Beyond Necessity: How Generation Z in Poland Engages with Informal Markets for Sustainable Consumption

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Abstract

Aim: This study focused on the interdependence of the informal economy and sustainable consumer behaviour. By using cluster analysis, it challenges traditional views that categorise the informal economy as marginal and economically backward.

Methodology: A survey was used to collect the data from a group of respondents from Poland, representing generation Z (*n* = 115).

Results: The research results made it possible to distinguish between two groups: one that actively chooses informal markets based on values, such as concern for the environment, social equality and identification with the global community, and another one that leans towards more traditional market approaches. The paper highlights that participation in the informal market involves a value-based choice influenced by ethical, environmental and ideological considerations, among others.

Implications and recommendations: The findings offer valuable implications for policymakers and businesses, stressing the need for adaptive action that is in line with emerging consumer priorities and the changing role of the informal economy in sustainable development.

Originality/value: This study links economic behaviour with psychological constructs. Previous research in this area focused on informal market participation to a very limited extent, mainly among

marginalised groups (e.g. low-income populations). In turn, consumers with other characteristics, such as greater concern for the environment and a perceived need for equality, also engage in the informal economy, suggesting that ethical and sustainability considerations may guide informal market choices.

Keywords: informal economy, consumer behaviour, sustainability, equality, consumer resistance

1.   Informal Economy Market

Purchasing goods and services plays a crucial role in economic activities. When the formal economy falls short in meeting consumer demands, individuals often resort to alternative economic systems, which involve informally arranged activities that, although not inherently illicit, often operate beyond official economic metrics. These activities might go unnoticed by regulatory entities due to various factors (McCrohan et al., 1991; Williams & Windebank, 2000), instances include obtaining goods from unregistered producers e.g. local craftworks, and participating in unofficial transactions.

This economic sector is known under various names such as the shadow economy, undeclared economy, hidden economy, and cash or informal economy (Webb et al., 2013; Williams & Kosta, 2021), and operates under a different and largely implicit set of rules (Chen, 2007). Due to its intricate and context-specific characteristics, scholars have refrained from proposing a universal definition, opting instead to describe the informal sector based on the specific issues being studied.

Rabinowitz (2011) described the informal economy as the second largest economy in the world. After surveying 169 countries from 1999 to 2007, Schneider et al. (2011, p. 4) concluded that "the shadow economy has reached remarkable proportions, averaging at 34.5% of official GDP." In Poland, it was estimated that between 2013 and 2023, the size of the informal economy as a percentage of GDP ranged from 20.5% to 23.5%. In 2020, a notable surge in the average scale of the shadow economy within 28 EU nations to 17.87% of GDP was noted. This rise was significantly substantial compared to 2019, standing at 1.59 percentage points (equivalent to 9.8%), representing the most significant expansion over the past two decades (Schneider, 2022). In some developing countries, 'unofficial economies' were estimated to account for 40%-50% of GDP, highlighting their substantial importance (Viswanathan et al., 2012). However, consumer behaviour theories and paradigms have largely been derived from phenomena observed in the formal markets of advanced economies, governed by rules and contracts established by formal institutions and enforced by policy and regulation.

The rise of the informal economy should be a major cause of concern for other market participants due to several critical factors. A key reason is rooted in the belief that individuals in the informal economy opt for the "exit option" instead of the "voice option" (Perry, 2007). Understanding the potential links between anti-consumption, sustainable consumption behaviour and engagement in the informal economy are of paramount importance in this context. Furthermore, the various impacts of the expanding informal economy on the formal economy are significant (cf. Berman & Dong, 2016). Numerous research efforts have concentrated on adapting business strategies to cope with the prevalence of informal economic activities, which often involves revising marketing approaches and redefining business models. These studies frequently investigated the conditions under which a total prohibition of informal market activities can detrimentally affect economic performance. In the UK, sectors such as land transportation, construction, the automotive industry, as well as hospitality and food services were among those most affected by the shadow economy, with emerging enterprises and outlying areas especially at risk (Williams, 2006).

"The presence of a large gray market for goods that are complex, high cost, or require replacement parts and servicing should serve notice to all firms of the potential threat of gray market sales" (Berman & Dong, 2016, p. 96). Moreover, the informal sector has the potential to have a beneficial impact on the formal economy. For example, Schneider (1998) revealed that in Germany and Austria around two--thirds of the income generated in the 'shadow economy' was promptly circulated within the official

economy, leading to a significant stimulating effect. Likewise, research conducted in Belgium by Adam & Ginsburgh (1985) also highlighted a favourable correlation between the informal and formal sectors. Nevertheless, a thriving informal economy can present significant challenges due to the lack of reliability in official measurements such as unemployment rates, labour force participation, income levels, and consumption patterns, which are of particular importance to macroeconomists and policymakers (cf. Schneider & Enste, 2000).

2. Informal Economy Participation – Demand Side Determinants

When examining informal markets, four main categories of literature emerge. The first category focuses on businesses' views of the informal economy and the strategies they use to address it. The second category discusses legal efforts to deter and reduce these markets. The third category delves into macro-level analyses of informal markets and their interactions with other economic factors. The fourth category explores consumer behaviour in informal markets.

Historically, most studies have taken a supply-side perspective, overlooking demand-side influences on market participants' involvement in the informal economy (with exceptions noted in Williams & Martinez-Perez, 2014). However, understanding the demand side is crucial as the informal economy exists not just because individuals are willing to provide services within it, but also because of the demand for the goods and services created in this sector.

The traditional perspective suggests that individuals who buy undeclared products and services are mainly those looking for cheaper prices, often from disadvantaged communities. In emerging markets, the informal economy is viewed as catering to 'bottom of the pyramid' (BOP) consumers comprising low-income individuals purchasing affordable goods and services (e.g. Djankov et al., 2008, La Porta & Shleifer, 2014). Similarly, in more advanced economies, it is argued that buyers of undeclared items are predominantly marginalised populations, such as the unemployed, low-income individuals, and those facing financial challenges (Alwitt & Donley, 1996; Venkatesh, 2006).

Consumer behaviour in the informal economy is increasingly becoming the focus of researchers' attention. This emphasis is closely tied to the influence of informal markets on two contrasting global economic tendencies: consumerism and sustainable consumption. Consumerism, characterised as the transition from a producer-oriented society to one centred around consumers, points to the continual stimulation of new desires and the significance of consumption in individuals' lives (Bauman, 2009). Conversely, the growth in consumer consciousness, recognition of the human-environment connection, and disillusionment with excessive consumption (cf. Szul, 2012) motivate individuals to be more thoughtful about their consumption decisions. This is particularly relevant amidst the ongoing geopolitical tensions and economic consequences which persist as a significant global factor.

Previous studies provided various insights into why consumers participate in the informal economy. These motivations include seeking lower prices, better value, and the desire to reduce tax obligations (Igudia et al., 2016; Littlewood et al., 2018; Williams & Kosta, 2021). Other factors driving participation include considerations related to well-being such as capability, relationships, and economic aspects (London et al., 2014), quicker service (Williams & Bezeredi, 2017), and the perceived lack of quality or availability of goods and services in the formal sector (Williams & Bezeredi, 2017; Marumo & Mabuza, 2018; Horodnic et al., 2021). Additionally, individuals may also engage in the informal economy out of necessity for survival (Igudia et al., 2016; Dube, 2021), moral and idealistic reasons (Culiberg & Bajde, 2014), or for the convenience and bargaining opportunities presented by informal vendors (Marumo & Mabuza, 2018).

Recent research has also uncovered reasons associated with social actors or shortcomings in the formal economy as factors influencing the consumption of undisclosed goods and services (Williams & Martinez-Perez, 2014; Littlewood et al., 2018; Horodnic et al., 2021; Williams & Kosta, 2021;

Horodnic et al., 2022). However, these authors predominantly concentrated on the motivations for participating in the informal economy rather than the personal traits of potential consumers. Since drivers like the desire for cost savings can be shaped by diverse factors (e.g. personal financial goals, curbing the dominance of large corporations), it is vital to enhance the scientific understanding of the individual factors driving consumption in informal markets. The existing body of research highlights a cognitive-theoretical gap in comprehending these individual factors. Therefore, this paper aims to assess the personal attributes of individuals who purchase goods and services in the informal economy.

3. Methodology

A structured questionnaire was used to collect data, and some scales were developed for the purposes of this study (informal economy participation – IE), while the rest were adapted from the existing literature. The participation in sharing economy activities and intention to share goods (SE) was measured following Ozanne and Ballantine (2010), whilst equality (EQL) was measured based on the Social Dominance Orientation Scale according to Pratto et al. (1994) for items regarding equality aspects. Behavioural avoidance of foreign products (FPA) was measured using Revised Consumer Ethnocentrism Scale based on Sharma (2015). Environmental concern (EC) and global citizenship identification (GCI) were operationalised in terms of three-item measurements based on the scale developed by de Canio (2023) and Reysen & Katzarska-Miller (2013), respectively. All the items were measured on a five-point Likert scale from 'strongly disagree' to 'strongly agree'.

The authors applied the cluster analysis in this research, one of the most widely used methods in segmenting markets (Tuma et al., 2011). As demographic and psychographic variables are too broad in scope for predicting consumer preferences (cf. Tuma et al., 2011), domain-specific variables were selected as the first step in the clustering process.

Data were collected from Polish students representing Generation Z. Having grown up with constant access to information, Generation Z is highly resourceful but also more inclined to justify rule-bending when they perceive inconsistencies in systems. This perspective may lead them to participate in the informal economy, particularly if they believe companies overcharge or unfairly restrict access to products. Compared to previous generations, Generation Z is more likely to question governments, corporations, and traditional power structures. As a result, they may bypass regulations they see as outdated or corrupt, especially when they perceive a system as unjust, feeling morally justified in bending the rules. Moreover, Generation Z is widely recognised for its strong commitment to eco--consciousness and sustainability (First Insight, 2020; Lopes et al., 2024), and being more likely to support eco-friendly brands, sustainable fashion, veganism, and zero-waste lifestyles (Dabija et al., 2019; Orea-Giner, 2023), and taking into consideration cruelty-free products, recyclable or recycled items, and the carbon footprint produced by companies (Dewalska-Opitek & Witczak, 2023). Global mindset, digital connectivity, and commitment to inclusivity foster a deep sense of connection with others, whereas by rejecting rigid nationalistic views, Generation Z can embrace globalism, often identifying as world citizens rather than being solely tied to a single country (Tulgan, 2013).

The collected empirical data first underwent reliability and validity analyses. The authors used exploratory factor analysis (EFA) with the principal component analysis and Varimax rotation of factors, which allowed the extraction of the so-called latent indicators of the investigated phenomenon, as well as the intention to participate in the informal economy itself. As a result of the factor analysis, all the scales with too low factor loadings at the intended design (<0.6), or those that referred to more than one cross loadings (level more than 0.3), were rejected (specifically, single item from the EQL scale was deleted: "We should do what we can to equalise conditions for different groups"). A Kaiser––Meyer–Olkin (KMO) value higher than 0.6 (0.729) and Bartlett sphericity test at $p < 0.001$ indicated that the data met the criteria for factor analysis (Hair et al., 2010; Field, 2024). Hence, the analysis provided a relatively clear picture of the extracted constructs (see Table 1), and together with the remaining 18 items explained 75.04% of the data's variance (more details in Table 2).

Table 1. Rotated component matrix[a]

	Component					
	1	2	3	4	5	6
Protecting the environment should be one of our priorities.	.870					
If each of us individually contributed to protecting the environment it would have a significant impact on it.	.868					
We should take responsibility for environmental issues because we are the cause of environmental damage.	.867					
Everyone is responsible for protecting the environment in their daily lives.	.812					
I would rather not buy a product than buy products from another country.		.879				
I often refuse to buy a product because it comes from another country.		.861				
I avoid buying products from abroad if possible.		.805				
I am happy to purchase services without a receipt (e.g. hairdressing services, minor home repairs, etc.).			.868			
I have in the past bought goods or services cheaper without a receipt.			.865			
Whenever I have the opportunity, I purchase products outside the official market without a receipt.			.845			
I identify with the global community.				.888		
I see myself more as a citizen of the world than of a particular country.				.851		
I could live in another country.				.707		
I would prefer to share many things instead of buying them on my own.					.888	
If I have the opportunity, I (re)borrow rather than buy.					.887	
So far, I have been happy to engage in sharing with new people I meet.					.635	
Some people are worth more than others.						.859
We are all equal.						.746

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalisation.
[a] Rotation converged in six iterations.

Source: own elaboration.

Table 2. Total Variance Explained

Component	Rotation sums of squared loadings		
	Total	% of variance	Cumulative %
1	3.097	17.206	17.206
2	2.431	13.508	30.715
3	2.368	13.155	43.870
4	2.131	11.838	55.708
5	2.086	11.588	67.296
6	1.395	7.749	75.044

Extraction Method: Principal Component Analysis.

Source: own elaboration.

All the variables generated through the factor analysis exhibited satisfactory levels of measurement reliability (Cronbach α > 0.7; AVE > 0.5) (Table 3). Discriminant validity, which relates to the extent to which a measurement is distinct from all other measurements in the study, was assessed following the Fornell and Larcker's (1981) approach. The average variance extracted (AVE) was calculated, where the discriminant validity is achieved if all the AVE scores are higher than the square root of the highest correlation among the constructs. This held for all the constructs in this study.

Table 3. Scales' reliability and validity tests

A.   Cronbach's alpha and AVE

	Cronbach's alpha	Average variance extracted (AVE)
EC	0.891	0.753
GCI	0.771	0.688
SE	0.744	0.564
EQL	0.696	0.711
IE	0.867	0.790
FPA	0.841	0.752

B.   Correlation matrix

	EC	GCI	SE	EQL	IE	FPA
EC	0.868					
GCI	0.126	0.829				
SE	0.131	0.082	0.751			
EQL	0.416	0.156	0.204	0.843		
IE	-0.274	0.157	0.184	-0.133	0.889	
FPA	0.021	-0.048	0.298	0.067	0.273	0.867

Note: EC = environmental concern, GCI = global citizenship identification, SE = intention to share goods, EQL = equality, IE = informal economy participation, FPA = behavioural avoidance of foreign products.

Source: own elaboration.

The authors ran confirmatory factor analysis (CFA) for the whole set of ten variables and the following results were obtained: χ2/df = 1,524, *p* < .000, RMR = 0.081, CFI = 0.95, IFI = 0.957 and RMSEA = 0.051. The maximum likelihood procedure in AMOS was used to estimate the model.

In the next stage, out of the initial group of 204 students, a final sample of 115[1] respondents was selected, who stated that they utilised informal markets to access goods and services, primarily through 'off-the-books' transactions.

4.   Research Results

The authors applied cluster analysis in order to identify the similarities and differences between informal market consumers. The distinctive groups within the sample were identified by a combination of hierarchical and non-hierarchical clustering (cf. Hair et al., 2010). This enabled for the advantages of one approach to compensate for the weaknesses of the other. The mean scores for each of the 64 respondents for four factors (eco concern, perceived need for equality, sharing tendencies and identification with global citizenship) provided the input for a two-step clustering procedure (Punj & Stewart, 1983). In the first step, the study used two-step clustering with squared Euclidean distance to identify a preliminary set of cluster solutions as the basis for determining the appropriate number

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[1] The study included only those participants who indicated agreement or strong agreement (scores of 4 and 5 on a Likert scale ranging from 1 = strongly disagree to 5 = strongly agree) regarding their participation in the informal economy.

of clusters. In the second step, a non-hierarchical, k-means clustering procedure (MacQueen, 1967) was applied to develop a two-cluster solution, in which standardised values of the selected variables were adopted in the clustering procedure, followed by an ANOVA test. Table 4 shows the two-cluster solution resulting from the cluster analysis.

Table 4. Final cluster centres

	Cluster		*F*-test statistic (1, 115)	Significance
	1 (*n* = 79, 69%)	2 (*n* = 36, 31%)		
SE	2.93	2.24	22.897	.000
GCI	3.26	2.70	9.273	.003
FPA	2.57	2.09	6.036	.016
EC	4.03	3.01	36.599	.000
EQL	3.82	2.28	125.292	.000

Note: EC = environmental concern, GCI = global citizenship identification, SE = intention to share goods, EQL = equality, IE = informal economy participation, FPA = behavioural avoidance of foreign products.

Source: own elaboration.

The first group prioritised sustainability and environmental responsibility in their consumption choices, valuing social equality and inclusiveness. In contrast to the other group, it actively participated in the sharing economy by utilising services, such as car-pooling, co-working spaces, and product-sharing platforms. Additionally, the respondents considered themselves members of a global community, although their resistance to foreign products in the Polish market was stronger than that of the other group.

Consumers in the second cluster tended to favour traditional ownership models over sharing economy services. Compared to Cluster 1, social equality was less of a concern for this group, which demonstrated a weaker alignment with global citizenship, showing a potential preference for national or local identities. This group displayed a lower level of resistance to foreign businesses entering the Polish market and placed less emphasis on environmental sustainability in their consumer choices.

These findings offer valuable insights into the driving forces behind Generation Z's involvement in informal markets, particularly in Poland. However, there are several limitations to consider when interpreting the results. Firstly, self-reporting may introduce biases, as participants might either exaggerate or downplay their participation in informal market activities due to social desirability bias. Furthermore, individuals may provide responses that reflect their perceived values rather than their actual behaviour. To address this limitation, future research could incorporate behavioural experiments, observational studies, etc.

Secondly, the study employed cluster analysis to categorise the respondents based on specific psychographic variables, such as environmental concern, social equality orientation, and global citizenship identification. While this approach helps identify distinct consumer segments, it may oversimplify complex decision-making processes. Individual consumer behaviour is often shaped by factors that cannot always be neatly grouped into clusters.

The research also focused exclusively on Polish Generation Z consumers, which restricts the generalisability of the findings to other demographic groups or geographic regions. Cultural, economic, and legal differences across groups of peoples or/and countries may lead to variations in informal market engagement that are not captured in this study. Future research should include a more diverse sample encompassing different age groups, socioeconomic backgrounds, and international contexts to enhance external validity.

5.   Conclusion

Traditional consumer behaviour theories focus largely on formal economies. The identification of two distinct consumer clusters in this study highlights the heterogeneity among informal economy participants, challenging the assumption that all informal economy consumers share similar motivations. The study combines economic behaviour with psychological constructs. Consumers with higher environmental concerns and a perceived need for equality also engaged in the informal economy, which suggests that ethical and sustainability considerations may drive informal market choices. Previous studies focused on informal market participation among marginalised groups (e.g. low-income populations). This research uniquely highlights participation of Generation Z, driven by their skepticism toward traditional institutions, a globalised mindset, and sustainability concerns. The results support theories on value-based consumption, where younger consumers might justify informal market participation due to ethical, economic, and ideological reasons.

The participation in informal markets, such as farmers' markets and street vendors, support sustainable consumer behaviour by promoting local production and consumption (e.g. the carbon footprint associated with transportation) and fosters a culture of responsible purchasing. It also supports economic inclusion by providing income opportunities for those excluded from the formal economy, including marginalised and low-income individuals, and contributes to economic sustainability by reducing unemployment and favouring diverse economic activities.

This study supports the notion that consumers are increasingly choosing the exit option by bypassing traditional markets and regulations when they perceive them as unjust or inefficient. It offers a shift from the traditional view of informal markets as marginal, unregulated, and economically backward to a progressive understanding of their role in sustainability.

The findings provide insights for policymakers, businesses, and organizations operating in or alongside the informal economy. The segmentation of informal economy consumers into two clusters enables tailored strategies for engagement, policy development, and market adaptation. The study reinforces the idea that informal economy participation is not merely about affordability but also perceived fairness in the market. For companies it is particularly important to emphasise sustainability, global citizenship, and fair-trade values in their branding to attract young participants of informal markets, e.g. by engaging in cause-based marketing activities. To reduce the gap between formal and informal markets, businesses and policymakers must recognise new motivations behind participation in the informal economy. This study further expands understanding of consumption in the informal economy, and challenges traditional economic assumptions regarding market participation.

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Wychodząc poza konieczność: jak pokolenie Z w Polsce angażuje się w nieformalne rynki zrównoważonej konsumpcji

Streszczenie

Cel: Niniejsze badanie koncentruje się na współzależności gospodarki nieformalnej i zrównoważonych zachowań konsumenckich. Korzystając z analizy klastrów, kwestionuje tradycyjne poglądy, które kategoryzują gospodarkę nieformalną jako marginalną i zacofaną ekonomicznie.

Metodyka: Badania ilościowe zostały przeprowadzone na grupie respondentów z Polski, reprezentujących pokolenie Z (*n* = 115).

Wyniki: Badanie pozwoliło na wyszczególnienie dwóch grup: jednej – aktywnie wybierającej nieformalne rynki w oparciu o wartości, takie jak troska o środowisko, równość społeczna i identyfikacja ze światową społecznością, oraz drugiej, która skłania się ku bardziej tradycyjnym podejściom rynkowym. Badanie podkreśla, że uczestnictwo w rynku nieformalnym wiąże się z wyborem opartym na wartościach, na który wpływają m.in. względy etyczne, środowiskowe i ideologiczne.

Implikacje i rekomendacje: Wyniki badań oferują cenne implikacje dla decydentów i przedsiębiorstw, podkreślając potrzebę działań adaptacyjnych, które są zgodne z pojawiającymi się priorytetami konsumentów i zmieniającą się rolą gospodarki nieformalnej w zrównoważonym rozwoju.

Oryginalność/wartość: Niniejsze badanie łączy zachowania ekonomiczne z konstruktami psychologicznymi. Wcześniejsze badania w tym obszarze koncentrowały się na nieformalnym uczestnictwie w rynku w bardzo ograniczonym zakresie, głównie wśród grup marginalizowanych (np. populacji o niskich dochodach). Tymczasem konsumenci o innych cechach, np. większej trosce o środowisko i postrzeganej potrzebie równości również angażują się w gospodarkę nieformalną, co sugeruje, że względy etyczne i zrównoważonego rozwoju mogą kierować wyborami na rynku nieformalnym.

Słowa kluczowe: gospodarka nieformalna, zachowanie konsumenta, zrównoważony rozwój, równość, opór konsumenta