
BUYING BETTER FOR YOUR MONEY: THE SMART BUYER'S DECALOGUE

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Abstract

There are lot of papers offering information on products and services. Some of them are potentially useful to consumers, while others remain simple and incomplete pamphlets without insight or significant research information. In their majority, these papers only analyze the consumers (in) satisfaction degree.

This paper shows what to look for in comparing values of many basic frequently bought items and suggest potential good advices for valuable buys. This is more a philosophical attempt than an unreleased approach to determine what sources offering values can be used as basic personal comparisons issued on a large selectivity and low expenses.

Smart shopping is a new concept that we are proposing to be studied. In our persepective its field is greater than the simple purchase to cover a certain need that can open new areas of research, complex, n –dimensionallz dynamic, ready to fit the new perception to see the consumer as an important busienss partner. The success in shopping is attained when both consumer and sellers get fulfilled under a valuable partnership. With plenty of money, most could satisfy hidden and hollow hungers. But wise shopping isn't only about money. Beyond the today shopping conditions buffing quite well, there are still people that get confusion and expenses. As such thing doesn't make money to buy more, everything should be about buying wisely. Emotionally connected to increase personal satisfaction this can also make the shopping a sound activity. If consumers have learned their expenses lesson, this is the right time to learn something new, that shopping must be a pleasant activity in saving money, time and feelings, for both individual and society benefit.

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Introduction: From consumerism to the sound shopping

The era of the outraged consumer is far from being end in the emergent countries. If short-weighting at meat counters or evasive packing of foods are not anymore keeping the first pages of journals, their places have been taken by specious television commercials, instances of private arrangements among sellers to fix prices, harsh credit laws and an alarming number of instances of contaminated processed foods, exaggerated prices for sale

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goods - from medicine to garden tools, no matter the shop or the shopping system. This is why, an increasing public concern over how to remedy consumer problems is present everywhere, even if the resultant activity is sometimes more for publicity than for real effect. Nowadays, due to international efforts, in many countries, consumers find support and representation in different types of official bodies and institutions.

Steven Miles, author of *Consumerism as a Way of Life* (1998 cited by Woodruffe-Burton et al., 2001, p.260) noted that "consumerism has brought with it a whole new menu of social conduct - social conduct, most crucially, that is controlled by developers and retailers rather than the consumers themselves." Actually a high interest has been manifested in the literature for the shopping behavior of the consumer, three main perspectives being identified (Woodruffe-Burton et al., 2001), which define the conceptual framework of shopping: the shopping environment, shopping in socio-cultural context and shopping and individual roles, motivations and behavior. An interesting approach is provided by the psychology, which postulates that consumer behavior should be understood both as a result of proximate mechanism, and as the result of the evolution of cognition, emotion, preference, or behavior (Saad, G., 2006)

The spur behind the heightened consumer awareness is the widespread exploitation of consumers in this generation, by both obviously fraudulent sellers and corporate. The result of this exploitation, more damaging and even angrier than that one of the '70-80s, is a huge waste of both households' incomes and national resources. While there has been some progress on behalf of consumers, the fact remains that after all the publicly consumerism has been getting, consumers are still exploited in many ways, from franchise schemes operated by small deceivers until misleading packaging, from advertising and overpriced products sold in big retailing centers to inappropriate services provided by international companies. Part of the problem in getting real progress is the misconduct in applying the legal acts and the confusing number of legislative proposals on consumers' behalf. Much of the confused activity - on behalf of consumers - results from haste or perhaps even political opportunism more than from an expert understanding of basic needs. Sometimes, even the best intentioned proposal sustained by well-meaning consumer advocates are used to divert attention from necessary basic remedies to different means and profits.

The actual need postulates mandatory standards that would assure consumers basic serviceability and product safety, information on performance at wise level, in whole harmony of a new stage in the suppliers and consumers partnership. Furthermore, information on performance specifications and characteristics correctly labeled are also compelled. It may be a need to reduce the proliferation of the many thousands of barely differentiated models and products on the market leading both to high purchase prices and to repair costs. Even when potentially useful consumer legislation is secured, enforcement has often been inadequate because of the lack of vigor of agencies in force, the marked imbalance of suppliers' representation in legal discussions and the enforcement problems generated by the small number of representatives involved in such activities.

Ironically, another reason for the many consumer gouges of our times is the greater purchasing power of working families, as a consequence of fast increasing in wages in comparison with the real economic power of the society. A more stable employment gives better credit risks. While many families faced more money, they haven't got the experience in handling it. They may rely on the sellers' fairness as an old personal relation transposed from the fairy times to the mass retailing and chain banking. The fact is that these days,

most people are better learned in earning than in spending. Today's orientations are for professional skills than cooking at home, for household budget or how to buy a chicken, with less understanding of how to buy or read an installment contract.

The actual consumers shopping dilemmas are worse than during the consumerism times when, at least, some home knowledge was taken as a first experience when starting to live on her/his own.

Another reason is the wide proliferation of goods in models and assortments, that made rational or methodological selection much difficult than ever. The phenomenon has retained the attention of scholar as "the too-much-choice effect" (Jessup K. R. et al., 2009, Scheibehenne, Greifeneder, and Todd, 2009) Products have become more and more complex everyday. Buying yoghurt, or choosing a pizza has become quite a puzzle when thinking size, color, taste, content, composition, cooking, serving. A traditional slogan of merchandisers state the following: "*don't sell the steak, sell the sizzle*". That means they are able to sell by playing with customers emotional and psychological aspects of their decision instead of playing the organic characteristics of the goods.

Products are now hidden behind the labels and packaging, not only their brands' names. Sizzle selling increased proportionally to the fact that many goods much alike, are sold under different brands, promotional packages at different prices. If people would read their labels would understand that sometimes, they pay only the brand name or the type of shopping center. Many people, if not most, have become so confuse by the multiplicity of brand names and advertising claims that they are afraid to trust own buying judgment or even official standards of good products.

The combination of uninformed money handling, inflated prices and hard sell inevitable has taken its toll of family aspirations. The result for many moderate income families, for such families of which members haven't received the shopping education, turn into empty prosperity, incapacity to make financial progress, inability to overcome the fake fashion trends by buying those gold-plated *percolators*.

- The persuasion in this direction is even bad when TV advertising is taken into consideration: the hypnotic combination of sight and sound of the TV commercials. With their repetitive, suggestive, soothing and reassuring *temptations* the family drama increases when incomes are diverting for unnecessary expenses. Many TV commercials are centered on nutritional claims, on ecological ads that have anything in common with neither the sound consumption nor the robust economy. An article appeared in Harvard Business Review years ago and reviewed by Barbara Rader (<http://www.abc.net.au/landline/content/s2858179.htm>) in Newsday Food is still actual (1972): the *buyer is often vague* about the actual price he is paying for something; *he has few standards* for judging the quality of what he buys and at times winds up not using it anyway. Statistics have shown that the products of the large TV advertisers are invariably the costliest in their categories for the relative values provided. Advertising of nonprescription medicines or food supplements became another frequent source of confusion and money waste, and one that instances can even damage health. There is nobody to tell that the long term use of those supplements damages the immunologic level of any adult and may create addiction in certain ways. Like the pain relievers, two other types of products that have come into large usage as a TV ad large dissemination are the digestants and sleeping preparations. It is of high interest how the National Audiovisual Council of Romania decided the end of advertising for heart pills

as being against the law (advertising the medical services supply). Another booming area on TV promotions is the vitamins supplements, at much higher prices than national similar pills found in regular stores. Another danger is cited by the USA food and drug commissioner is the overdose of "mood drugs" become increasingly acute. He attributed the heavy use to the "tremendous wave" of TV advertising creating an environment in which the "consumer feels the need" for reaching a pill as a "panacea for all his ills".

- One of the costliest drains on families with low and moderate level of incomes that sometimes go to tragedies is the use of credit cards. The change into the use of the banking cards, mostly for buying on credit not only great value items but also things that usually go with cash have become a permanent new living expense, totally customized with the idea of living and paying in the future. The encouragements to overbuy or buy unnecessary things, not using a credit shopping plan undertake larger obligations more than an individual can manage. This happens usually to young families, involved in activity to fit out their home or enjoying the holidays. Hidden parts of the banking dealings can make the refinance impossible in due time. Behind the widespread, almost habitual use of credit buying today is the strongest push retailers and banks give to *revolving credit, budget accounts, junior charge accounts* and similar plans.

- The use of easy credit under sales period has become a sort of vehicle of overpricing any product, by exploiting different conveniences of buying; by sympathy, at certain days, under clearance conditions, complex choices, and mail deliveries. As a result of experiences like this, it would be the best to think twice prior of acting or ordering things never necessary or bought under unusual and fast conditions.

1. The Decalogue of buying better

There are people who buy due to their needs of having certain goods. But many other people have a permanent dissatisfaction of never having the right goods. Then, they permanently buy something, no matter the money, no matter the brand. Having enough money people can easily satisfy any need or hungers. But in the end, they realize that buying is not only money. Today's shopping conditions show frequently us people buying without serious thoughts. To realize that buying wisely means using the money in a more profitable way, they find firstly the position of losing money to get experience in shopping. This is why we try to alter for never happening again.

Several ways of becoming a wiser shopper are drawn underneath: formal individual learning; getting knowledge from other people's experience; handling new facts as a group. Outstanding groups can also influence the legal bodies to listening to the problems, to provide standards that help buying wisely, to strengthen agencies for better acting on behalf of consumers, to voluntarily exposing own experience and make others avoiding the bad experiences.

Unfortunately, consumers use to learn expensive lessons. Legislative defeats are hard to retrieve. Sometimes the business people seem to live in another economy than the real one: the degenerating way they promote self interest, the abusing way they use to behave for professional reasons make customers to feel obsolete. Such an approach is injurious for business itself.

The insights into consumers needs have broadened. The consumers' movement, started as a formal effort to base hopes for a better living, may end in seeing better buying, one's choice in improving conditions. The today answers at the consumers' questions are heavily connected to: health insurance, difficulties in solving individual situations, launch programs for rating services, comparing quality of various brands, identifying additional values in buying actions. Beyond these collective efforts some of the retailers finally understood the need of lasting effects to restrain rising distribution costs, eliminate those slogans like *food is a bargain*.

Transportation is now the third biggest expense usurping more money than anything expects for food and housing. For this reason, information regarding expenses, on saving cars and operating services, are of great importance. Another modern form of the community action with potential result is the class action suit. A recent example is the act against the Air Lingus Company flying to Bucharest for about three months by now, each time with long delays causing lots of problems to both passengers and Romanian airport. One of December's flights, with a couple of hundreds passengers on board, ignored the local snowing yellow code, took off from London with a much longer delay, landed in a small private Bulgarian airport than in Otopeni. Giving to the passengers a childish explanation *the pilot's lack of landing license for snow weather*, the company representatives thought things will go on as they started, ignoring the passengers' rights and EU recommendation. This time, passengers decided collectively to suit the Irish company, Air Lingus, asking for collateral damages beyond the plane ticket price. As the Irish law is very pricey in keeping up judicial trials, the air company was in a hurry to refund the passengers prior the Court requires more reimbursement. It was a real demonstration that the European Union procedures to protect passengers had a valid application that stopped to be ignored for a very first time. Such thing requires good knowledge of techniques used and basic buyable facts.

In the day-to-day shopping process, the knowledge of buying is refreshed by specific facts items ending with saving on own buying. There is no magic formula for saving when buying. Methods outlined here and there require acknowledgement, work and application. As one masters the techniques he/she will find that increasingly will be able to save shopping time as well as money.

The problem of product safety came to public attention in the area of many new mechanical and electric products when inadequate testing for safety go hand in hand with lose quality control and people's money. Inadequate attention paid by manufacturers for checking the quality control, both in times of high demand and in crisis, more attention to design appearances than to durability, fast change in apparel design with lack of accessories supply, easily assembly products with inadequate testing for safety and frequent loose quality control are only few of the characteristics of our days products waiting to be sold. Ironically the savings from buying such goods vanish on repeated hazardous shopping. Because of the widespread of dissatisfaction and huge waste involved in these consumers' dilemmas, special attention has to be paid to transform the more shopping in better value. According to the Greens (<http://www.ecologic.org.nz/?id=56&page=Shopping>) there are several principles to take into account when shopping: buy less; read the label; support sustainable standards; look for third-party verification; choose fewer ingredients; pick less packaging; buy local. From our perspective, there is a must that each shopper

acknowledges, by *The Smart Buyer Decalogue*, the importance of his money and shopping satisfaction, undertaking the following:

- *Shop the value.* During the times of intense retails, of high and challenging competition and permanently pouring pressure on selling, the comparison shopping is the single way of self-protection against overpricing and getting good comparative value in pockets and bags. There is a must of never forget that, different stores, depending on location and operating methods, require different margins that can't be totally assumed as one store has good prices in vegetables and others in cleansing agents. Even the retailers' recommendations can't be anymore taken for granted. While experienced merchants and salespeople may be a valuable source of buying acts, a comparison of their statement is always recommended. Nor are the list prices or printed price labels a reliable guide to actual value. Often, there are store that charge differently on luggage, photo supplies, glasses, toys, decorative items, fancy jewelry, electric supplies. On bigger products, savings are more significant when comparisons are done in quality, design, suitability. The best is to select the standard or the classic style of any items as the simpler the styling of an item, the larger the proportion of its cost gone into decoration. Or a short-lived, exaggerated fashion.

- *Shop the meant use.* According to this principle what it looks good on the table may not look good in the pocket. Sometimes, the most expensive quality has uniform, rich appearance. Once I met a merchant selling the same apples in two different bunches – one was normally ranged on the shelf, with a low price, while the second one, was aristocratically rising, next to a very elaborated label doubling the price. All the customers' eyes were in that direction, for the deep satisfaction of the merchandiser, proving not only a good knowledge of his customers but also a high sense of humor.

- *Buy gradually.* To a greater extend of the above principles of comparing values it is important to keep buying on the basis of intended use, i.e. for immediate consumption or for storage places. Besides helping you select the right quality for a particular purpose, purchasing gradually may save money in another way; if two brands of products are similarly labeling their content, it is unnecessary to buy more for the first if the second is cheapest.

- *Get stuck with the middle prices.* All the stores display low, middle and high prices. There is not any secret that salespersons are generally instructed to sell the last ones; no matter if low prices products are on ads or not, they prefer to convince customers to make the choice for the highest priced products taken as for the best. The fact is that it is on luxury products that makers get their high profits. Sometimes retailers rebel at the small differences in higher/prices goods as part of the art of selling. As for the art of buying it is preferable to stick with the medium-price lines than to either the lowest or the highest price merchandise. A medium price product will ever have fewer decorations while the low price use to use low raw materials affecting the basic usefulness.

- *Shop the local brands.* The national or local/private brands will ever offer more for your money than the international highly advertised brands. Many products sold under manufacturers' *brand names* and often to the same specifications except for some surface differences as the trim on a lamp or a tread design on a washing machine. Sometimes the no name brand "X" is the better buy. In clothing, for example, most large retailers have their own brands in almost all products. Often, the price difference between prestigious brands

and local brands is highly outstandingly only because of a button or a zip. If the area is strongly touristic, the situation could be completely different. I remember the little Sicilian town, Erice, famous for its ceramics and handmade clothing where the prices were three time higher than those in similar stores in Trapani, 5 kms down the mountain. Important savings are on food and cleaning supplies. Nor are prices any more reliable as a gauge of value than the brand name. Various surveys found that the average price of more than 20-38 packed under supermarkets' brands names averaged 11%-15% cheaper than similar products advertised under the big companies' names. Usually, surveys take into consideration similar products with comparable quality level.

- *Check the product ingredients before taking it to the pay desk.* Many merchandising experts consider today's shoppers still being quite naïve. Experts are often right. As mentioned in a TV public talk, The Institute of Design Analysis in London found that merely changing the labels on beer convinced a test group that the taste itself had changed. The multiplication and duplication of different brands of detergents led producers to seek merchandising advantages by adding supplementary ingredients name to the common ones or changing the package system. Lots of products show the unnecessary rise in prices because of lack of attention in reading the ingredients names. In the buying food process, it became especially important to carefully read the labels to identify the ingredient ranking and listing in order of relative amount. Sometimes, reading the ingredients list of the processed products, you may get surprised identifying the water, as a second important ingredient. This is why the EU recommendations require the ingredients listing in order of importance with specific mention of their quantities.

- *Buy local without overpaying the convenience.* Nowadays, there are hundreds of convenience products on the market, from the frozen food to cooked or ready to heat products. When people are not at all selective, the trend for convenience products can cost much more than the convenience warrants. It is true that these days we are facing a boom of convenience food of which cost seems low. But in many cases, the extra cost is disproportionate to the work saved. You can save money only slicing. The trend to use ready-to-serve products is one of the most wastes of both money and nutrition in many families today. Extra attention should be paid when buy frozen meat compared to the fresh one, which is always a better choice. For work saving, a better opportunity could be a judicious selection among semi-processed foods, not the fully cooked or premium price items some of which really may not provide any worthwhile effort and time saving.

- *Buy the right quantities not too small, not to large size.* Shopping bulk quantities could destruct the family budget for a while, in case the number of persons or the use of the products is not high enough. Buying in too small quantities may give you extra worries for extra money paid on a daily basis. In Romania, for the big families or intensive use, buying in larger amounts can save up to 17% (National Institute of Statistics) while for small families or rare use, it would be preferable to buy only the necessary quantities for a short period of time. Situations depending, the saving on larger sizes are available at all levels, the medium size save over small and larger over medium. There are also exceptions; this is why prices have to be compared in all cases. It is also difficult to compare prices when weights are different. A analyze by reduction of the price per unit is compulsory in such cases.

- *Grasp the best opportunity before deciding to pool the buy.* It is important and highly recommended to know in advance the needs and watch for buying opportunities rather than merely waiting until the need is faced. Checking the sales calendars and compile them with the current needs help the help for buying at reduced prices. Planning the meals in advance, on the basis of potential daily food reductions give flexibility of choice and other possibilities of saving shopping money. Buying in wholesale is also reasonable if the consumption size recommend it. This principle can be handled when buying is group is a good decision; this works on a neighborhood, mates or friends basis, if needs are similar and at the same time. The technique can be applied to many products and services, including housing, insurance, and entertainment or school facilities.

- *Buy carefully when using the credit card.* Unnoticed accumulation of finance charges is one of the most frequent budget leaks when families are advised to use the banking cards. As today you may buy almost everything using the credit card, there is no wonder that more and more people are obliged to undertake unplanned charges against their banking account. This becomes a nightmare when monthly payments owed are doubled by financial charges. Experience shows that most people buying on credit don't realize how much they currently pay. More interested in the monthly installments, people forget to ask questions regarding the finance charges. Other people decide to assume the banking charges as they presume them as being correctly and fairly calculated. There are also situations when people buy on credit because they think they are free to give the goods back if they can't meet the monthly payments. The fallacy is that the repossession always adds one third more to the debt. Another fallacious belief is that buying on credit assures extra services. Unfortunately the banking companies are not responsible for seller's claims. Another reason for an increased use of credit is the sellers' pressure and desperation to sell: ▫ they consider that people are more likely to buy each time from the same place if a credit account is open, ▫ they make profit from the finance charges as well as on the goods if financial subsidiaries are owned. To buy more for your money means to avoid buying on credit unless such a thing is not possible or a credit period is granted. Buying on time means borrowing money. In such situation two things are recommended: ▫ shopping for the lowest price of the merchandise itself (there are merchandisers using two different prices for the same product paid in cash or on credit basis) and ▫ doing the shopping for the lowest interest cost of the borrowed money (use the banking systems advantages or the shopping centers ones).

2. Saving values

All around the world, a shopping revolution has taken place on behalf of the biggest retailers recognizing, finally, the necessity of reducing the high costs of distribution and their acceptance to join the trend of developing the *discount systems*. Commercial history proved us that discounts has been everywhere. Some American department stores, while not opening separate discount branches, changed some departments to self-service discount open low-price branches for clothing or furniture stores. It is important to understand where the advantages of such stores go, where the customer's benefit stops and where care and attention have to increase. In a world dominated by big retailers, where the keen competition generated the prices reduction, there are lots of items having discounted features that require high attention before buying. Therefore more comparisons shopping are necessary because not all goods may be of equally good value.

In the world, there are two main types of discount department stores: membership stores and open door discount stores which sell to everybody. What distinguishes a discount store from a classical department store is that the first one generally has less expensive locations, unpretentious buildings and self-service, being concentrated on fast selling items. They don't provide any basic service at all: home delivery or gift wrapping (usually for such extra services they charge supplementary). It is also true that discount department stores use to operate with a lower margin of profit, by virtue of faster turnover and lower expenses. Typically everybody can figure out that the discount department store prices are less with about 10% than the conventional department store.

At *special sales and clearances*, traditional retailers periodically bring their prices close to discount stores levels. Some discount department stores tend now to provide traditional services such as free deliveries, salespeople, and their own repair or adjust department. Markups in such stores inevitably must increase. More and more discount department store features food departments to draw traffic, but keeping an eye on value remain of high interest.

Two other discount trends that can offer potential savings are specialty discount store – they sell only one line of merchandises at reduced prices - and discount buying clubs – commercially operated organizations that sell memberships (especially in the beauty field). However, such clubs should be regarded with caution to make sure that the referral prices are lower than those openly available from other store.

Department stores and many so-called specialty shops are not cheap at their regular prices. Some of them attempt to meet competition by cutting prices of national brands or by their own brands at competitive prices. There are others who stress services, wider assortments, and style reputation.

Walking wisely around sales can bring extra money in the smart shoppers' pockets. Average markdowns in department stores are more than double of the discount stores which usually have lower initial prices. The selectivity is an essential quality of buying smart. Often, sales offer only mediocre-quality goods or novelties of dubious values even when marked down. There are instances in which stores and manufacturers initially priced items higher than usual so that, later, they could offer them at purported reductions. This has something occurred in sales of lamps, household products, toiletries and cosmetics. Such politics turn buyers into being skeptic. It does pay to being skeptic but it doesn't pay to scoff at sales. Buying for less using good opportunities means every single moment of the day.

Clearances offer leftover stocks at the end of each season or dispose of accumulated odds and ends. Sample days and closeout sales are close kin to clearances. Special purchasers generally offer newly bought merchandising on which the manufacturer and the store both have shaded their normal profit to make a special. Frequently the shading is accomplished by leaving minor details apart.

During the *annual sales* the stores reduce the regular prices on certain established lines, either nationally advertised goods or their own brands. They are mainly of fashion merchandises. Values in a clearance vary sharply. Never have the illusion that all items are worth the top price mentioned. Not all of them are worth buying too.

Another type of sale related to clearance is closeout. It has to be checked with care as sometimes they are what the trade calls as 'dogs' – poorly designed and constructed goods

that failed to sell at the original prices or to sell at all for the same matter. Merchandises in which markdown ordinarily are less dramatic but still frequent are shoes, casual dresses, furs, furniture, glassware, suits, household appliances while goods on which reductions are smallest are linens, blankets, underwear, sporting goods. There is no mention here for defective goods that can sale in a second saving buyer's money if repairable. There is a difference between irregular and seconds. Seconds are sometimes perfects as a label change may push the business when it is too slow, in order to trim inventory without reducing official prices. Irregular means imperfection in colors, in garments, size or wave none of these may affecting the wearability. Irregular may deviates the standard size, may contain an inconspicuous stain or crooked seam that retail exports pointed out. But a second may have an obvious mend or break and requires care in buying.

Occasionally amazing bargains occur when big city stores start meeting each other's prices in competitive battles on specific items. Such price wars have noticing in common with ads price. The single thing to be pointed out is a deep analyze of the items advertised together with the names of the companies involved in such fast actions. We don't mention here the evasive practices in sales: phrases like: "make to sell for...", "bait bargain", "originally priced at" compare to "original price". This is not to say that all sale items quoting a *list price* do not offer good value. The offerings may be good comparative value. But it stays in any buyer's mind to decide it, by separating the bad of the good.

These days, saving money by *shopping in supermarkets* is quite a challenge. Supermarkets became bigger and bigger, able to provide everything, from stamps, to parking service together with, a multiplicity of different brands. All this make them rising prices and the stress on collateral difficulties behalf. Moreover, the effect of self-service often is to encourage impulse of buying expensive foods. This come with more and more complains from families with regard at their bills as the impulse buying largely has replaced the planned menus and shopping lists once considered the foundation of money-saving shopping. Two techniques may lead into impulse buying: • the placement of items stores want to push and • *the bargain* image.

Items easiest to reach are not necessarily the best to buy. The merchandising experts found that most of the time people use to buy from the area between their waists until the neck. Children's demands are also stimulated in stores due to another sort of merchandisers' techniques. To help offset their climbing costs, supermarkets now sell an increasing number of items carrying higher margin than food, including moderate-price clothing, house wares, hardware, toys, and appliances. Usually, they are priced close to chain store prices and below department store markups for similar medium-quality goods. Other supermarkets' orientation is focused on offering more than half of their space to non-food products competitive with discount houses in cutting the prices up to 30-40%. A clue on shopping in supermarket is to look for lower qualities which are better value compare to fancy grades. In weekends money value can also be saved in some supermarkets.

In some cases stores appear merely to have adopted the discount name, for example publicizing *discount* on a number of well-known grocery brands but charging as much, if not more. The developed countries markets teach us that people developed new idea connected to ways to save money by buying value together with goods from their communities' stores, clubs, factories, insurance companies, apartment houses or service stations. But the most promising trends of all may be the old successful housing cooperatives that seem to turn back in the commercial architecture of the small towns and residential areas of the big cities. Besides the opportunity to save money, this sort of

shopping units are one of the few ways where people can handle a sort of control over the way the money is used and invest.

Opening large stores with large overhead but small membership never goes the prices down. Perhaps it is the time that the local market be, once more, restructured, not only for the brands benefit but for the local community interest, connected to satisfaction, enjoy, robust development and sound life.

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