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# CONSUMER BEHAVIOUR OF SLOVAKS DURING THE HOLIDAYS ACCEPTED BY SOCIETY

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## **Abstract**

From year to year, Christmas and Easter, originally Christian holidays, have become the feasts of consumerism and excessive consumption. Their influence is most evident in the retail sector. People buy gifts, thus increasing the purchase of food and beverages. In the paper we will deal right with these by the society accepted holidays and we will look for answers to the questions, like: Where do the Slovaks buying? How much do they spend on purchasing? Which products are the most widely purchased? Do the Slovaks go into debt during the holidays? Do they perform traditional pre-holiday work? Do they adhere to the customs?

*Keywords:* consumer, behaviour, research, Christmas, Easter

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## **1. Introduction**

With our paper we react to the growing critic of the Slovak public towards a very early setting of the issues Christmas and Easter in advertising, as well as to a creative depiction of these holidays as holidays of a family and not of religion. In the theoretical level, the subject of our investigation is a research of consumer behaviour, in the application level it is consumer behaviour of Slovaks before and throughout the above mentioned holidays. Current state of the research issue at home and abroad has been well elaborated in the theory, therefore we pay only marginal attention to the research of consumer behaviour and we concentrate on the results of numerous surveys from Slovak conditions.

## **2. Research of consumer behaviour**

Consumer behaviour is defined as „*behaviour by which consumers show in searching, shopping, using, evaluating and dealing with the products and services, from which they expect meeting their needs*“ [1]. Consumer behaviour focuses on individual decision-making in spending their time, money and effort to items related to the consumption. It means it focuses on obtaining answers to the following questions: what, why, when, where and how often consumers buy,

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how often they use, evaluate after the purchase and the impact of these evaluations for future purchases. The research of consumer behaviour „describes the process and tools used to study consumer behaviour“ [1]. There are two theoretical perspectives to create a methodology of consumer research: positivist and interpretationist. Positivism tries to be objective and empirical, to look for the causes of behaviour and carry out research studies, whose findings can be generalized to a larger population. Interpretionism is quality oriented and is based on small samples. Despite the fact that it considers every consumer situation as unrepeatable and unpredictable, it tries to find a common formula for the critical consumer behaviour for all consumer situations [1]. The research on consumer behaviour, preferences and decision-making helps to understand the needs of consumers and recognize the potential and trends in the development for the better understanding of individual markets and subsequent development of marketing strategies. Examining of the consumer behaviour is quite complex given the number of variables, global changes and new methods of research [2].

### 3. Public holidays and rest days in Slovakia

Under the term ‘holiday’ we understand a feast day dedicated to the celebration or memory of someone or something, it is usually a non-working day. By society accepted holidays we understand the days, during which people normally do not work and which are accepted by people living together in the same space, the same social conditions, in our case in Slovakia. After the establishment of the independent Slovak Republic on January 1 1993, the National Council of the Slovak Republic (the Slovak parliament) has approved five public holidays and ten days of rest over the years (since 1993 until now) [*Štátne sviatky*, <http://www.vlada.gov.sk/statnesviatky/>]. Public holidays are significant in terms of statehood or religious celebration. People do not work during these days. Slovak believers consider Sundays as holidays, when they celebrate Jesus’ death and resurrection. In addition, the Church asks them to celebrate the Eucharist also on other days, which are referred to as holy days. To the most important festivals of the Roman Catholic belong: Easter, Christmas and Descent of Holy Spirit [3].

Easter is the oldest and most important festival of the Christian Church year, during which Christians recall the Passion, death and resurrection of Jesus Christ. Easter takes several tens of days, from which Good Friday and Easter Monday belong to public holidays in Slovakia. Fifty days later the Easter of Christ is completed by the Descent of Holy Spirit, which is revealed, given and granted as a divine person. On that day there is the full revelation of the Trinity. From that day on, the Kingdom that was proclaimed by Christ is open to those who believe in him. The Descent of Holy Spirit on the day of Pentecost means that the Church was revealed to the world [3].

Christmas is a Christian holiday celebrated in honour of the birth of Christ. It lasts from 24<sup>th</sup> to 27<sup>th</sup> December (Christmas Eve, Christmas Day – Birth of Jesus, Boxing Day – Saint Stephen, John the Evangelist). Christmas

Eve, Christmas Day and Boxing Day are not only non-working days in Slovakia, but also family and community feasts celebrated by majority of non-Christians [*Sviatok Zoslania Duchu Svätého – Turíce*, <https://www.tkkbs.sk/view.php?cislocianku=20080506023>]. Over the years, Slovaks developed or accepted also celebration of the parents (Mother's Day, Father's Day), children (Children's Day), people in love (Valentine's Day), the eve of the feast of All the Dead (Halloween), women (International Women's Day) and so on at their territory.

#### **4. Consumer behaviour of Slovaks during Christmas**

The impact of Christmas in the economy is most evident in the retail sector. Before the end of the calendar year, i.e. before Christmas, it is a good practice in companies to pay bonuses or the thirteenth salary to the employees, allowing consumers to spend more than during the average calendar month [4]. People buy presents, thus increasing the purchase of food and beverages in pre-Christmas period, resulting in retail sales rising more sharply than during other months of the calendar year. For the purchase of food and beverages in the context of on-going Christmas the inhabitants of Slovakia planned to spend about € 177 (including food € 129, alcoholic beverages € 22 and soft drinks € 26) in 2014. Expenditure higher compared to the average was planned by Slovaks aged 30-39 years (€ 198), residents of Žilina region (€ 208) and residents of Bratislava region (€ 192). Lower spending on food and beverages was planned by respondents older than 60 years (€ 158), people from cities with populations up to 1000 (€ 163) and residents of Košice region (€ 145).

Compared to the average from January to November, in December the retail sales in Slovakia tend to be around 20% higher. However, such a cumulative consumption takes its toll immediately in January, when people try not to spend if not necessary. The January retail sales are usually only about 10 % lower than in the current calendar month. It is believed that without pre-Christmas shopping, the consumption would be evenly spaced throughout the calendar year and the differences among individual months and December would be thus smaller.

However, a proportion of the revenue of Christmas can be traced also in the savings. In December, there is therefore an increase in deposits at commercial banks higher than in the average month. Over the last five years deposits have grown on average more than €360 million in December. In contrast, in the current month of the year, without taking into account December, this increase is about € 75 million [K. Muchová, *Aký dopad majú Vianoce na ekonomiku Slovenska*, <http://www.investujeme.sk/aky-dopad-maju-vianoce-na-ekonomiku-slovenska/iba>].

Although Christmas is perceived by people on one hand as the holiday of peace, happiness and joy, on the other hand the majority of population (69%) perceive it as expensive. It is a financial burden especially for the people of working age and the population of regions of Banská Bystrica and Trenčín. A survey of the Association of Financial Intermediaries and Financial Advisers

showed that during Christmas Slovaks are willing to borrow far more than during the current year. Buying Christmas gifts on credit or on instalments was planned in 2014 by 4% of the respondents, mostly aged 40 to 49 years. Respondents most often succumbed to a simple possibility to draw consumer credit during on-site purchase [*Prieskum: Slováci sa počas Vianoc zadlžujú. Často na neuvážené úvery doplácajú*, <http://www.aktuality.sk/clanok/267200/prieskum-slovaci-sa-pocas-vianoc-zadlzuju-casto-na-neuvazene-uvery-doplacaju/>]. In 2014 Slovaks passed around €1.5 billion during the pre-Christmas purchases. Every adult spent on average € 400, which is €20 more than in 2013 [J. Meľuch, *Účet za Vianoce: Slováci minuli 400 eur na hlavu*, <http://hn.hnonline.sk/ekonomika-a-firmy-117/ucet-za-vianoce-slovaci-minuli-400-eur-na-hlavu-639744>].

Ethnologists believe that already in pre-Christian period, at the time of the winter solstice, the Slavs used to give small gifts and favours, or humorous verses. The boom in giving presents in Slovakia occurred in the second half of 20<sup>th</sup> century. The survey of the Agency TNS Slovakia carried out in November 2014 showed that as in previous years also in 2014 the majority of Slovaks bought mainly clothes to be found later as presents under the Christmas tree. Two fifths bought books and toys, whereas toys were bought mainly by parents with children. One third of respondents surprised their beloved ones by perfumes or ordinary cosmetics. Among the gifts, there were also sportswear, money, sports shoes, luxury skin care and colour cosmetics, shoes and handbags. Women wanted to find mainly clothes, books, perfumes, jewels, watches, luxury skin or decorative cosmetics, furniture and furnishings under the Christmas tree. Men longed for consumer electronics, smart phones, laptops and DIY tools. Young people preferred clothes, money, smart phones, laptops and tablets. The elderly wished to receive DIT tools, books and vitamins [V. Bunčáková, *Pod vianočný stromček si prajeme hlavne oblečenie a knihy*, <http://www.tns-global.sk/informacie-pre-vas/tlacove-spravy/pod-vianočný-stromček-si-prajeme-hlavne-oblečenie-knihy>].

Compared to the national average, people with academic education planned to spend the biggest amount of money (€316), followed by the residents of Bratislava region (€273), people aged 30-39 years (€240), elderly people aged 60 years and more (€251) and people aged 50-59 years old (€243), residents of municipalities with population from 1000 to 5000 (€241) and also people of the largest cities, i.e. over 100 000 inhabitants (€235). On the contrary, the smallest amount of money was planned to be spent by young people (aged up to 17 years old €130 and those aged 18-29 years old up to €167), followed by respondents with lower education (primary education €153 and secondary education without GCSE €193), people from municipalities with a population up to 1 000 (€164) and the residents of the regions of Banská Bystrica (€180) and Košice (€192) [V. Bunčáková, *Tento rok nás Vianoce budú stáť priemerne 394,- Eur*, <http://www.tns-global.sk/informacie-pre-vas/tlacove-spravy/tento-rok-nas-vianoce-budu-stat-priemerne-394-eur>].

## **5. Christmas ‘with immediate entry’**

The phrase ‘with immediate entry’ means ready to be used. The Slovaks declare that they use various ‘Christmas services’ on the one hand mainly because of time savings, since they are in a hurry in the pre-Christmas stress. On the other hand, the Slovaks order them because they are cheap for some of them or they are unable to realize them on their own. A pre-Christmas survey of the company Home Credit showed that almost half of those surveyed has had an experience with the service of packing the gifts in the shop. Four out of ten Slovaks have already ordered the service of baking Christmas cookies and cakes and nearly a quarter of the respondents have already paid for killing and cleaning a carp. Approximately every fifth Slovak household have had their apartment cleaned; other ones have also paid for a home visit of Santa Clause or a complete preparation of the Christmas dinner. The services of restaurants and catering agencies were used by the Slovaks only if they decided to spend Christmas within the wider family. In addition to spending on gifts, payments for such services cut off money from family budgets. For example, for tidying the apartment before the holiday and for preparing dinner on Christmas Eve the majority of Slovaks were willing to pay up to €50. The Slovaks are willing to pay up to €5 for wrapping gifts, killing and cleaning a carp and up to €25 for baking sweets on order. A very interesting is the finding that a smaller amount of money is paid for Christmas ‘with immediate entry’ by people in the region of Bratislava, where paradoxically the incomes are the highest. On the other hand, it is most often used by respondents in the regions of Žilina and Nitra. However, there is still a large number of Slovaks who can handle all the Christmas work in-house and do not need any help. According to the survey findings 77% of the respondents took an active part in the preparation of Christmas, while 18% said they had arranged everything by themselves [D. Košťál, *V kurze sú Vianoce „na klúč“*, <http://www.retailmagazin.sk/spotrebiteľ/prieskumy/244-v-kurze-su-vianoce-na-kluc>].

## **6. Adhering to Christmas customs in Slovakia**

Traditions definitely belong to Christmas. The Slovak women comply slightly more with the traditions than Slovak men (5 vs. 4). Customs are more often adhered to in families with children than among childless people. Traditions are least respected by people aged until 29. Differences in compliance with habits are also regional; they are most widely kept to in the regions of Žilina and Prešov, while at least they are adhered to in the Košice region. Traditions associated with Christmas begin by visiting the crib in the church during Advent. On Christmas Eve almost half of the Slovaks keep fast before the Christmas dinner. A flake from the carp as a symbol of money retention is kept by nearly one quarter of people. More than one third of the people are superstitious and on 24<sup>th</sup> December they do not hang laundry, do not go to the pub and do not play cards. The arrival of the presents under the tree is

announced by ringing the bell in 40% of households. Some people sing carols at the Christmas tree. This is preferred by women than by men. Nearly 40% of households hang mistletoe and nearly one third of Slovaks go to the Midnight Mass to the church. Every fourth family had a live tree. One of the seven Slovaks prefers a little Christmas tree. If people chose a chopped tree, they favour mainly fir and pine. Regarding decorating the Christmas tree, almost half the people are inclined to decorate it with classical ornaments made of glass. Almost a third of people use sweets to decorate the tree and 6% of people decorate the tree by natural ornaments (fruit, straw). Only two per cent of people have no Christmas tree [K. Lepiešová, *Ženy v priemere dodržiavajú o jeden vianočný zvyk viac ako muži*, <https://www.gfk.com/sk/news-and-events/news/stranky/zeny-v-priemere-dodrziavaju-o-jeden-vianocny-zvyk-viac-ako-muzi.aspx>].

The results of this survey are complemented by the results of a survey on Christmas, which was carried out on the initiative of the company IKEA. They survey showed that the whole family is engaged into the Christmas preparations, but the most active helpers in Slovak households are children (they assist at decorating the tree and baking the sweets). After preparations they indulge themselves with a relaxation while watching fairy-tales (50% of respondents). More than half of the Slovak parents (65% of respondents) learn about what their children want as Christmas presents directly while talking to them or from a letter to Santa Claus (54% of respondents). A fifth of parents (22% of respondents) find it out when talking to grandparents or other family members. Most Slovaks (50% of respondents) hide gifts from children in a cupboard or wardrobe. Another popular place is the space under the bed and various places in the house or a flat. Most Slovaks begin with home decorations one week before Christmas and they hide decorations after Epiphany. Three quarters of Slovaks (76% of respondents) place their Christmas trees into the living room. A tiny part of Slovak families put their Christmas trees in the kitchen, the dining room or in the children's room. Slovaks decorate their Christmas trees mostly together (83% of respondents). Less than a tenth of parents decorate their Christmas tree without children or vice versa children do it without their parents [*Pozrite si exkluzívny prieskum! Prípravy na Vianoce si slovenské rodiny užívajú*, <http://www.svkonline.sk/pozrite-si-exkluzivny-prieskum-pripravy-na-vianoce-si-slovenske-rodiny-uzivaju/>].

## 7. Consumer behaviour of Slovaks during Easter

Although the Slovaks do not spend money on gifts during Easter, they are willing to spend a third more money for a wide range of foods and a wide range of traditional Easter meals (e.g. smoked pork shoulder, eggs, mayonnaise, chocolate Easter eggs, alcoholic and soft drinks) than during a casual day of the year. The amount for the purchase grows continuously throughout pre-Easter week; however it is highest on Holy Thursday. While the average credit card

payment for food at the grocery is about €20, on Maundy Thursday this sum approaches €30.

Due to food prices in neighbouring countries and the proximity of borders, a frequent phenomenon in this period is shopping tourism [5]. The number of card transactions grew abroad over the last three years by almost 20%. Most commonly, the Slovaks buy in the Czech Republic, where the number of transactions reached nearly 5000 before the Easter and the amount of purchase was approximately €20 [A. Mačoškova, *Zarábajú na nás Česi aj Poliáci. Veľká noc otvára peňaženku*, <http://www.aktuality.sk/clanok/273376/zarabaju-na-nas-cesi-a-poliaci-velka-noc-je-zelenou-pre-penazenku/>].

Total spending on Easter and Easter shopping is derived from the term of the holiday. According to the data of the Slovak bank Poštová banka Slovaks withdraw on average €150 during the Easter week. During the monitored five years it was confirmed to the analysts of this bank, that the amount of average withdrawal is closely related to the pay day. For instance, in 2014 Easter was celebrated after this date and Slovaks withdrew on average €169. Conversely, in 2012 Easter holiday was celebrated before the pay period and Slovaks withdrew on average €137 [*Veľkonočný nákup bude v tomto roku lacnejší. Asi o 5 percent*, <http://hnporadna.hnonline.sk/clanky-168/velkonocny-nakup-bude-v-tomto-roku-lacnejši-asi-o-5-percent-709015>].

## **8. Adhering to Easter customs in Slovakia**

Similarly as Christmas, Easter is also of important position for the believers. Almost a third of Slovaks (28% of respondents) recall the suffering of Jesus Christ in their prayers and his resurrection by visiting the church. For others it is a time of holidays, which they spend by visiting family or friends (67% of respondents), or on a walk in the countryside (26% of respondents). Part of the Easter season is keeping to a 40-day fast, which ends on Easter Sunday. Almost half of respondents (43%) keep a fast, whether in the form of deprivation of a particular meal or denying any entertainment. Most significantly, fast is kept by residents of the regions of Nitra (59% of respondents) and Prešov (70% of respondents); while fast is much less kept to in the region of Bratislava (23% of respondents). The Easter traditions in Slovakia include pouring water or whipping girls and women. More than half of adult men go to pour water or whip women in their neighbourhood (57% of respondents). This habit is very carefully respected by men in the region of Žilina. Half of Slovak women do not like pouring water or whipping as Easter traditions at all. The most prominent objectors of these habits are women above 46 years (69% of respondents).

There is a good habit that after pouring water on women men receive some kind of reward. The most popular reward is alcohol/a drink (17% of respondents), however men do not despise to get money (11% of respondents), or chocolate eggs (11% of respondents). Mainly men in the Bratislava region expect money (40%) and men aged 18-30 years expect chocolate eggs (14%) [V.

Bunčáková, *Veľká noc z pohľadu dospelých*, <http://www.tns-global.sk/informacie-pre-vas/tlacove-spravy/velka-noc-z-pohladu-dospelych>].

## 9. Conclusion

After the establishment of the independent Slovak Republic on 1 January 1993, the National Council of the Slovak Republic have approved five public holidays and ten rest days over the years (since 1993). The most important festivals of the Roman Catholic Church include: Easter, Christmas and Descent of Holy Spirit. Two of them, defined as non-working days, are visibly manifested in the Slovak retail. Since they are connected with spending time with family and friends, as well as giving presents to the beloved ones, people buy gifts, thus increasing the volume of purchased food and beverages. As a result, retail sales are rising more sharply than during other months of the calendar year. Total expenditure on purchases is derived from the term of holidays in respect of the pay period and the strength of purchasing power in different regions of Slovakia. The whole families usually take an active part in preparations of holidays, especially if they have children. Only about a third of Slovaks remind Jesus Christ in their prayers, for others these are ordinary days off work, which is reflected in the use of services ‘holidays with immediate entry’. Some Slovaks prefer to have tidying up, baking and decorating paid, rather than to spend their free time executing such activities themselves.

Many of the findings were publicly published by concrete companies, which confirms the importance of understanding the needs and behaviour of consumers and customers in relation to festive consumption. The data come either from internal sources of companies (e.g. amount of executed card payments, number of products sold on the instalments) or from a marketing research carried out on a representative sample of Slovaks (e.g. wishes regarding presents, using cleaning services).

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