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## **Social relations and environmental influence as a determinant of customer capital**

**JEL Classification:** *A11, D11, D12*

**Keywords:** : *customer, customer capital, company value, business relationships*

**Abstract:** In the article there is an influence presented of feedback and recommendations provided by the customers on customer purchase behavior along with the benefits resulting from using the customer feedback potential in the process of company value creation. On the basis of survey research conducted on the beer market in Poland it was indicated that customer feedback and recommendations have a significant influence on purchase behavior and allow cost reduction of customer communication. In the results of the analysis there were statistical methods used, including focus analysis, ANOVA test and factor analysis.

### **Introduction**

An unquestionable consequence of changes taking place in the business environment is intensification of competitive struggle which in the conditions of increasing demand barrier comes to struggle for the customer. In the struggle the company wins which creates a distinguishing customer value. Such value, remaining in a relation with changing customer needs, has a subjective and dynamic character, what from the business perspective means not only a necessity of “listening” to the customer and defining the value proposal and then building the structure of operational processes on this basis, but also creating such customer relationship that enable customer engagement in the process of value creation. (Henkel et al, 2014)

The foundation of the relationship is emotional customer engagement, what finds its reflection in, among others, launching a one-way of two-way information transfer. Regardless of the fact whether this transfer takes place inside the customer group or between the customer and tenderer, it may result in capital supply for the company, having its final reflection in the customer capital. This capital, expressing economic customer value, most often comes down to the value of generated net cash flow that the company obtains in the customer life cycle.

In the conditions of supply surplus over demand, increasing significance of the Internet in taking purchase decisions by the customer and increase of customer requirements that remain in a relation with the level of their education, in the process of customer capital creation the greater significance is ascribed to feedback and recommendations provided by the customers. However, it should be emphasized that the potential of this message remains in a relation with the amount of feedback as well as power of information transfer. This means that it depends on both, customer readiness and ability to launch the information transfer as well as recipient readiness and ability to use the information. Nevertheless, these variables depend on the company itself to a large extent as it creates its image through the development of customer relationship. The image may encourage or discourage the willingness of transferring and using the information obtained. (Aarikka-Stenroos & Makkonen, 2011). Therefore, the questions seem justified:

- do environmental relationships, maintained by the customer, have influence on taking purchase decisions?
- can the customer feedback potential be used in the process of company value creation?

The basic objective of the article is to indicate the significance of recommendations and feedback provided by the customers in the process of taking purchase decisions and customer capital creation.

In order to achieve the objective stated in this way it was assumed that the opinions given by the customers as well as impact of the group that the customer maintains social relations with determine his purchase decisions and have influence on the level of the costs of customer communication.

### **Methodology of the research**

Verification of the hypothesis was based on survey research conducted on a sample of 800 adult beer consumers. The acceptable statistical error of the research sample equaled no more than +/- 5% with the confidence coefficient  $p=0.99$ . Based on that the objective and subjective factors determining the consumer purchase behavior were identified, taking into consideration the criterion of the tenderer. 12 variables that characterize the customer value proposition were estimated by the consumers using 5-level Likert scale. The results achieved were subjected to focus analysis and factor analysis. In order to determine the number of main factors a scree test was used as well as the method of the percentage of variance explained by those factors. In order to examine the differentiation of the ranks of variables determining the choices of the consumer the ANOVA test was used.

In order to examine the relation between the choice of the products offered by the analyzed tenderers and information transfer, the Chi-squared test was performed. Additionally, the analysis of intensity and effectiveness of advertising activities conducted by the tenderers during EURO 2012 was performed, including the customer readiness and the tendency to provide feedback and recommendations as well as the prestige of the tenderer.

### **The determinants of the customer feedback potential**

In the contemporary management conditions the creation of the company value, and its most objective is the value of generated cash flow, is to an increasingly high degree dependent on the relationships with the subjects of the environment that the company established. In the network of those relationships the customers relationships gain fundamental significance, and their value is reflected by the customer capital. (Michalak, 2013, pp. 380-384) This capital is a derivative of the direct and indirect capital supply acquired by the company during the period of maintaining customer relationship. (Kumar & Reinartz 2006) The former is a result of the transactional customer relationship. On the other hand the indirect supply is a derivative of a one- or two-way information transfer which may take place both between the customer and the company as well as among the customers (Steck, 2003, pp. 109-131; von Wangenheim, 2003, p. 34). In effect, the value of customer capital is determined by the customer market and resource potential, which remains in a direct relation with the profitability and the duration of those relationships (Caputa, 2015, pp. 129-163).

Undoubtedly, at the bases of the creation of customer relationship, regardless of duration, lies the providing of the customer value. This value, even though it is not uniformly defined, is tied to the advantages identified by the customer due to the product purchase, ownership and use (Vogel, 2006, s. 15-16; Piercy, 2003, p. 53; Szymura-Tyc, 2003). Those advantages are of multidimensional character and their identification should be connected with the tasks, set by the customer in specific conditions to be performed (Caputa, 2013). These tasks can be of functional character, which means that they focus on the essence of the product (e.g. fulfilling the desire) and of emotional character in which they are most often tied to personal tasks (a sense of success) or social tasks (distinction in the eyes of others) (Ulwick, 2009, p. 57). As a result the customer value is the reflection of the sum of advantages expected by the customer in return for the price paid for the product which is bought in the specific conditions of exchange.

Taking into consideration the changes occurring in the business environment, including changes in the customer attitudes, expectations and

behaviors, it should be recognized that the substance of this product is created by: knowledge, competencies and skills of organization, that need to be systematically developed for the product to find such a user who will choose it from many others offered on the market and will be willing to pay for it. (Laosirihongthong et al 2014), (Cruceru & Moise 2014) In the customer's opinion such product should comprehensively solve the '*customer's problems*'. On the other hand, in the company's opinion, it should make it possible to: acquire above-average advantages, reduce '*empty*' actions and the risk of customer leaving, as well as to launch synergy effects stemming from the enrichment of the company's competencies with the customer's competencies in the process of company value creation (Caputa, 2008, pp. 165-167), (Jonek-Kowalska, 2007, pp. 117-133) Therefore, if the company wants to maximize the advantages coming from the engaged capital and wants to generate it in the long period of time, it has to create such customer relationship, in which the customer is not only a passive recipient of the product but also a supplier of knowledge as well as a subject communicating the value created by the company to the other participants of the market game (C.K. Prahalad & V. Ramaswamy, 2000, p. 80), (Szymura – Tyc, 2006, p. 160), (Rudawska, 2005, pp. 178-190).

In the conditions of: overproduction, unrestricted possibilities of transferring and acquiring information, which are accompanied by a rise in the information overload, as well as the increasing significance of knowledge about the company and its products in making purchase decisions, interpersonal communication becomes particularly significant (Meyer & Davidson, 2001, p. 679). The effect of this communication, from the perspective of meeting the company goals, is reflected in the value of feedback and recommendations provided by the customer, the measure of which is, among others: increase of the number of customers gained, reduction of the costs of gaining them, reduction of the risk of engaged capital or increase of the confidence in the company and its reputation which are the effects of creating the feedback circle (E. Rudolf-Sipötz, 2001, pp. 111-113), (Rau, 2009, p. 40), (Caputa, 2011)

Achieving those effects depends on the individual activity and the strength of the influence of both the suppliers as well the recipients of feedback which is determined by satisfaction (or lack thereof), engagement, customer confidence as well as a network of social relations, which the supplier and recipient of feedback create in the environment (Fridriechs-Schmidt, 2006), (Cornelsen, 2000, p. 199).

## Parameters of consumer decisions on the beer market in Poland

When analyzing the possibility of using the customer feedback potential in creating the customer capital, firstly the question should be asked whether opinions and recommendations are significant parameters determining the customer purchase behavior. Answering such question was based on the survey research mentioned in the methodological part, in which twelve variables characterizing the customer value proposal were based on the assessment of respondents in the context of their importance in the process of taking purchase decisions, including the criterion of tenderer at the same time (Table 1)

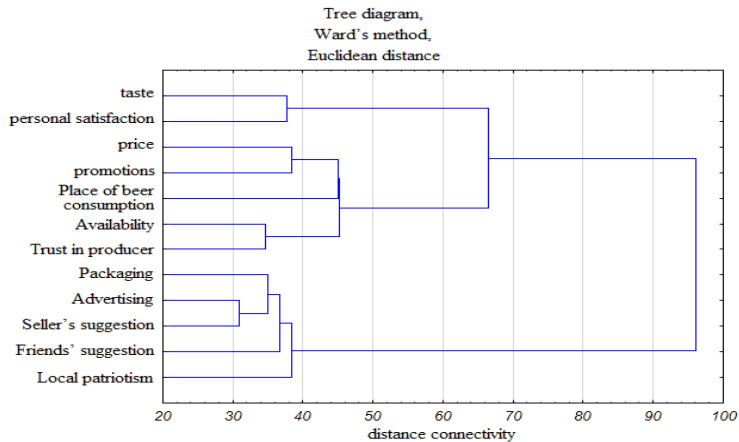
**Table 1.** Determinants of purchase decisions of beer consumers in Poland

Influence of the particular factors of deciding significance when choosing the particular brand of beer							
Factor	Total	Żywiec Group	Kompania Piwowarska	Calsberg Polska	Other corporations	ANOVA test	ANOVA test
	O	A	B	C	D	ABC	ABCD
Taste	<b>4.74</b>	4.71	4.80	4.70	5.00	NS	NS
Personal satisfaction	<b>3.94</b>	3.87	4.02	3.85	4.13	NS	NS
Confidence in producer	<b>3.29</b>	<b>3.39</b>	<b>3.40</b>	3.03	<b>2.88</b>	0.0233	0.0401
Availability	3.26	3.26	3.38	3.15	3.13	NS	NS
Place of beer consumption	3.26	3.28	3.28	3.17	3.25	NS	NS
Price	3.21	3.23	3.23	3.21	3.50	NS	NS
Promotion	2.72	<b>2.83</b>	2.72	2.74	<b>1.50</b>	NS	0.047
Friends' suggestions	2.71	2.72	2.68	2.69	3.25	NS	NS
Package	2.46	2.53	2.50	2.27	2.63	NS	NS
Advertising	2.21	2.28	2.21	2.23	1.13	NS	0.0316
Local patriotism	2.17	2.30	2.14	<b>1.81</b>	2.25	0.0023	0.0067
Seller's suggestions	<b>1.89</b>	1.93	1.85	1.90	2.13	NS	NS

Source: own work

As it is shown in table 1, seller's suggestions and friends' suggestions, which are the variables directly connected with customer feedback potential, belong to the factors of the least influence power on the customer purchase decisions. Furthermore, this observation is confirmed by focus analysis, in the effect of which there are three basic groups of influence indicated (fig. 1).

**Figure. 1.** The results of focus analysis



The first group consists of two factors with the greatest influence, that is taste and personal satisfaction. Next, price, promotion and confidence in producer, beer availability and place of consumption generate a set of factors with average impact on consumers. The lowest influence is noticed in case of the remaining factors. However, it does not mean that they may be considered as insignificant, what is proven not only by the amount of focus point but also the results of factor analysis conducted (table 2). On this basis there were three leading factors generated that determine consumer choices.

The first one remains in a direct relation with the social relations established by the customer as well as readiness to use information provided by the environment. Therefore, the construction of this factor is based on mutually correlated variables such as: friends' and seller's suggestions, advertising and local patriotism. However, it should be stressed that taking the set of variables under analysis into account, the variables indicated above are the most correlated with one another.

The second factor determining consumer choice is offer availability and producer identification. In effect, this factor links such variables with one another that on the one hand reduce the cost of customer satisfaction enabling him a quick establishment of transactional relationship without bearing additional outlays (product availability), on the other hand they facilitate product choice by, among others, package specific for the brand of the product offered. Nevertheless, it is worth noting that this factor translates into proximity of two parties of the relationship. The customer is

able to buy the product that he knows quickly and he can identify it in the whole set of the brands offered by various producers. In turn, the producer, in the way of availability, reduces the risk of using competitive offers by the customer and in the way of advertising he builds not only his knowledge resources, but also establishes and maintains the customer relationship based on emotions, what finally translates into permanence.

**Table 2.** The main factors determining consumer purchase decisions – normalized Varimax

Decision parameter	Factor loadings (normalized Varimax) Distinguished: The factors of the highest confidence (The loadings found are >.350000)				
	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5
Taste	-0.011932	-0.029947	0.381057	-0.017995	-0.007131
Personal satisfaction	0.102477	0.618685	0.073793	0.128688	0.048035
Confidence in producer	0.215530	0.168757	0.089387	0.637082	0.084429
Availability	0.089520	0.222615	0.308664	0.422248	0.144610
Place of beer consumption	0.115730	0.566411	0.068172	0.151891	0.618532
Price	0.396965	0.007212	0.057486	0.522753	0.568846
Promotion	0.619723	0.080283	0.102990	0.089350	0.029660
Friends' suggestions	0.742204	0.059538	0.009757	0.072425	0.119948
Package	0.125853	0.017286	0.477581	0.073951	-0.033228
Advertising	0.153975	0.038977	0.547063	0.280478	0.113768
Local patriotism	0.368627	0.012115	0.167819	0.255906	0.053300
Seller's suggestion	0.308610	0.145211	0.086207	0.181255	0.051353
Output value	1.441683	0.815619	0.835524	1.093100	0.771358
Share	0.120140	0.067968	0.069627	0.091092	0.064280

Source: own work

The last of the factors generated remains in a relation with the basic factors of the cost of customer satisfaction, that is price of the product offered and promotional activities correlated with it. Consequently, we deal with a variable directly referring to the value of company's offer perceived by the customer on one hand, on the other hand with activities supporting transactional customer relationships.

On the basis of the analyses performed it may be assumed that on the examined market we deal with three types of consumer behavior. The first behavior means taking decisions under the environmental influence. The second one is to choose the recognized and available product. And the third one is making a choice on the basis of the direct transactional factors. However, it should be emphasized in this moment that the factors described above may be considered as the basic determinants of customer choice,



regardless of the offer of the producer selected. Furthermore, in some cases changes were observed concerning the area of factor construction (table 3).

**Table 3.** Factors determining consumer choice who use the product offer of the beer market leaders in Poland

<b>Factor construction – total population</b>	Seller's suggestion Friends' suggestion Advertising Local patriotism	Price Promotion	Confidence in producer Satisfaction Taste	Package Advertising Availability	Promotion Advertising
<b>Output value</b>	14.4%	8.15%	8.4%	10.9%	7.7%
<b>KOMPANIA PIWOWARSKA</b>	Seller's suggestion Friends' suggestion Advertising Local patriotism	Price promotion	Confidence in producer Satisfaction Taste	Price promotion	Package Advertising Availability
<b>Output value</b>	14.3%	7.7%	8.2%	8.1%	10.7%
<b>ŻYWIEC GROUP</b>	Price Promotion	Seller's suggestion Friends' suggestion Advertising Local patriotism	Confidence in producer Satisfaction Taste	Advertising	Package Availability Advertising
<b>Output value</b>	11.5%	15.7%	9.6%	5.6%	9.9 %
<b>CARLSBERG POLSKA</b>	Advertising Package Promotion	Local patriotism	Price promotion Availability	Seller's suggestion Friends' suggestion	Confidence in producer Taste Availability
<b>Output value</b>	16.5%	10.1%	11.6%	12.3%	9.4%
<b>OTHER PRODUCERS</b>	Seller's suggestion Friends' suggestion	Advertising Package Promotion	Satisfaction Confidence in producer  <b>Price – negative correlation</b>	Availability Local patriotism	Taste  <b>Place of consumption – negative correlation</b>
<b>Output value</b>	16.7%	15.6%	14.4%	11.9%	10.2%

Order of the variables in the table includes the correlation strength of the variable.

Source: own work

Undoubtedly, for the whole examined population the factor that explains the consumer purchase decisions to a large degree is environmental influence. The construction of this factor does not change in case of the two largest beer producers. These capital groups address their market offer to

the similar groups of consumers. Therefore, it is worth paying attention to the fact that the direct transactional factors, that is price and type of promotion used, in case of Żywiec Group explain a much higher percentage of variance than in case of Kompania Piwowarska. What is more, in case of the latter producer the factor based on the aforementioned variables explains only 7% of variance whereas for other groups it exceeds 11%. Consequently, it may be concluded that the consumers preferring the brands of Kompania Piwowarska are less susceptible to price change. This may mean at the same time that price rise of the products offered by Żywiec Group, especially in the segment of low-cost beer, as well as reduction of promotional activities may result in customers leaving.

In case of the remaining groups this factor still explains the largest percentage of variance, nevertheless, its internal structure may be analyzed. It is limited to seller's and friends' suggestions. Accordingly, it means that correlation between the aforementioned variables and local patriotism as well as advertising is much lower than in case of the two largest beer producers. What is more, in these groups there is a separate factor generated with similar loadings – local patriotism. It includes only one variable for Carlsberg group. However, in the group of “Other producers” it is correlated with product availability. It may mean that the consumers preferring the brands of Carlsberg and of other producers are linked by a specific bond with the producer and it may reduce effectiveness of the activities aimed at customer gaining and retaining undertaken by other subjects in a significant way.

This statement has found its confirmation in the course of the direct interviews conducted by the author with the representatives of the management staff of the examined companies and consumers. In this place it is worth emphasizing that in the product structure of the analyzed groups the segments of regional beer plays an important role as which is preferred by the customers searching for a non-standard, outstanding product. It may be justified by a higher share of environmental factor in variance explanation in comparison with the other groups as well as by isolating local patriotism as a separate factor.

### **Environmental influence**

The results presented implicate that one of the factors determining consumer choice is environmental influence. This finds its reflection in one-way or two-way information transfer taking place between the consumers as well as the consumer and the product tenderer. Taking into account the beer market, the seller is the direct tenderer (shop, restaurant etc.). Nevertheless, it does not mean that the producer is excluded from the

information transfer. This subject provides information for both seller and consumer through advertising campaign, and in effect it has an indirect influence on seller's recommendation and consumer choice.

In the context of the problem raised it is worth paying attention to: consumer inclination to passing information about the product, frequency of this message as well as possibility of peer influence on purchase decisions made by the consumer. In the presented research this goal was achieved using three questions indicated in table 4.

**Table 4.** Social information transfer – message frequency

	no	never /sometimes	sometimes	often	always /yes
	w %				
<i>“When feasting do you talk about: beer quality, its assessment, taste, producers etc.?”</i>		14.1		70.6	12.8
<i>“Have you ever recommended the beer brand or brands you prefer to your friends?”</i>	22.9		53.2	22.4	
<i>“Do your friends drink the same beer or the same beer brands?”</i>	9.1		32.9	36.8	18.6

Source: own work

As it results from the table, most respondents, during social information transfer: pass information about beer quality often (70.6%), sometimes (53.2%) or often (22.4%) recommend the beer of brand preferred, however, over 55% of the interviewees drink the same brands of beer as their friends. Therefore, the results of research obtained provide a base to make a statement that the beer consumers have a large feedback potential. Consequently, it means that they constitute a source of not only direct but also indirect capital supply of the company.

Taking into account the environmental influence it is worth emphasizing that only about 9% of the respondents have declared that their friends drink a different type of beer. This means that the choice of product is affected by both, social information transfer as well as group's influence that the consumer maintains relationship with, what is confirmed by the results of Chi-squared test presented in table 5.

**Table 5.** Social information transfer – the results of Chi-squared test

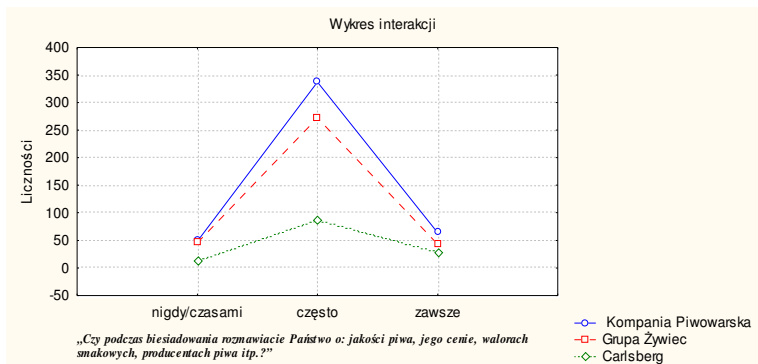
CRITERION TYPE	<i>“Do your friends drink the same beer or the same beer brands?”</i>				
	no	sometimes	often	always	Total
pl	17	92	151	75	<b>335</b>
pp	14	70	122	56	<b>262</b>
pi	14	65	60	32	<b>171</b>
re	6	35	40	11	<b>92</b>
ek	4	22	42	22	<b>90</b>
Sm	10	24	21	6	<b>61</b>
<b>Ogół</b>	<b>65</b>	<b>308</b>	<b>436</b>	<b>202</b>	<b>1011</b>
Test	Ch2	df	p		
Per.	35,29	15	,002		
NW	33,56	15	,004		
CRITERION TYPE	<i>“Have you ever recommended the beer brand or brands you prefer to your friends?”</i>				
	no	sometimes	often	Total	
pl	74	187	74	<b>335</b>	
pp	40	178	43	<b>261</b>	
pi	28	96	46	<b>170</b>	
re	9	38	45	<b>92</b>	
ek	22	36	31	<b>89</b>	
Sm	14	32	14	<b>60</b>	
<b>Ogół</b>	<b>187</b>	<b>567</b>	<b>253</b>	<b>1007</b>	
Test	Ch2	df	p		
Per.	58,19	10	,000		
NW	55,39	10	,000		
CRITERION TYPE	<i>“When feasting do you talk about: beer quality, its assessment, taste, producers etc.?”</i>				
	never/ sometimes	often	always	Total	
pl	37	259	37	<b>333</b>	
pp	23	203	34	<b>260</b>	
pi	20	129	22	<b>171</b>	
re	5	63	24	<b>92</b>	
ek	8	48	33	<b>89</b>	
Sm	17	39	4	<b>60</b>	
<b>Ogół</b>	<b>110</b>	<b>741</b>	<b>154</b>	<b>1005</b>	
Test	Ch2	df	p		
Per.	70,52	10	,000		
NW	58,77	10	,000		

Source: own work

Furthermore, it is worth paying attention to the chart of interactions occurring between the frequency of information transfer and the choice of products offered by the leading beer producers.

As it results from figure 2, beer qualities are a subject of information transfer, especially in case of the products offered by Carlsberg Group. If this transfer results in the desired purchase behavior from the company's perspective, what is proven by the research results, then the producer is able to reduce the outlays for customer communication maintenance.

**Figure 2.** Frequency of information transfer and choice of products offered by the producer

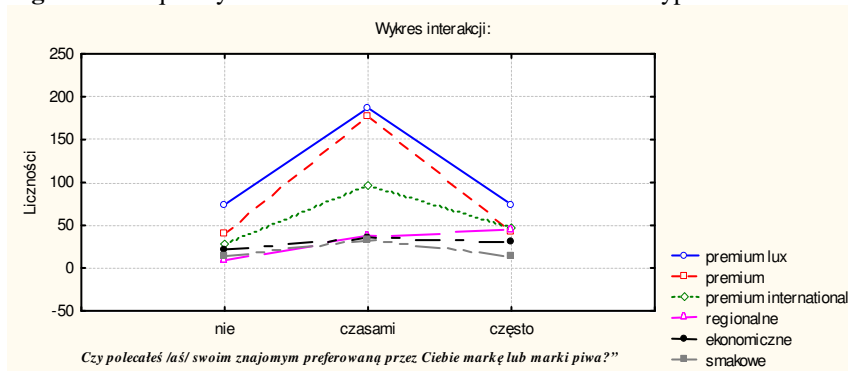


“When feasting do you talk about: beer quality, its assessment, taste, producers etc.?”

Source: own work

However, it should be emphasized, that customer susceptibility to pass information about the product is not consistent with susceptibility to recommend the product. As it may be seen in figure 3, the products of the Premium class are more often recommended than it was expected, and these dominate in the product structure of Żywiec Group in specific. These are relatively expensive products and their buyers are people of rather high income potential (Caputa, 2015)

**Figure 3.** Frequency of recommendation and choice of beer type



*"Have you ever recommended the beer brand or brands you prefer to your friends?"*

Source: own work

Consequently, it may be concluded that customer susceptibility to pass recommendation remains in a relation with the product (producer) prestige itself perceived by the environment. The higher prestige the more often and more willingly the product is recommended, becoming at the same time an element distinguishing the consumer himself.

However, the fact cannot be omitted that the customer purchase behavior remains in a direct relation with its income potential. This potential has diminished in the last few years, what translates into interest increase in the products of economical segment (Caputa, 2015). In effect, the recommendation provided, concerning the Premium segment, may not bring the results desired by the tenderers.

### **Feedback and recommendations contra costs of customer communication**

The aforementioned research indicated that customer readiness to conduct social information transfer is especially high in the segment of customers who prefer the economical products. In this segment the position of Carlsberg Group is very strong, what means that for this subject the social information transfer may be used on the one hand as an instrument of brand awareness creation, that is ability of potential customer to recognize the brand or to get reminded that it belongs to the particular product category (Aaker, 1991, p. 61). On the other hand, it helps brand image creation, reflecting the product's significance for the buyer connected with the power, advantages and exceptionality of the associations translating into such image. However, it should be emphasized that the effect of brand

awareness and brand image creation is customer loyalty (Kall & Sagan, 2006, pp. 11-32), (Szwajca 2009, s. 645-655) which, beside profitability, is the basic factor of customer capital creation. The use of customer information potential should therefore provide a possibility for the company to gain the customer and to reduce the costs connected with customer communication maintenance and with brand awareness creation. Having verified the observations made and resulting conclusions, the attention may be paid to expenditures on advertising borne by the leading beer producers as well as to changes taking place in their market share.

Tab. 6 Estimated advertising expenditures of the leading beer producers in the years 2009-2012 (in PLN million)

Producers	Advertising expenditures			
	009	010	011	012
Żywiec Group	12.4	41.3	31	31.8
Kompania Piwowarska	5	61.	30	69.1
Carlsberg Polska	9.8	2.3	8.5	1.3

Source: own work based on: Agencja Kantar Media, [www.wirtualnemedi.pl](http://www.wirtualnemedi.pl), wejście 23.08.2013,

As it results from table 6, a significant growth in advertising expenditures is observed in the year 2012, what is connected with the Euro 2012 football cup in Poland. In this period the highest activity in terms of TV use is specific for Żywiec Group, which in the ranking of beer industry advertisers took the definite first place. The GRP ratio (*Gross Rating Point*), being a measure of intensity (impact) of the advertising campaign equaled 843 for the aforementioned Group whereas for Kompania Piwowarska it obtained a level of 522, furthermore, SOV ratio was on the level, accordingly: 6.5% and 4.2%. However, none of the companies was able to retain the previous market share. The expenditures of Carlberg Polska are much lower and despite this fact, its market share increased in the analyzed period from 13.2% to over 18.5%.(Carlsberg, 2014), what may confirm the effectiveness of information transfer through the network of social relations.

## Conclusions

The research results presented confirm the necessity of diverting from a passive approach into an active approach concerning the perception of the

customer role in the process of company value creation. On the consumption goods market a special significance is ascribed to customer readiness to pass information about the product and tenderer to other customers and using the own network of social relations for this purpose.

Launching such activity, was it confirmed by the research, translates into benefits obtained by the company, which find their expression in the following possibility, among others: impact on customer purchase decisions, operational cost reduction including the cost of customer communication or creating confidence in the company and its reputation.

The research results presented and the conclusions drawn from them should incline the producers to undertake actions aimed at creation of social groups, organizing feasts, concerts or other similar events that enable establishment of social relations and use of group influence as a stimulus inclining to the choice of the products offered.

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