująca się polska klasa wyższa. Szkice ekonomiczno-społeczne*. SGH, Warszawa 2012, p. 36.

has to fight to achieve financial and professional success. At the same time rapid advancement led to the situation when they do not feel secure as the middle class. So, they need to confirm their prestige with further goods and separate themselves from poor people – their tickets to the elite life are loans, including long-term mortgage loans.

The second group is the “*ethos intelligentsia*”, consisting mainly of the so-called old intelligentsia, free professionals and the academic staff of universities. The representatives of this group do not need to possess testimonials of the highest incomes or prestigious consumption because their knowledge and position ensure respect, which allows them to create patterns. It is them who dictate high culture, as well as lay the foundation of civil society.

The third group is called the *businessocracy*. Already in the name there is a mixture of the meanings of the words *aristocracy* and *business*, which suggests clear connotations with business circles elites⁶. This group does not dazzle with the bad taste opulence which was to be observed in the 1990s. The representatives of this group are trendsetters and creators of behaviours not yet available for the mass middle class. They are characterized by innovative consumer behaviour (for example they promote unknown Polish painters, hanging their paintings in the interiors where they work and live). They are role models in the social engagement and charity actions.

The search for the emerging Polish upper class should be started with the simplest connotations this class is associated with, namely the accumulation of assets and, broadly understood, financial wealth. The path of approximations used in this study is the analysis of the level of income, the criteria qualifying inclusion in the segment of rich people and the rating of the richest Poles. The selection of these criteria is subjective, but its advantage is the availability of secondary information and estimations from market research companies⁷.

Analysis of data on revenues allows the first approximation in the search for sources of wealth and property. Of course, such data does not fully reflect the financial situation – they do not include the level of assets, personal savings or rights owned by an individual. An even more complex issue is the value of business assets being used as the basis for the construction of the wealthiest Poles list.

⁶ This is a reference to the pioneering research of the Polish elite business studies, see K. Jasięcki: *Elita Biznesu w Polsce. Drugie narodziny kapitalizmu*. IFiS PAN, Warsaw 2002; *Konsumpcja elit ekonomicznych w Polsce – ujęcie empiryczne*. Red. M. Bombol, A. Dąbrowska, M. Janoś-Kresło, R. Kasprzak, B. Mróz, T. Słaby. Warsaw School of Economics, Warsaw 2006.

⁷ M. Bombol: *Psychograficzne aspekty funkcjonowania polskiej klasy wyższej*. In: *Dorobek ekonomii, finansów i nauk o zarządzaniu oraz jego praktyczne wykorzystanie na przełomie XX i XXI wieku*. Red. R. Bartkowiak, J. Ostaszewski. SGH, Warszawa 2012, pp. 303-314.

According to K. Jasiocki and J. Pietrzak⁸, wealth creation in Poland is different to that in Western countries. It creates the necessity for a slightly different definition of the rich people segment as *Mass Affluent*. This segment embraces people being at the beginning of wealth accumulation process. Therefore, this segment is not defined by the criterion of financial assets, but on the basis of individual net income, defined at the level of PLN 5000 net. In the breakdown quoted by the authors, four segments of wealthy people were distinguished, namely: *HNWI*, *Core Affluent*, *Affluent*, *Mass Affluent*. The first segment includes people with liquid assets of above 1 million USD or above 300 thousand EUR (according to more liberal European measures)⁹, the second one (*Core Affluent*) covers the range of 150-300 thousand EUR in assets; the third one applies to people with assets of 50-150 thousand EUR and the fourth one (*Mass Affluent*) – people with above 15 thousand EUR in assets. The Polish *Mass Affluent* actually does not have a Western equivalent, but it does have practical application because – according to K. Jasiocki¹⁰ – in the majority of Polish banks this is a threshold for personal banking. In the wealth and richness pyramid the HNWI segment constitutes only a barely visible peak, whereas the two lower segments (*Mass Affluent* and *Affluent*) represent 88% of the wealthiest people.

According to a KPMG report from 2012, 38 thousand rich and wealthy Poles can be categorised as HNWI (High net Worth Individuals), meaning people with liquid assets of above 1 million USD. The assets of the majority (33.5 thousand) of Polish HNWI are estimated at the level of 1 to 5 million USD. Over 2.6 thousand people have assets of 5-10 million USD and 1.5 thousand people have assets of 10-50 million USD. Almost 200 Poles have property of over 50 million USD¹¹. It should be noted that in 2000-2003 the number of wealthy and rich people in Poland did not exceed 300,000. A higher growth rate has been observed since 2004. In 2009 the number of rich and wealthy people increased by 5.6% in comparison to 2008, and the total income of this group amounted to nearly 117 billion PLN. Almost 70% of rich and wealthy people paid taxes according to tax scale and the remaining part included the taxpayers with flat rate of 19%. In 2010 the amount of wealthy and rich people grew to the level of 620,000 (Figure 1).

⁸ K. Jasiocki, J. Pietrzak: *Bogactwo w Polsce i Unii Europejskiej*. In: *Polacy we współczesnej Europie*. Red. M. Jarosz. Instytut Studiów Politycznych PAN, Warsaw 2011, pp. 198-199.

⁹ *Ibid.*, p. 198.

¹⁰ K. Jasiocki: *O nieznanym, z reguły niezbadanych kręgach bogactwa*. In: *Polacy równi i równiejsi...*, op. cit., p. 109.

¹¹ In comparison to Western countries, the number of HNWIs in Poland is not large. For example, in France there are 2.3 million in the UK – 1.6 million, with in Germany – 1.5 million, in Italy 1.4, Switzerland – 0.5 million, Russia 97 thousands, Portugal 55 thousands, Finland 57 thousands, Czech Republic 24 thousands – op. cit., p. 14

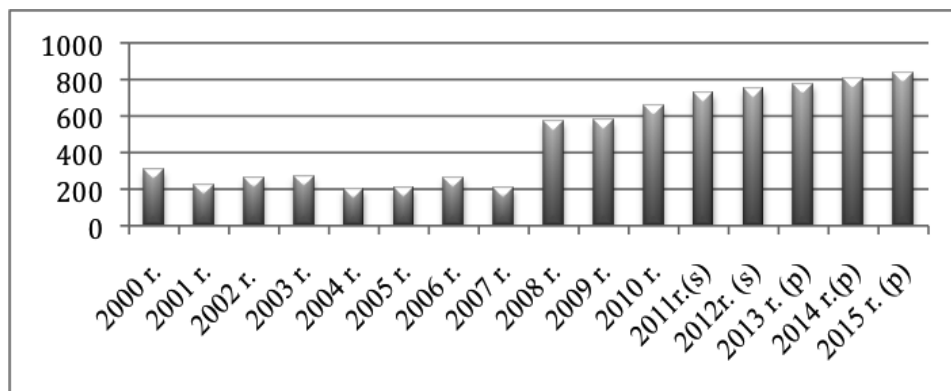


Figure 1. Number of rich and affluent Poles according to the study of KPMG (thousands)

Source: *Rynek dóbr luksusowych w Polsce – edycja 2012*. KPMG, Warszawa 2012, p. 12.

KPMG calculations and estimates based on data from the Ministry of Finance, where (s) – estimates, (p) – predictions and wealthy mean people with a gross monthly income above PLN 7100.

3. Upper class as a consumer segment

The real image of a consumer can be revealed by observing his shopping behaviour and his shopping decisions regarding the choice of products and services. Observation and empirical diagnosis brings together the reality of Polish consumption. Therefore the area of shopping was treated as a crucial element in this paper. A total of 90 quantitative interviews were carried out. The examined population was divided into three groups (30 interviews per group). The following groups were distinguished: credit bourgeoisie – with net income of minimum PLN 5.000 monthly (per capita), with a mortgage loan; ethos intelligentsia – with net income of minimum PLN 5.000 monthly (per capita), possessing (often inherited) wealth in form of plot, house or flat and profession related to science: scientists, academic teachers (doctor, professor) or to medicine, law, intellectualists and representatives of free professions; and businessocracy – with net income of minimum PLN 20.000 monthly (per capita), representatives of the “success and hard work generation” (entrepreneurs, managers, directors, presidents of boards and other professions providing the net income criterion is fulfilled). The research was carried out by direct computer-assisted interviews (CAPI). The sample was selected intentionally – interviews were conducted with people who fulfilled the en-

trance criteria and agreed to take part in the project. Interviews were carried out by experienced interviewers from 4P Research Mix Company from October 2011 to February 2012

The qualitative research was conducted in the form of individual in-depth interviews (IDI) that were carried out personally by the author of this study. The meetings lasted from 1 to 3 hours and were usually performed in the respondent's workplace. Recruitment for the research was carried using the snowball method (first contacts received from acquaintances and next received from the interviewees). The choice of the method was determined by the specificity of the respondents. Reaching them in a traditional way would be difficult, and sometimes even impossible. All respondents are, on the one hand, people with high income (above PLN 20,000 net monthly), and, on the other hand, people, who have professional and personal relations with the wealthiest Poles. The interviews were carried out with the representatives of financial, political and media elite from November 2011 to October 2012 – with people holding key positions in the financial sector (CEOs or board members of Central Bank and KDPW – National Depository for Securities), members of the parliament and senators, board members and directors of TV stations, owners of companies, the head of influential magazine, the CEO of the TVN's Foundation "Nie jesteś sam", representatives of the Polish aristocracy, actors and influential journalists. Additionally, an expert interview was conducted with a journalist who specializes in the observation of Polish financial and social elites. It is worth noting that the respondents appreciate the quality of the products they buy (67% of responds in quantitative research) and for over three quarters of the respondents quality is more important than price. It seems that the low level of the businessocracy results from constantly performed and historically shaped habit of buying only such products. Only one in ten respondents attempts to buy as cheap as possible (even at the expense of quality). However, it does not mean that the representatives of the emerging upper class shun from sales. Sales are not associated with lower quality, but with maintaining the same quality at lower price. Over 70% of the respondents benefit from sales – most often credit bourgeoisie and less often the businessocracy.

The respondents of the quantitative research like novelties. Buying new things gives them pleasure (69% of responses) and shopping is often treated as a way of improving their mood (78%) – Figure 1. Every second respondent admits that it happens to him to be tempted and buy things he does not use afterwards. Foreign goods are preferred by slightly more than one third of the respondents. Representatives of the ethos intelligentsia and credit bourgeoisie come to the fore in this respect. The businessocracy turned out to be most ethnocentric. The re-

spondents are keen on technological novelties – 64% of the respondents constantly follow technological innovations and 54% admits they find it gives them joy to buy technical devices. The credit bourgeoisie is the most oriented towards technological “gadgets”, which can be explained by the tendency, noted above, towards ostentatious consumption.

It should be noted that the businessocracy to a lesser extent than other groups treats shopping in an emotional way – less frequently does it buy things to improve the mood or make impulsive purchases, buying unnecessary things. The representatives of this group to lesser extent draw attention to prices and less frequently delay their purchasing until sales. They also less frequently invest in technological innovations.

The second important area of shopping behaviour are the preferences towards places of shopping and personal involvement in shopping. In the quantitative research the respondents most often declared that they go shopping in shopping malls, which is treated as a time-saving option that allows them to finding a diversified offer under one roof. In turn, the businessocracy points out the time-saving benefits while doing shopping via the Internet. The credit bourgeoisie are clients of network apparel shops (such as Levis, Reserved, Orsay).

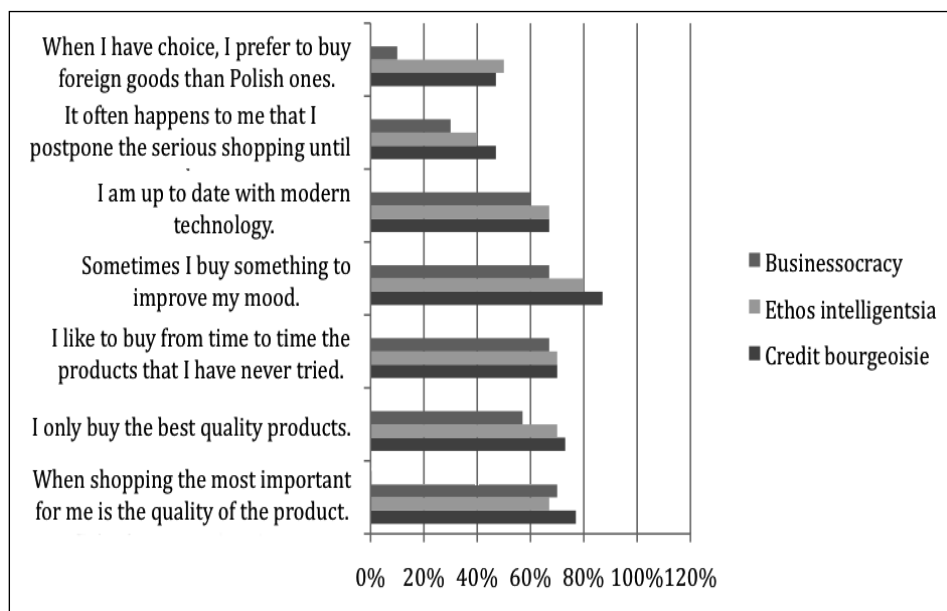


Figure 2. Positive attitude (answer – “yes, I agree”) towards shopping of the respondents of the quantitative research – % of opinions in line with the mentioned issues

One in four respondents go shopping in the branches of luxury brands. It refers most often to the credit bourgeoisie and least often to ethos intelligentsia. Exclusive shops are not very popular in Poland (Figure 3), especially due to higher prices than in their counterparts in Western Europe or the USA. One respondent in eleven goes regularly to concept stores; even less frequented are the boutiques of famous Polish designers. Interestingly, such boutiques are visited relatively least often by the businessocracy who due to their professional position have less time for shopping and most often by the credit bourgeoisie who treats shopping as a way of improving their own status.



Figure 3. Shopping places of the respondents of the quantitative research

The main place to purchase food for nearly half of the respondents are groceries (delicatessen), followed by supermarkets and hypermarkets. The criterion of low price is not an important factor while choosing a place for purchasing food. They are guided chiefly by the criterion of convenience (proximity, the possibility of doing the shopping quickly, a broad selection of goods). On average every fifth person goes to health food stores, where food is very expensive. The less time the respondents have (and we assume that those who earn the most have the least time), the more often they use internet shops. It may be assumed that the decision regarding the preferred place for shopping is on one hand related to the comfort and time devoted to shopping and on the other hand to highlighting status and prestige. Taking this into account, the discrepancy between the businessocracy's low ostentation level and the ostentatious consumption of credit bourgeoisie is clearly visible.

The responses to questions regarding the independence in doing shopping resulted interesting. It was assumed in the research that due to various circumstances at least some respondents do not want to or do not have time to do the shopping. Therefore, there was a question about the goods that they buy on their own and the goods the purchase of which they would never delegate to somebody else. The most frequent responses concerned clothes (in the case of credit bourgeoisie) and cars (in the case of businessocracy). One in ten respondents mentioned shoes and electronic devices. Generally, clothes, shoes and cosmetics are more important for women, and for men – electronic devices and cars. However, nearly one quarter of respondents did not want to answer this question, which can be caused both by the difficulties with spontaneous recalling and by a kind of shame regarding making use of other people in this respect, or a reluctance to admit that they have no idea for example about the current fashion.

Asked about the goods, the purchase of which the respondent delegated to others or they do not care of what they get, they most frequently mentioned purchases of food and household chemicals. Slightly less often clothes and cosmetics were mentioned. Generally all those items were more often mentioned by men than by women.

When specifying the research regarding the shopping behaviour, the preferences towards brands were identified, based on the examples chosen by the respondents out of the following goods: clothes, shoes, perfumes, cosmetics, vodka and whisky. In the adopted assumptions it was concluded that first of all the respondents should not have problems with spontaneous recalling the names of favourite brands. Moreover, based on the market positioning of those brands it will be possible to broadly analyse their shopping behaviours. Besides, it was assumed that the enumeration of the brands will allow a consideration of the situation of the Polish consumer goods market.

In case of the clothes industry, the brands mentioned by the respondents were divided into four groups: Group 1 (exclusive brands): Hugo Boss, Armani, Calvin Klein, Dolce Gabbana, Pierre Cardin, Laura Biagotti, Prada, Zień, Dior, Versace, Gucci; Group 2 (expensive brands): Tommy Hilfiger, MaxMara, Lacoste, Simple; Group III (high value popular brands): Esprit, Solar, Monnari, Mexx, Benetton, Gap, Ochnik, Bytom, Wólczanka, Vistula; Group IV (popular brands): Zara, H&M, Adidas, Reserved, Stradivarius, Vero Moda, Wrangler, Big Star, Levis, Orsay, Carry, Camaieu, Nike, Marks & Spencer (Figure 4).

One respondent in five mentioned exclusive brands among the favourite brands, and one in ten – expensive brands. But 37% of respondents chose cheaper brands, which indicates certain level of pragmatism. Especially, the cheaper brands

are chosen by credit bourgeoisie, but the remaining segments do not avoid the as well. Generally, the credit bourgeoisie was able to mention the biggest number of the brands they use, and the businessocracy the lowest number. This may indicate a relatively high level of clothes consumption among credit bourgeoisie, a kind of admiration of the world of fashion, which is a pass to a higher status.

The businessocracy, on the other hand, has a more selective attitude to fashion, often uses external advice and has less time for shopping. Contrary to intuitive suppositions, the businessocracy does not choose exclusive brands more often than other segments. In all segments the two most expensive groups of clothes were mentioned with similar frequency. One can get the impression that the group of credit bourgeoisie finds luxury brands more impressive, even if it is more reasonable to choose cheaper products.

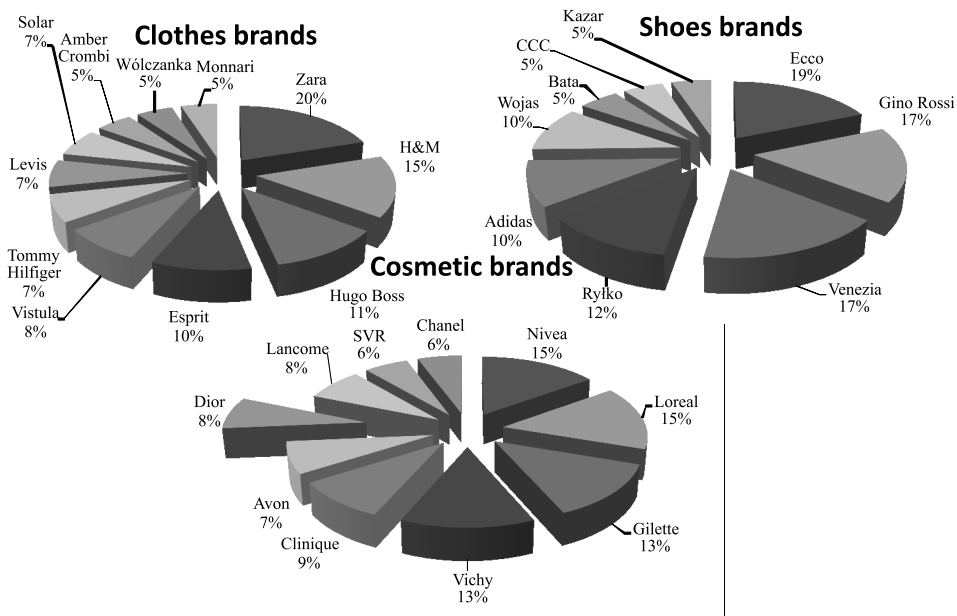


Figure 4. Everyday products most often used by the respondents of the quantitative research

The respondents' favourite brands are Zara, H&M and Esprit and exclusive Hugo Boss. They also spontaneously mentioned Vistula, Tommy Hilfiger, Levis, Solar, Abercrombie & Fitch, Wólczanka and Monnari¹².

¹² Other brands (exclusive: Armani, Calvin Klein, Dolce Gabbana, Pierre Cardin, Laura Biagotti, Prada, Zień, Dior, Versace, Gucci; expensive: MaxMara, Lacosta, Simple; more expensive popular: Mexx, Benetton, Gap, Ochnik, Bytom; popular: Adidas, Reserved, Stradivarius, Vero Moda, Wrangler, Big Star, Orsay, Carry, Camaieu, Nike, Marks&Spencer) were not mentioned more than two times.

Concerning shoes brands, the participants of the quantitative research use normally popular brands like Ecco, Gino Rossi, Venezia. Several times such brands as Rylko, Adidas, Wojas, Bata, CCC, Kazar were mentioned. Only one or two times the exclusive brands were indicated, such as: Dior, Joop, Hugo Boss, Salvatore Ferragamo and sport / popular brands: Nike, Puma, Esprit, Aldo. Among cosmetics the popular brands are prevailing (40%). Every third respondent chooses exclusive brands and every fifth – pharmaceutical brands. The same as in other categories, the percentage of the businessocrats consuming exclusive brands does not exceed the average. Relatively most often the credit bourgeoisie uses the exclusive cosmetics. They are also able to mention the biggest number of brands. So, similarly as in case of apparel, we are dealing with an attempt to build the status through brand products. Most often, the following popular brands were mentioned: Nivea, Loreal, Gillette. Several times also the pharmaceutical and more expensive brands appeared: Vichy, Clinique, SVR as well as exclusive: Dior, Biotherm, Lancome, Chanel. On average one or two times other pharmaceutical brands were mentioned: Avene, La Roche and exclusive ones: Helena Rubinstein, Calvin Klein, Hugo Boss, Estee Lauder, Guerlain, Art Deco, Pupa, Ralf Laurent, as well as popular ones: Tołpa, Yves Rocher, Oriflame, Adidas, Dermika, Inglot, Max Factor.

In the course of the qualitative research, the author managed to acquire a range of interesting information regarding the shopping behaviour of elite consumer groups. The persons examined admitted that they have neither the time nor the willingness to do a “shopping trip”. They treat shopping as a task, so they procure what they need in such a way that they put as little effort as possible and devote as little time as possible. The interviewees buy clothes when it is necessary, so the incentive to go shopping is not a result of the desire to improve the mood, but to satisfy a specific need. Such shopping means visiting several selected shops, often situated close to home or work. Many people do shopping in small, tested shops, usually these are not chain stores. In many cases they do not even remember the shop’s name, but they know they always find appropriate things there, without wasting too much time on shopping.

In the small autonomously discovered shops normally one does not buy expensive, branded products, but those that look very good and are at the same time not expensive. Buying in such shops seems to give a special satisfaction to the interviewees: on one hand they purchase something that they really like, and on the other hand they feel like they are smart individualists, who buy at places known to very few people and pay very little. The respondents admit that they spend slightly more time on shopping when they are abroad. First of all, they have more free

time then, but other essential reasons for doing shopping abroad are: the availability of the shops that do not exist in Poland, the presence of large fashion houses, of the chance to buy items that will be unique and unrepeatable, a greater selection and lower prices compared to the same shops in Poland. Moreover, the respondents highlight the fact that they perceive doing shopping abroad as much more enjoyable.

It is particularly affluent people, who really can be considered as upper class, who often do shopping in an “individualised” way, which as comfortable as possible for them and not available for average people: “I like having new things, but I hate shopping. I have one favourite shop and when they have something new, they send it to me. I try those things at home and take what I like and send the rest back. It is very efficient. I do not have enough strength to visit the shops” Due to the fact that the main priority during shopping is time, the respondents do not pay special attention to prices. They buy what they like, only to deal with shopping relatively fast. Nevertheless, they like to feel that they managed to save money, especially in case of more expensive brands: “It’s nice to buy something good at a lower price.”

The respondents admit that the brand is sometimes treated as goal in itself, a sign of prestige, but there are also people who buy expensive branded products for their quality and to express themselves. Very often the brand is perceived as the indicator of quality and the guarantee for long-lasting usage. In such cases the respondents buy products they will use many times and for many years: “I have boots from Pollini, which I bought 7 years ago, they cost a bunch of money. But I will not grow out of such boots. Some years ago I bought a suit from Ralph Lauren, so many years have passed and it is still classic, still new, I leave it at the laundry and they still ask whether it is new. It pays off to buy such things, not because they are fashionable”.

The respondents of the qualitative research tried to avoid ostentatious demonstration of their wealth: “I am ashamed of ostentation, although for the last twenty years I earned that, but I try not to be a ‘nouveau riche’. The middle class is growing, the accessibility of expensive goods is increasingly broad, I would be ashamed to melt into the crowd of “branded” men, for example being all dressed in Boss”.

The attempt to define the emerging Polish upper class can cause many difficulties. Nevertheless, on the basis of the values and attitudes identified it should be noticed that those are people with property from the first/second generation. They try to distinguish from nouveau riches fortunes. Their social position is connected to prestige that has been achieved quite recently and a kind of esteem stem-

ming from hard work and the transparency of the way in which they got rich. The confrontation of the distinguished lifestyles with two personality features (namely the level of prestige in behaviour with a level of social openness) allows us to see the emerging upper class in terms of potential customer segments with specific needs, preferences and consumer expectations. The proposed approach to the lifestyles is not wholly unambiguous, they sometimes get blurred or overlapped concerning their belonging to certain group: the credit bourgeoisie, the ethos intelligentsia and the businessocracy.

Conclusion

This consideration may have an important meaning for the language of economics – the possibility of the market exploration of this group appear. It could be accompanied with specific activities such as addressing and positioning products and marketing communication styles. So, the typology and analysis of consumer attitudes, lifestyle and typology of market choice become a bridge between sociologic tools of social stratification and economic methods of market segmentation.

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POLISH UPPER CLASS AS A NEW CONSUMER SEGMENT

Summary

In light of the significant stratification of Polish middle class, the formation of a group of people representing the “seed” Polish upper class seems to be obvious. This is a group almost totally unrecognized by economic sciences, though representing a very important segment of customers. The difficulties in the recognition of the group are not only the consequence of the lack of developmental analogies to other market economies (almost 60-year long break in functioning of this class in Poland), but also its hermetic nature. The paper will also present the major dilemmas encountered by the authoress at the stage of carrying out her research surveys.

Keywords: social class, Polish upper class, economic behavior