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Presentation of Content

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Consumer profile of UTCV students in times of COVID

Perfil del Consumidor estudiantes UTCV en tiempos de COVID

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Abstract

The present investigation has the purpose to define aspects and habits of the consumption behavior of the UTCV students, as well as other control variables for the design of the profile. The research is conclusive, descriptive, and simple cross-sectional type, with a qualitative approach. The collection instrument is a questionnaire applied to 263 students from community, used in other international communities, which in addition to its validation allows comparison with other study groups. As main results, few differences are observed between the group, made up mainly of women between 18 and 25 years old, students, whose expenses are mainly focused on study training, food and cleaning, public transport, clothing and footwear, books and study materials, and mobile telephony, in local markets; specialized or cheap stores were less frequented; A somewhat relaxed consumer is observed in his behavior, little more than half affirm that they keep the guarantee, pay attention to expiration dates, make purchase lists, a third part asks for an opinion before buying or reads the instructions. The mood to file a complaint is low, when it occurs it is mainly in cell phones or household appliances. They have bank accounts, and half have credit cards.

Consumption, Communities, Investigation, Markets, Qualitative

Resumen

La presente investigación tiene la finalidad de conocer los aspectos y hábitos del comportamiento de consumo de los alumnos UTCV, además otras variables de control para el diseño del perfil. La investigación es de tipo conclusiva, descriptiva, transversal simple, con un enfoque cualitativo. El instrumento de recopilación es un cuestionario aplicado a 263 alumnos de la comunidad estudiantil, utilizado en otras comunidades internacionales, lo que además de su validación permite la comparación con otros grupos de estudio. Como principales resultados se observan pocas diferencias entre el grupo, conformado principalmente por mujeres entre 18 y 25 años, estudiantes, cuyos gastos se centran principalmente en la formación de estudios, alimentación y limpieza, transporte público, ropa y calzado, libros y materiales de estudio, y telefonía móvil, en mercados locales; las tiendas especializadas o económicas fueron menos frecuentadas; se observa un consumidor un tanto relajado en su comportamiento, poco más de la mitad afirma guardar la garantía, prestar atención a fechas de caducidad, realizar listas de compra, una tercer parte pide opinión antes de comprar o lee el instructivo. El ánimo de presentar una queja es bajo, cuando se da es principalmente en celulares o electrodomésticos. Poseen cuentas bancarias, la mitad tarjeta de crédito.

Consumo, Comunidades, Investigación, Mercados, Cualitativa

Citation: GÓMEZ-SÁNCHEZ, Jesabel, PÉREZ-HERNÁNDEZ, Ivette and LEÓN-TEJEDA, Cecilia. Consumer profile of UTCV students in times of COVID. *Journal of Microfinance Planning and Control*. 2022. 8-21:13-21.

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Introduction

The need for institutions to understand consumer behaviour has led different authors to develop models of analysis to try to understand it. In this sense, it is defined as the behaviour that consumers exhibit when searching for, buying, using, and evaluating products and services that they expect to satisfy their needs. Highlighting that consumer satisfaction is the starting point for understanding the stimulus-response model of the market, where environmental and marketing stimuli are fundamental for decision making (Raiteri and Ocaña, 2016; Lemoine, Hernández, Castellanos and Zamora, 2021). Thus, as a result of the analysis of consumer behaviour, the consumer profile is generated, which according to Novillo (2012) defines it as "The term given to the description of the characteristics of the consumers of a product or users of a given service. This profile is obtained after conducting a thorough study of consumers or users" being a factor in which companies can use various psychographic, behavioural, demographic and geographic variables to understand the motivations of purchase and use, highlighting that psychographic characteristics allow describing why people buy and identify their lifestyle (Kotler and Keller, 2012; Solomon, 2017).

It was also found that several authors have conducted analyses to try to understand consumer behaviour, such is the case of Clemente, Buitrago, and Sendra (2013) who conducted from a literature review an analysis of the purchase motives of the products that are related; Sanchez (2014) conducted the evaluation of the consumer from an attitudinal, emotional and motivational point of view, seeking to give explanations of social order, of the different interactions; while Arce-Urriza and Cebollada-Calvo (2011) conducted it from a two-stage research: In the first stage, they used a multinomial logit demand model of purchase incidence and product choice; and in the second stage, they used an analysis of variance model.

Derived from the above, the present research considers as an added value the use of the collection instrument (questionnaire) that has been thoroughly analysed in terms of significance and adequacy to that currently carried out on consumers, its validity is accredited by the fact that it has been used in other studies by the Association of Psychological and Social Studies of Spain (Garcés and Ramos, 2010), who has granted permission for its use, allowing a broad analysis of the subject. Emanating from the above, the main objective of the research is to carry out a socially useful work, which allows to know the reality and problems of consumers in the region, which occupies the last places in competitiveness, high level of marginalization and slow growth during the pandemic of COVID-19, derived from changes in habits can be potential for companies in the area. Since no strategy can be successful if it does not start from real information on which it wants to have an impact. Determining the consumer profile of the students of the Universidad Tecnológica del Centro de Veracruz will allow us to understand their tastes and preferences for the design of strategies that will be shared with the region's MSMEs. Aware of the importance of the subject and the need to generate relevant information that facilitates the understanding of the market for companies, this project seeks to define the different existing profiles among the student community considered the target market of various MSMEs in the region of influence of the University, which includes the municipalities of Cuitláhuac, Yanga, Córdoba, Fortín and the region. The above, as part of the primary activities of the Educational Programme of the Bachelor's Degree in Business Innovation and Marketing, and the Academic Body Innovation in Sustainable Logistics and Economic Systems.

For this purpose, first the methodology used is presented, followed by the development where the graphs are observed, composed of the general data of the respondents, the distribution of their expenses, their purchasing habits, their choice of shops, as well as the consumer relations, for example the treatment of their complaints and the use of financial and insurance instruments, to finally present in a synthetic way the profile of the surveyed consumers.

Methodology to be developed

The present research is an applied study from the point of view of purpose, and is a descriptive survey from the point of view of data collection. The population of this study includes 658 students enrolled in the Business Development and Marketing Educational Programme of the Universidad Tecnológica del Centro de Veracruz, the sample size was estimated at 244 people according to Morgan's table. For the sampling, the simple random method was used with a margin of error of 5% for a confidence level of 95%. During the months of February and March 2022, data collection was carried out using the instrument designed for the research carried out by the Centre for Consumer Studies of the University of Castilla-La Mancha in collaboration with the Institute of Consumer Affairs of the Junta de Comunidades de Castilla-La Mancha and the Association of Psychological and Social Studies (Ibid), considering small variations to adjust it to the form of application and objective, consisting of 20 questions of which 19 were replicated in multiple choice and Likert scale format. It is important to mention that, for the use of the instrument, permission to reproduce it was requested for intellectual property reasons. The instrument was applied using Survey Monkey software to the respondents, under the supervision of qualified collaborators who guaranteed the validity of the data collection process, and subsequently the responses obtained by the platform were validated, eliminating those that were not completed or where there was an error in the data. The survey is one of the most widely used methods in market research because it allows real information to be obtained directly from consumers. The surveys were conducted online, as it is a secure and convenient way of collecting information (Casas, Repullo and Donald, 2003) which, although it has been gaining ground in market research day by day, has intensified since the COVID-19 pandemic. In addition, it leads to lower costs (no need to hire enumerators and no additional costs for more surveys); it allows the use of images and graphics in questionnaires making them more attractive and easier to fill out; it can be configured to be anonymous to achieve real results; and it allows for real-time monitoring, results and data analysis. Results are interpreted as percentages based on the final sample of 263 surveys, and graphed for easy understanding.

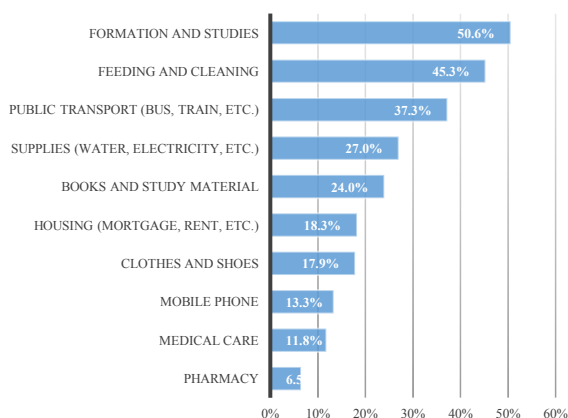
General data

The region under study, i.e., the Central zone of the state of Veracruz, has a population of 302,217 inhabitants, where the average age of the population is 29.3 years; the average number of inhabitants per dwelling is 5.7 people; 50.2% have basic education, 5.5% higher education and 16.3% higher education, and 1.8% of the population has no educational instruction. Regarding economic activities, the municipalities addressed have 16,347 economic units (Crudet, Muñoz, Pérez and Gómez, 2018). The economically active population (EAP) is 54% and the non-active population is 46%. In that sense, 78.3% of the students under study are dedicated only to study, while 8.4% work full time and 7.6% part time, i.e., most of them are not part of the EAP. In addition, 85.2% of the surveyed students consistently with their stage of studies are mainly between 18 and 22 years of age, within a range from 17 to 33 years. Seventy percent are female, representing most of the sample. The localities of residence were 41% from Córdoba, 14.8% from Cuitláhuac, 11.41% from Fortín, and 5.7% from Yanga, and Veracruz including other surrounding places with 26%.

The basis of the fieldwork was 263 surveys of the 658 registered students; regarding the distribution of their expenditure, purchasing habits, choice of shops and products, post-purchase behaviour and satisfaction, consumer relations, etc., structured in a logical expository way for the interpretation of data and for its application, in budget distribution and control of expenditure, preferences of establishments and purchasing habits, purchasing decisions and behaviour as consumers, knowledge of law, attitudes, opinions and relations with the administration, and post-purchase behaviour and satisfaction, claims, complaints and relations with consumer institutions.

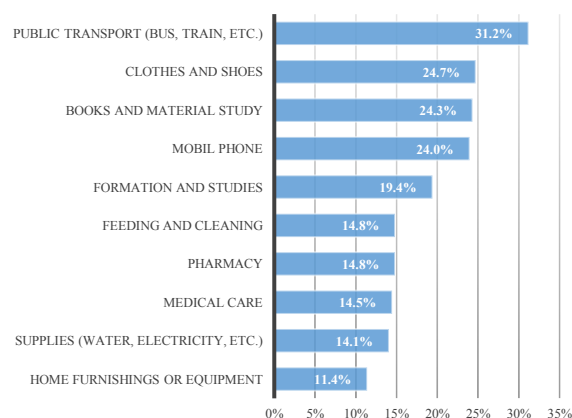
Distribution of expenditure

They were asked about the importance in their total expenditure of 37 consumer variables including: Tobacco, Charitable donations (e.g. to NGOs), Association or entity fees, Bars and "drinks", Loan repayments (non-housing), Social commitments (e.g. weddings), Going to restaurants, Video games, Vehicle purchases, Cinemas, Theatre and shows, Music (CDs, paid downloads, etc.), Attendance at sporting events, Cinema, Theatre and shows, Music (CDs, paid downloads, etc.), Shopping, etc., etc., etc., etc.), Attendance at sporting events, Vehicle insurance, Gifts to others, Other insurance, Travel and tourism, Hairdressing, Vehicle maintenance and repair, Cosmetics, costume jewellery or jewellery, Computer equipment or software, Sport or gym, Domestic appliances, Books and press (not for study), Home furnishings or equipment, Landline telephone, Joint entrepreneurs (pay rent together), Fuel for vehicles. Pharmacy, Medical care, Mobile phone, Clothes and footwear, Housing (mortgage, rent, etc.), Books and study material, Supplies (electricity, water, etc.), Public transport (bus, train, etc.), Food and cleaning, Training and studies. The answers were classified on a Likert scale with five options as described: a) main expenditure, b) expenditure, c) average expenditure, d) little expenditure, d) no expenditure. As can be seen in Graphic 1 to 5, the three main expenditure items of the respondents were: a) the expenditure in which most money is spent is 50.6% spent on training and studies, b) in second place is food and cleaning 45.3%, and c) the third expenditure used is on public transport with 37.3%.



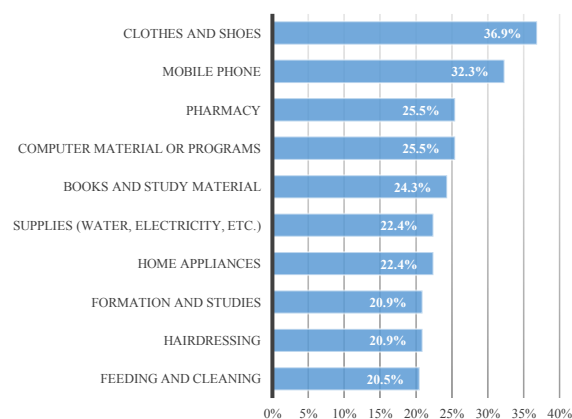
Graphic 1 Principal expenditure

In contrast, transport, clothing, footwear, books and study materials as well as mobile telephony rank next in importance of expenditure.



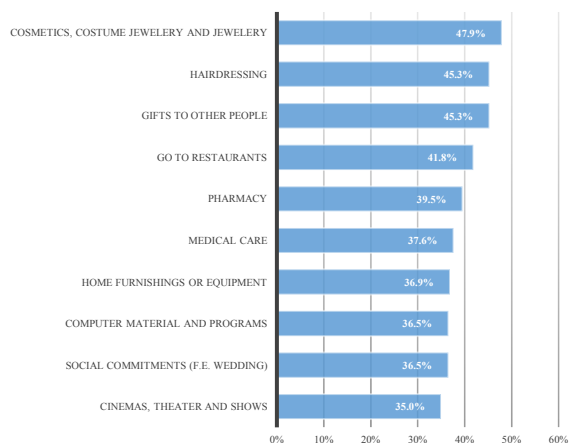
Graphic 2 Spending

In addition to clothing, footwear and mobile telephony, the third highest average expenditure is on pharmaceuticals.

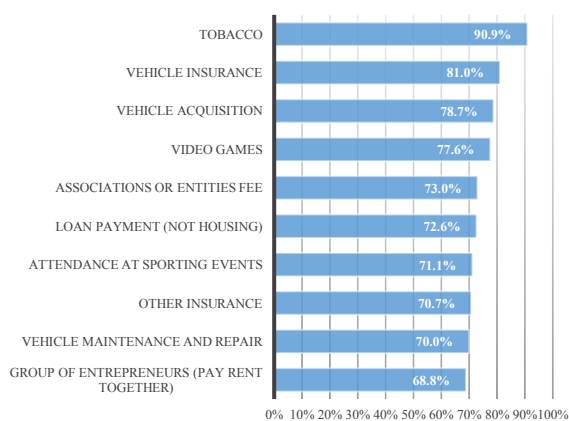


Graphic 3 Average expenditure

In addition, they consider spending little on items such as cosmetics, costume jewellery, jewellery, hairdressing and gifts, and restaurants. And spending nothing, a high percentage is spent on tobacco, car insurance, car purchases, video games, membership fees, attendance at sporting events, and other insurance.



Graphic 4 Spending Little

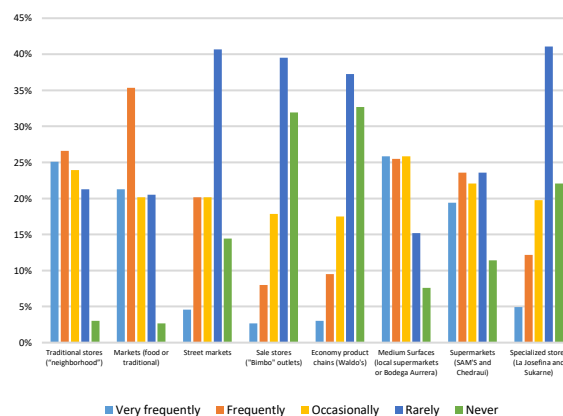


Graphic 5 Expenditure nothing

Shopping habits and choice of shops and products

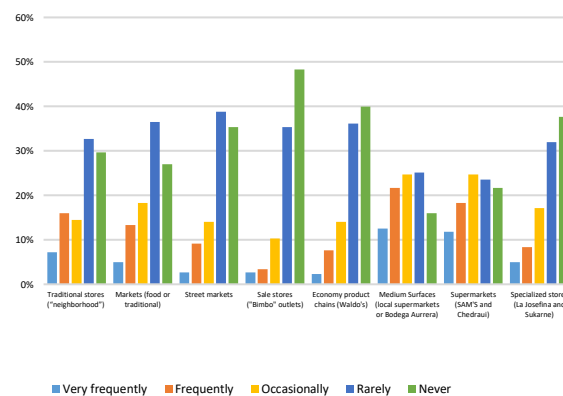
To determine shopping habits, a Likert scale was used with five levels ranging from not at all frequent, infrequent, moderately frequent, frequent and very frequent.

Respondents shop most frequently in medium-sized supermarkets, i.e. local supermarkets or bodega Aurrera with 25.9% in the very frequent category, followed closely by traditional "neighbourhood" shops with 21.9%, local markets and department stores with 19.4%. Specialised shops such as Josefina, Sukarne with 41%, street markets and bargain shops such as Bimbo outlets and discount chains such as Waldos, were found to be infrequent or not frequent at all.



Graphic 6 Frequency of purchase of food, cleaning and hygiene products in the indicated establishments

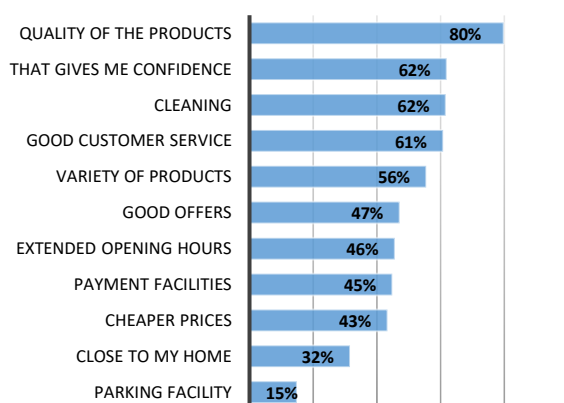
As for the frequency of purchase of clothes, books, music, gifts and technology, the students frequently shop in medium-sized shops, such as local supermarkets or Bodega Aurrera and very frequently with 12.6%, and large stores SAM's and Chedraui with 11.8%, with specialised and inexpensive shops being the least frequented.



Graphic 7 Frequency of purchase of clothing, books, music, gifts, and technology products in the establishments indicated

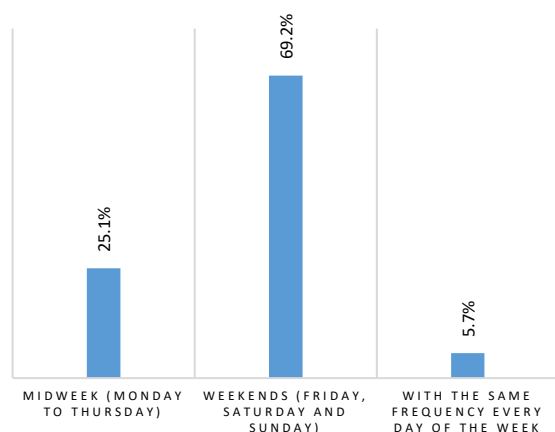
Post-purchase behaviour and satisfaction

The aspects that the consumers surveyed rated first as very important are: a) the quality of the products, that they trust them, and cleanliness; b) as moderately important, the proximity to their home, easy parking and cheaper prices; c) as not important at all, mainly that they can park easily, however they rated cheaper prices, good offers and product variety as zeroes, which would imply that this is important in their purchasing decision.

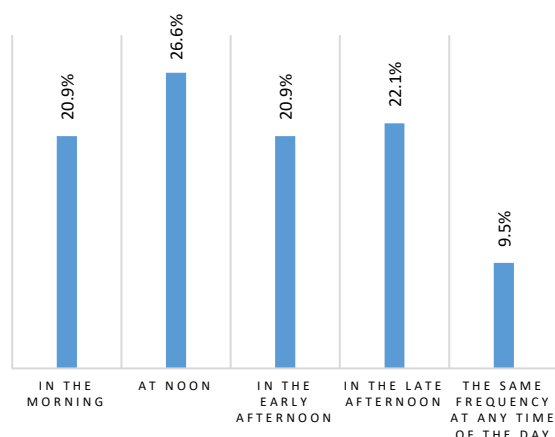


Graphic 8 Very important

In addition, the highest frequency of shopping was found on weekends, Fridays, Saturdays and Sundays, and shopping hours were practically homogeneous throughout the day.



Graphic 9 Shopping days



Graphic 10 Shopping hours

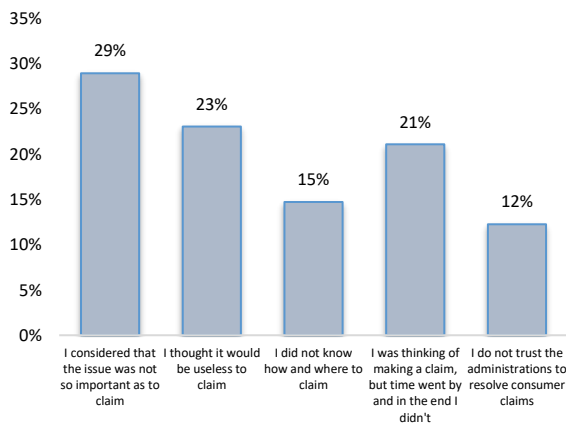
With regard to other purchasing habits, it should be noted that it is not very common for those surveyed to be accompanied by their children, this may be due to their stage of life and age, in contrast to 29% who said they were accompanied by their parents or other family members, as well as 25% who said they were accompanied by friends or a partner, and 19.4% who said they went on their own.

52% of the consumers surveyed said they kept the warranty documentation of the appliances in case they had to make a claim, 49% paid attention to expiry dates and consumption preferences, 40.7% said they made a list of what they needed, 31% asked for an opinion before purchasing, only 30% read the safety warnings in the instructions before using the appliance.

Consumer relations

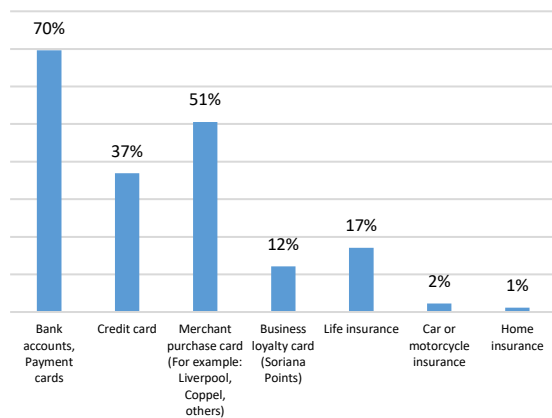
In reference to consumer complaints, 20.5% use complaint forms, only 26% over the last two years have made any complaints, but when asked about the form of their complaint and the degree of satisfaction, the response rate increased to 52% for verbal complaints, with 74% ranging from fully satisfied to satisfied, to 26% who were slightly to not at all satisfied. This was followed by 25% who have submitted written complaints to the company itself, 26% to specific complaint handling services of the company itself, 10% through a consumer organisation or association, 9% to external complaint handling institutions (PROFECO), and 7% through measurement and arbitration services, and 7% through judicial means respectively. The products subject to complaints were mainly in the purchase of products such as mobile phones and household appliances.

Among the main reasons why respondents have not filed complaints is that they did not consider the issue to be important enough to complain about, they thought it would be useless to complain, or they thought about complaining, but time went by and in the end they did not do so.



Graphic 11 Reasons for not complaining

Regarding cards and insurance, a meagre 11.8% claimed to keep strict accounts of their income and expenditure, although 70% have a bank account or payment cards, of which 50.6% have a shop card such as Liverpool or Coppel, 37% have a credit card and 12.2% have a loyalty card.



Graphic 12 Availability of credit or insurance instruments

Results

In accordance with the objective of determining the consumer profile, the results of the stages are summarised in the following list, taking into consideration that according to the age range of the consumers between 18 and 25 years old, it represents a large part of the sample (85.2%), generalising that the student population of this educational programme is young, and derived from their answers their tastes and preferences were similar.

Consumer profile DNM UTCV

Demographics

- Students (78.3%)

- Female (70/)
- 15-22 years old (85.2%)
- Their main expenditures are:
- On study training (50.6%)
- Public transport (31.2%)
- Clothing and Footwear (36.9%)

Geographic

- They are from Cordoba (41%)

Behavioural

- Shop at local supermarkets/ bodega Aurrera (25.86%)
- Food, cleaning and hygiene products (25.86%)
- Clothing, books, music, gifts and technology (12.55%)
- Prefer to shop on weekends (69.2%)
- Preferred time of day is midday (26.4%)
- Shop accompanied by parents or relatives (29%)
- Keep warranty documents (52%)
- Pay attention to expiry dates (49%)
- Make a shopping list (40.7%)
- Manage a bank account (70%)
- Use credit cards (50%)

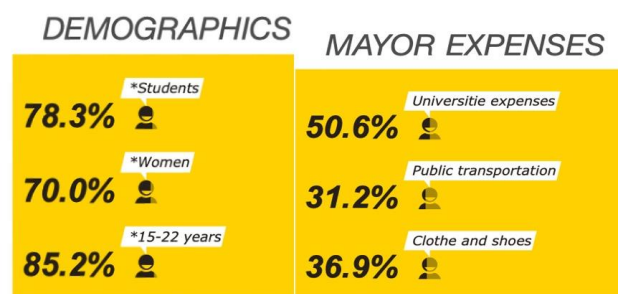


Figure 1 Summary of major expenditures

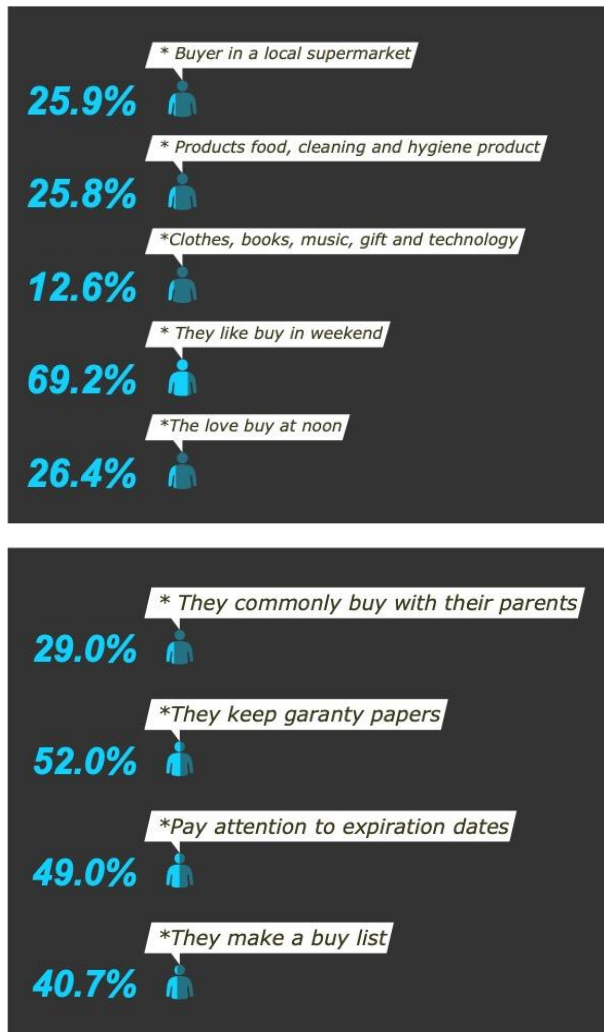


Figure 2 Behavioural summary

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Conclusions

During the COVID-19 pandemic, people's habits underwent changes derived from new needs, the university community stayed at home and as this research shows, they mainly went to local markets to make their purchases, partly because of the confidence that this generates rather than to large supermarkets or specialised shops. This represents an enormous opportunity for these markets and for the strengthening of local companies, who benefit from knowing the tastes and purchasing behaviours. Although the present study is not a comparison of before and after the pandemic, it does determine consumer preference at the beginning of 2022, so it is recommended to repeat the application in a couple of years to observe possible changes, in addition to waiting for the results of official trade to be contrasted during these years.

It is also recommended to apply econometric relational analysis between variables, to observe statistically significant differences for example between men and women. And the application of the instrument in the area could be extended to obtain data from other market segments.

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