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Conscious and latent consumers' attitudes

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ABSTRACT

Understanding the activity of the minds of consumers is one of the main questions tried to be solved by many scientists in the field of consumer research. Still studies are often based on tests of self-assessment, observation, often ignoring the unconscious behavior of consumers. Often the decision-making processes largely occur on a subconscious level¹. (G. Zaltmann, 2003) Moreover, only 5% of knowledge is conscious knowledge. Unconscious processes, allow users faster and more efficient decisions than would be possible with a fully conscious processing of the stimulus. The financial services market is one of the most important elements of a market economy. In addition, the financial services market undergoes dynamic changes and at the same time there are no studies of the actual attitudes of consumers (both conscious and hidden) in relation to a virtual financial services, in particular in respect of the banking services market, which is one of the fastest growing high-tech service markets. After secondary sources analysis, projection methods research was made. For the purposes of research, special test was prepared including projection techniques like association expression and supplement tests. This method enabled preliminary identification of hidden and conscious consumer attitudes towards virtual banking services and to introduce first conclusions for further research.

Keywords: Consumer behavior, Consumer attitudes, conscious and unconscious attitudes

¹Zaltman, G. (2008): Jak myślą klienci. Podróż w głąb umysłu rynku, Rebis, Warszawa.

1. INTRODUCTION

Understanding the activity of the minds of consumers is one of the main questions tried to be solved by many scientists in the field of consumer research. Still studies are often based on tests of self-assessment, observation, often ignoring the unconscious behavior of consumers. One can mark often-used assumption that consumers understand their needs, motivations, beliefs and values which affect their behavior and how correctly to ask-it is the consumers, they are able and willing to indicate, has no support in the research results. (F. Brunel, et.al, 2004) It was noted that even if consumers know their opinions, they may not want to share them with a researcher or can change the answer to those that are more socially acceptable. And to confirm that it was proven that the parts of the brain that are responsible for making choices are active before the consumer understands that he/she made a choice. This means that often the decision-making processes largely occur on a subconscious level.² It is argued that consumers choices are made unconsciously, under influence of event subtle environment influence. (A. Dijksterhuis & Z. Van Olden, 2006, p. 627-631)

Moreover, only 5% of knowledge is conscious knowledge. Unconscious processes, allow users faster and more efficient decisions than would be possible with a fully conscious processing of the stimulus.

The financial services market is one of the most important elements of a market economy. In addition, the financial services market undergoes dynamic changes. A significant factor affecting the financial services market is the liberalization of financial flows and the internationalisation of its activities operating on it subjects. Within individual sectors of the market can observe the growth of competition (S. Smyczek, 2012), as well as present-day trends – virtualization services. Process virtualization is defined as the spectacular development of information technologies, allowing for the application of web solutions, mobile and electronic processes, economic, social, cultural, educational, or other. Changes in consumer behavior as a result of the sequencing process are global and very dynamic in addition, virtual space decreased existing barriers which slowed down the process of change³. As a result of intensive expansion of the virtualization process provides adaptation on the financial services market for this phenomenon can be observed, at the same time there are no studies of the actual attitudes of consumers (both conscious and hidden) in relation to a virtual financial services, in particular in respect of the banking services market, which is one of the fastest growing high-tech service markets.

The above considerations lead to the conclusion that the area of conscious and subconscious consumers' attitudes are necessary to examine and analyse in order to obtain a comprehensive explanation of consumer behavior in the market. In connection with the foregoing, the purpose of the scientific project is the identification and characterization of conscious and hidden consumer attitudes towards virtual financial services. The objectives of the project are detailed: characteristic of the virtual market of financial services, systematization of knowledge and theory about consumer attitudes, revealing the hidden conscious and consumer attitudes towards virtual financial services and specifying relations between them.

² Zaltman, G. (2008): *Jak myślą klienci. Podróż w głąb umysłu rynku*, Rebis, Warszawa.

³ Mróz, B.: *Konsument w globalnej gospodarce. Trzy Perspektywy*. Warszawa: Oficyna Wydawnicza SGH. 2013.

The objective scope of this work are conscious and implicit attitudes of consumers and the factors determining them. The subjective scope are young consumers of virtual banking services. The time scope is January 2016, while the territory scope is Silesian Voivodship , a district of Katowice.

Keeping in mind the above, the main hypothesis of the study was recognized as an assumption that consumers, despite their declared positive attitudes towards the development of virtual financial services, subconsciously are afraid to show their negative attitude. Specific hypotheses of the study are as follows:

- It is assumed that among consumers duality of attitudes can be observed, which means that consumers have simultaneously opposite conscious and hidden attitudes
- It can be assumed that conscious and implicit attitudes of consumers form each other, but hidden attitudes have primary character
- It can be assumed that the hidden attitudes influence automatic decisions, while conscious one influence complex decisions
- It can be assumed that in respect to known, traditional financial services relationship of the conscious and hidden attitudes is in harmony, and in relation to new solutions, dissociation of attitudes occurs.

An empirical study of projection based methods in this work were preceded by an analysis of the foreign and domestic literature on a given topic, in the form of compact, as well as in the form of articles, statistical data from yearbooks, the data from the Internet and other published materials of the scientific-research institutions. This will allow the systematization and synthesis of existing knowledge and definitions in the field of conscious and hidden consumer attitudes.

After secondary sources analysis, projection methods research was made. For the purposes of research, special test was prepared including projection techniques like association expression and supplement tests (Attachment 1). Survey started with a test which was composed of comic scenes with clouds to be supplemented with respondent sentences. Respondent had to fill In the stores concerning mobile banking, online mortgages, online deposits and mobile payments. Afterwards, next questions asked about association with particular phenomenon. Respondents were asked to describe online banking as a human being (its gender, appearance and characteristics). This method enabled preliminary identification of hidden and conscious consumer attitudes towards virtual banking services and to introduce first conclusions for further research.

The work is divided into two parts. The first part includes the definition and characteristic of the concept of consumer "attitude", and also brings concepts of conscious and latent attitudes. The second part of the work describes the results of empirical research using the methods of projection that expresses conscious and implicit attitudes of consumers regarding virtual financial services.

2. CONSUMER ATTITUDES – DEFINITION, CHARACTERISTICS

For many years the structure and characteristics of the consumer attitude was studied. Attitude is defined as a relatively constant inclination of various intensity for a positive or negative relation towards object (Wojciszke, 2000). Recently, there has been observed the

development of the theory of duality of attitudes which identify conscious and a latent form of attitudes. The latent attitude phenomenon is a relatively new subject of research. Only few publications systematize knowledge in this area.⁴ The concept of hidden attitudes has not been developed in recent years, neither by its creators nor researchers. On the other hand, with the rapid development of neuropsychology and the overthrow of the paradigm of "homo oeconomicus" in economics (D. Kahneman, 2012), there is a growing interest in this subject, including in relation to consumer behavior (S. Oshikawa, 1970, pp. 61-69, A. G. Woodside & S. A. Brasel, 2011, pp. 451-456).

In addition, it can be observed that in the context of the consumers behavior research there is an increase of scientific interest around the research problems arising from the lack of knowledge and awareness about many of the processes that occur in the subconscious level. This leads to the fact that it is not always possible to acquire genuine and updated knowledge about the consumer, asking consumers directly, for example, in the polls. This suggests that there is a need to develop the most effective methods of research of subconscious attitudes of consumers. (D. Maison, 2004)⁵

In order to understand dualism of attitudes, it shall be understood that there are two types of thinking process (D. Kahnemann, 2012):

- Quick, automatic thinking processes which are based on emotions and heuristics
- Slow thinking processes, which are based on the cognitive effort and systematic thinking

Taking above into account, there is a cognitive dualism observed which can be understood as differentiation of thinking processes into conscious and unconscious or controlled and automatic. This concept is narrowed by the concept of dualism of attitudes which can be defined as situation in which one object is assessed from two levels – conscious and unconscious, while experiencing two attitudes at the same time do not evoke internal conflict. It is assumed that conscious attitudes are based on: beliefs, emotions and/or behavior. At the same time in literature there is no straightforward explanation for the origin of hidden attitudes. In accordance with the authors Greenwaldem and Banaji (1996) latent attitudes arose in result to influence of the past experience. Wilson, along with colleagues (2000) presented the concept that hidden attitudes were conscious before and were replaced by new latent attitudes. It can be said then that conscious attitudes were kind of hidden in unconsciousness. (M. Friese, et al., 2008, pp. 397-419) In the literature⁶ the list of factors influencing the formation of hidden attitudes can be identified: exposition effect, unconscious learning, the subconscious stimuli or peripheral stimuli. The exposition effect can be explained as a lack of knowledge of the causes of reaction against something in a particular way. Reaction to the stimulus may be due to earlier exposure to this stimulus, but the consumer is not aware of it. Unconscious learning, is a process of learning procedural knowledge without consciousness. Another source of latent attitudes can subliminal stimulus, i.e. incentives that are emitted below the threshold of consciousness. Peripheral stimulus are exhibited above the threshold of consciousness, it means that people, potentially can see such an stimulus, but in spite of this, doesn't see it consciously. In conclusion, in accordance with

⁴ Maison, D.: *Utajone postawy konsumenckie*. Sopot: Gdańskie Wydawnictwo Psychologiczne. 2004

⁵ Ibid

⁶ Maison, D.: *Jakościowe metody...* op. Cit.

the above theories conscious attitudes arise as a result of deep processing of information, while the hidden, latent attitudes occur on the grounds of passion and affect, without the participation of consciousness. Conscious attitude consists of cognitive component, responsible for the content of orientations and emotional component. Hidden attitudes consist only of the emotional component. Despite the different nature and sources, the two attitudes are not independent from each other, conscious attitude can influence and change the hidden attitude and other way around. (N. Martin & K. Morich, 2011, pp. 483-505, J.S. Nevid, 2010, pp. 913-920, A.G. Greenwald, et al.,1998)

3. CONSCIOUS AND UNCONSCIOUS CONSUMERS' ATTITUDES ON FINANCIAL MARKET IN SCOPE OF EMPIRICAL RESEARCH

The stage after the analysis of secondary sources was conducted using projection techniques conducted on a 50-person group of respondents. Sampling was performed by means of the unprobabilistic method - target-quota selection. In the case of these studies, respondents who are Internet users over 18 years of age have legal capacity to fully utilize the services offered by financial institutions and individual opinion on the services they are investigating, as a result of their experience of acquiring / using.

Target-quota procedure was used - the quota for the research group was established with respect to the age criterion For the purpose of the study, a special projection test was constructed, partly based on the assumptions of association and expression tests and partial supplementation (Appendix No. 1). The questionnaire began with a "bubble test", using the construction technique⁷. The researcher's task was to supplement the story of four topics: mobile banking, online credit and deposits, and mobile payments. Then, the used association technique allowed the respondents to give electronic banking features and describe their characteristic appearance, the way they were. This method allowed for initial identification of conscious and latent attitudes towards virtual financial services and allowed to formulate the first conclusions underlying the further study.

The analysis of research results using projection methods in the first place consists in searching for repetitive associations. The vast majority of respondents associate electronic banking as a woman, which can be interpreted according to gender categorization as manifestations of caring, kindness, or willingness to help. Subconsciously, consumers perceive e-banking as helpful. Moreover, respondents e-banking was most often associated with features such as striking, brilliance, intelligence. They pictured her as a very attractive person, paying special attention to the impeccable, yet attractive attire. Respondents identified electronic banking as a rather young person, a sort of idealized, self-confident, attractive woman.

The most common association with the need to write a speech to the society in which the respondent would announce the end of electronic payments was resistance. The respondents most often sought to "calm down" the society suggesting they would try to restore the ability to make online payments, or suggested that they do not want to do this type of speech because they will encounter a social link. These reactions lead to the conclusion that both the public and private attitudes of consumers towards e-banking are similar.

⁷ Maison, D.: Jakościowe metody badań marketingowych. Warszawa: PWN. 2010.

Respondents believe that online transfers are mandatory in the modern times, and dismissing them as highly unsettling.

The "Bubble Test" analysis revealed that respondents were subconsciously appreciating and excited about new technological solutions in electronic banking. In the case of borrowing, security concerns have emerged, but the curiosity of the new solutions and the possibility of their implementation has been a major benefit for respondents.

4. CONCLUSIONS

It can be concluded that in the face of intense technological development and the latest research on consumer behavior, the effectiveness of traditional consumer behavior research methods is limited. Consumers are often unable to precisely define their emotions, attitudes or thoughts, so that although traditional research methods are a valuable source of information, they do not convey a complete consumer profile. These tests can be supplemented with research results using projection techniques. The current state of knowledge about the conscious and latent attitudes of consumers is systematized. In addition, work on the basis of its exploratory nature is a theoretical basis for further research in this area.

With this in mind, at the current stage of the study, it is not possible to explicitly reject the main or confirm the main hypothesis that consumers, despite their positive attitudes towards the development of virtual financial services, are unaware of their negative attitudes. Respondents aged 18-25 are consumers of the so- In other words, "generation of networks", "next generation", "screenagers" and "teenager" Echo Boomers. This is a consumer born in 1977-1997, who grew up in an era of rapid technological development. (B. Frost, 2013) Consumers need constant adaptation to their fast-paced and ever-changing needs as well as to emerging technologies. Their attitudes, which are conscious and latent with respect to the banking services, seem to be identical and positive. However, it is suggested to carry out further research in subsequent age groups in order to increase the representativeness of the research sample.

Literature analysis as well as results of research based on projection methods allowed to verify detailed hypotheses. According to the analysis, it is necessary to confirm that dualistic attitudes can be observed among consumers, which means that there are parallel opposing conscious and latent consumer attitudes. At the same time it should be noted that conscious and latent attitudes need not be opposed to each other and may be identical and mutually reinforcing. Confirm further detailed hypotheses according to which the conscious and latent attitudes of consumers are mutually shaped, while latent attitudes are primitive, in addition latent attitudes have an influence on the consumer's decisions automatically, while attitudes become aware of complex decisions. The study only partially confirms the further detailed hypothesis that traditional and related attitudes are aware and latent in relation to traditional financial services, whereas in relation to new virtual solutions there is a dissociation of attitudes. It should be emphasized that the above studies were conducted only at the University of Economics in Katowice. The research was carried out at the chosen University, due to its high reputation in Poland in the field of research on consumer behavior as well as its long tradition. However, in order to increase the representativeness of results, research should also be carried out in the future among senior respondents not affiliated with University of Economics in Katowice.

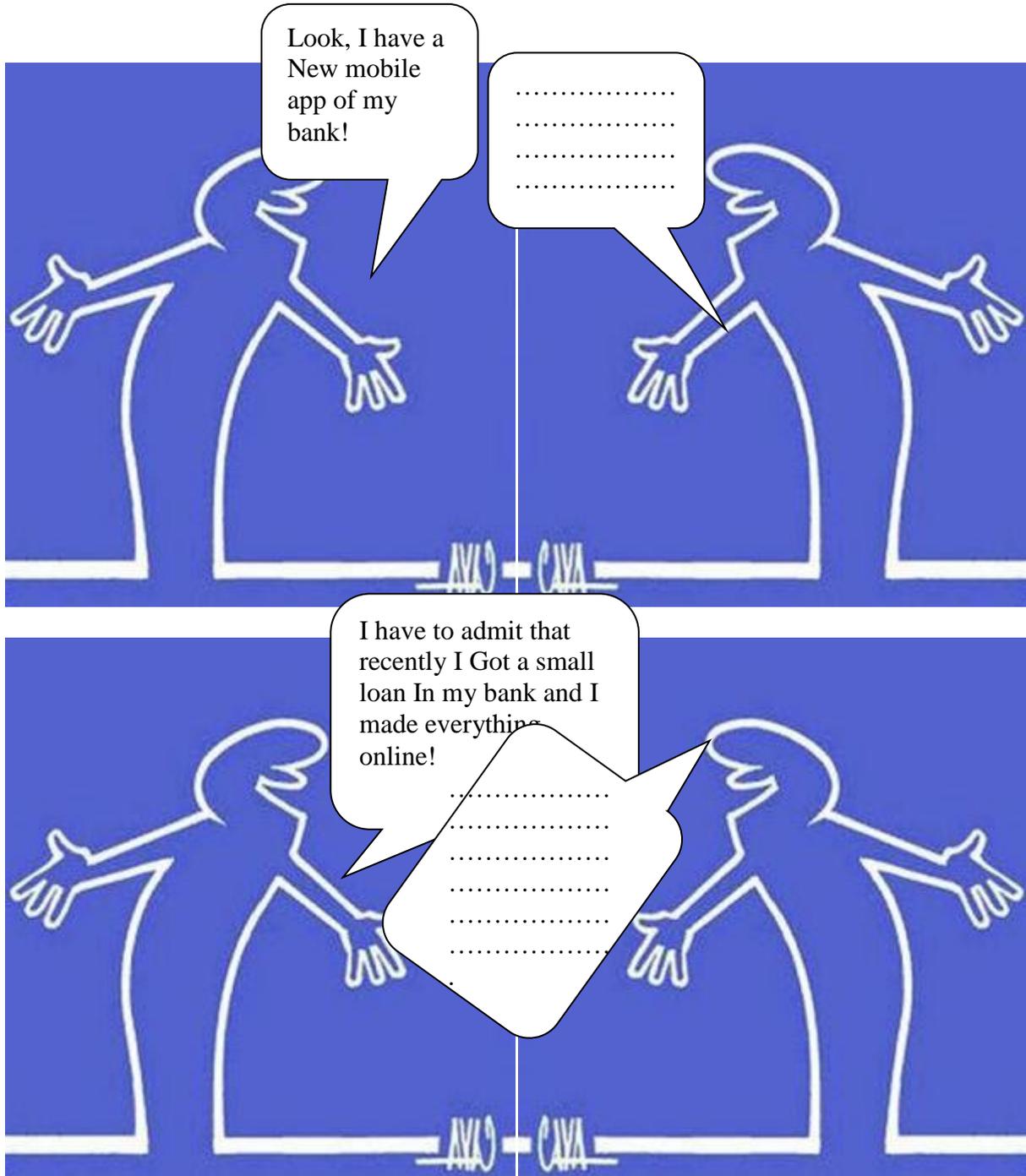
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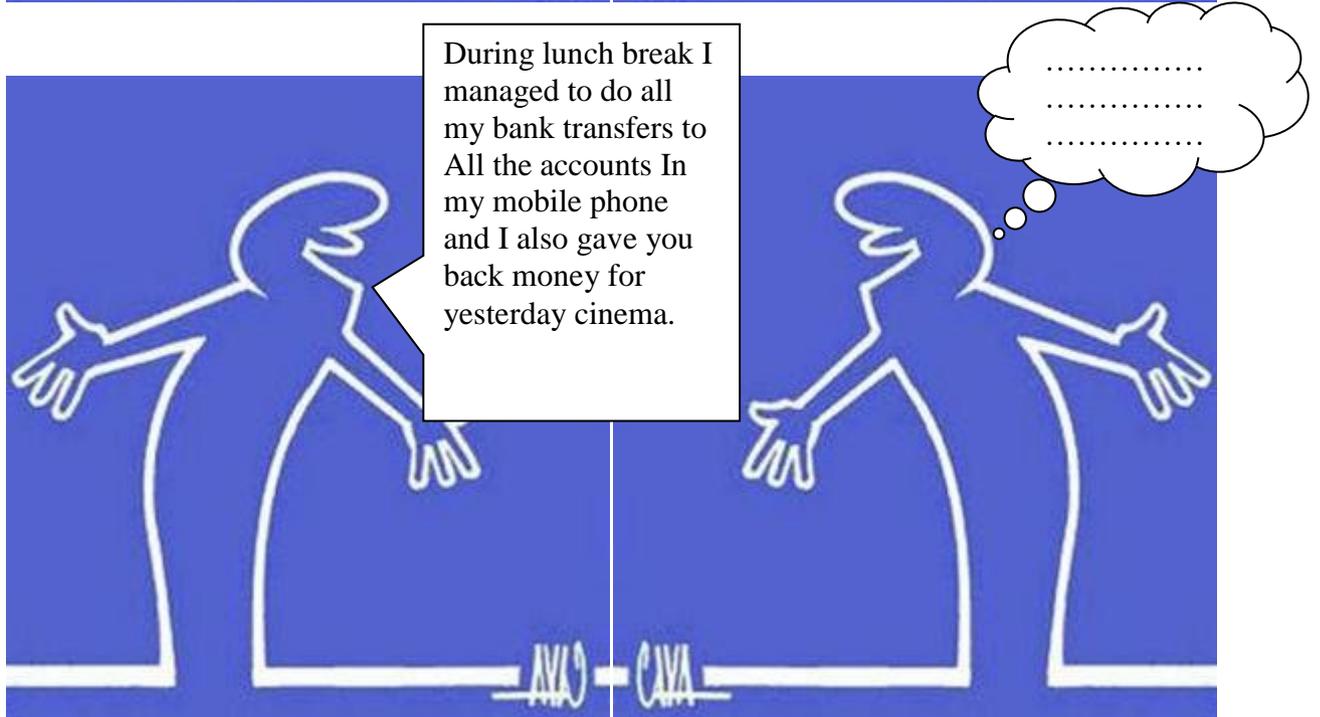
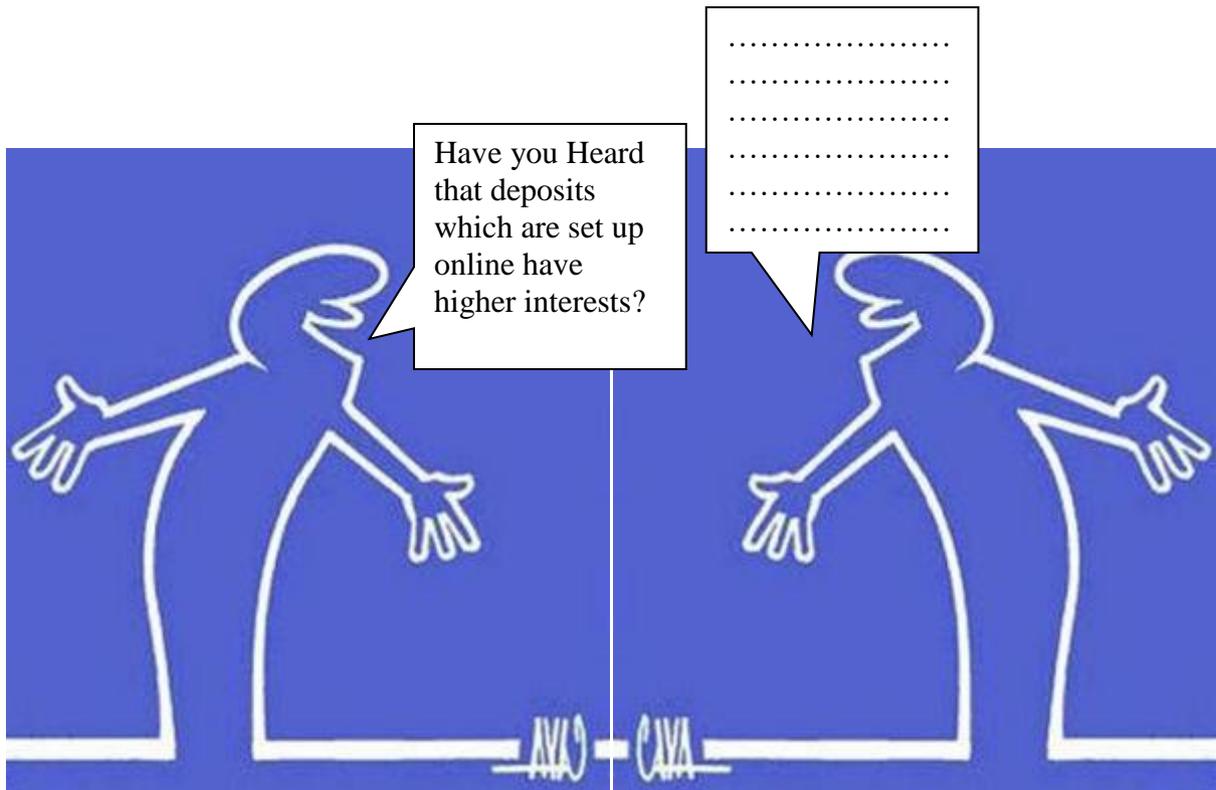
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Attachment 1

Good morning, my name is Marta Grybś-Kabocik and I am a PHD student at University of Economics in Katowice. I conduct studies on attitudes of consumers' attitudes towards online banking market. I invite you to take part in the research which will take around 5 minutes and is anonymous.

PART ONE – please fill the gaps as if it was you who take part in conversation





PART TWO

1. If online banking was a human being, how would it look like? Would it be a man or a woman? What would it be wearing? What would be it interested in? What would be its personality features?
2. If you were to convince somebody to use a mobile app of one of the banks, what would you say?
3. Please imagine that there is no possibility to do a bank transfers anymore and you have to announce it in public – what would you say?

1. Gender

- a. Female
- b. Male

2. Age

- a. 18-25
- b. 26-35
- c. 36-45
- d. 46-60
- e. 61-

3. Education

- a. Primary School
- b. Professional
- c. High School
- d. Bachelor
- e. Master
- f. Others.....

4. Do you have:

- a. Online account
- b. Mobile app
- c. Touchless technology card
- d. Other services which use new technologies in a bank.....
- e. I Use only traditional banking
- f. I do not have a bank account

5. Do you use following online bank services
 - a. Bank account
 - b. Deposit
 - c. Investment
 - d. Loan
 - e. Others.....
 - f. I do not use online banking