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Galyna Lopushnyak

D.Sc. in Economics, Professor of the Department of Socioeconomics and Personnel Management, Kyiv National Economic University named after Vadym Hetman, Kyiv, Ukraine; ORCID: [0000-0001-8576-6440](https://orcid.org/0000-0001-8576-6440)

Svitlana Poliakova

Candidate of Economy Sciences, Senior Research Fellow, Institute for Demography and Quality of Life of the NAS of Ukraine, Kyiv, Ukraine; ORCID: [0000-0002-2005-6576](https://orcid.org/0000-0002-2005-6576)

Yurii Kohatko

Candidate of Geographical Sciences, Senior Research Fellow, Institute for Demography and Quality of Life of the NAS of Ukraine, Kyiv, Ukraine; ORCID: [0000-0003-3392-9783](https://orcid.org/0000-0003-3392-9783)

Ivan Ryabokon

Candidate of Economy Sciences, Associate Professor of the Department of Socioeconomics and Personnel Management, Kyiv National Economic University named after Vadym Hetman, Kyiv, Ukraine; e-mail: ivan.ryabokon@kneu.edu.ua; ORCID: [0000-0002-2005-6576](https://orcid.org/0000-0002-2005-6576) (Corresponding author)

Oleksii Fomenko

PhD Student of the Department of Socioeconomics and Personnel Management, Kyiv National Economic University named after Vadym Hetman, Kyiv, Ukraine; ORCID: [0000-0002-4381-9847](https://orcid.org/0000-0002-4381-9847)

Ruslan Mylyanyk

PhD in Economics, Director, Lviv Energo LLC, Lviv, Ukraine; ORCID: [0000-0001-6785-2492](https://orcid.org/0000-0001-6785-2492)

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CONSUMER BEHAVIOUR OF UKRAINIAN HOUSEHOLDS: FACTORS, STRATEGIES, CHANGES UNDER THE INFLUENCE OF WAR

ABSTRACT

The results of this research are to summarise theoretical approaches to the study of behavioural strategies in consumption and to allocate and describe an approach based on assessing the impact of consumer behaviour strategies on current and future quality of life. In the context of this approach, the most important factors in shaping consumer behaviour (income level, changes in income and prices for goods and services, employment parameters, demographic characteristics, social context, place of residence, attitude to the emergence of new goods and services, consumption culture, life experience) and behavioural options within each factor are identified. Authors have proposed and empirically proven a hypothesis about the dominance of three strategies of consumer behaviour in Ukrainian society (focus on current consumption, using both own and credit resources; minimisation of current consumption; limitation of current consumption in favour of investment in the future), assessed the impact of each strategy on quality of life and other social aspects; substantiated factors of each strategy's spread. Transformations in consumption under the influence of war have been described, and new consumer patterns that formed among different population groups have been identified.

Keywords: consumer behaviour, consumer behaviour strategies, social stratification, quality of life of the population, poverty level of the population, social impact of consumer behaviour

JEL Classification: E21, I31

INTRODUCTION

Under current conditions in Ukraine, household consumption behaviour is undergoing significant changes due to economic, social and political challenges, particularly war. Hostilities have led to changes in priorities, strategies and consumption patterns, which require in-depth analysis to understand current trends and predict future developments. This article explores the main factors that influence Ukrainian households' consumption behaviour, identifies the strategies they use, and analyses changes caused by war. Findings will make it possible to better understand how economic instability and hostilities are transforming consumer behaviour and what consequences this will have for the future quality of life of Ukraine's population.

The behaviour of Ukrainian households has always been shaped by complex socio-economic factors, yet the ongoing conflict has introduced unprecedented shifts in consumer patterns and priorities. Household consumption decisions, historically influenced by income levels, cultural factors, and social influences, now also reflect the realities of war and instability. Social norms and expectations, shaped over decades, are now recalibrated as households reassess what is essential, both materially and in terms of social needs. Consumption behaviours are intertwined with changes in social status, financial stability, and evolving perceptions of security, driving households to adopt new strategies.

As the conflict disrupts economic stability and traditional social safety nets, households increasingly rely on alternative support systems. Social networks — whether familial, community-based, or virtual — have become pivotal in helping individuals navigate scarcity, rising costs, and financial insecurity. For many, the concept of "needs" has evolved

to include social goods like security, community support, and mutual aid, with households often prioritising these over previous consumption preferences. This shift signifies a broader transformation in which consumer behaviour is not only a response to financial capability but also to an altered social landscape where resilience and adaptability are paramount.

In this context, the social dimension of consumption behaviour is essential to understand. The study examines not only economic choices but also the social strategies that households deploy to cope with external stressors. The prioritisation of certain goods and services reflects deeper social values, such as solidarity and collective responsibility, which have become more pronounced as communities pull together to support one another. By investigating these adaptations, this research provides valuable insights into how large-scale social crises influence household decision-making and quality of life. Policymakers and social service organisations will benefit from these insights as they develop targeted interventions to bolster both economic and social resilience within Ukrainian society.

LITERATURE REVIEW

The first comprehensive studies of consumer behaviour as a component of economic and social processes appeared in the XVIII century in Adam Smith's (2022) economic writings. Consumer behaviour was considered through the prism of the "Human Nature" concept and the laws of supply and demand. Later, these studies formed the basis of *classical economic theory*, according to which consumers were considered rational actors who maximise their utility when making consumption decisions. In other words, they choose the goods and services that best suit their needs and budget.

William Stanley Jevons' (2013) indifference curves, which show combinations of goods that bring the same utility to consumer, made a significant contribution to the development of classical consumption theory and help analyse consumer choice, preferences and market behaviour.

Representatives of the neoclassical school studied consumer behaviour based on a rational approach, economic and social concepts that helped to understand how consumers make decisions about consumption of goods and services, trying at the same time to maximise profits and minimise costs.

Neoclassical economists further elaborated on the theory of utility and the concept of utilitarianism developed by the classics, but they emphasised more subtle aspects of consumer behaviour, such as marginal utility and elasticity of demand. The utility concept (utilitarianism) reflected attempts to describe and measure satisfaction obtained from the consumption of various goods. Utility theory in neoclassical economics was developed by Jeremy Bentham, John Stuart Mill, and Karl Menger. For example, Jeremy Bentham (2020) believed that consumers try to maximise utility by choosing actions that bring them the most satisfaction. He also analysed the mechanisms used by people to make decisions regarding the consumption of goods and services; in particular, he examined the issues of motivation and formation of individual preferences.

John Stuart Mill (2018) complemented Jeremy Bentham's work on utilitarianism by improving the concept of utility. He introduced the concepts of "higher" and "lower" satisfactions, considering not only the quantity but also the quality of satisfaction in rational choice. His research focused on psychological aspects and moral issues related to decision-making in consumption. Mill used the concept of marginal utility to explain consumers' decision-making mechanism. He believed that social norms and values accepted in society influence consumer's preferences and decisions.

Karl Menger (2018) was the first to propose the idea that product's cost is determined by its usefulness to consumer. He argued that this concept is key to understanding consumer behaviour; consumer preferences are individual and subjective. Menger studied how changes in product's price affect consumer behaviour and consumers' response.

In contrast to classical theory, neoclassical economists have come to recognise that consumers do not always behave rationally: decision to buy a product or service is influenced by psychological and social factors such as preferences, motivation, perception and psychological processes. Thus, factors such as attention, perception and interpretation of information, and consumer's situation have a significant impact on making a purchase decision.

Herbert Simon (1984) developed a concept of bounded rationality, in which he argued that consumers often resort to reduced heuristics and simplified rules when making decisions. Simon believed that consumers have a limited capacity for rational decision-making due to incomplete information, limited cognitive capacity and insufficient time to make a decision; consumers make decisions that give them sufficient satisfaction, not necessarily maximum satisfaction. He also believed that limited information can lead to mistakes and suboptimal decisions. Simon identified psychological, social, and economic factors as influencing consumer behaviour.

Representatives of institutional and neo-institutional economic theory have studied consumer behaviour from the perspective of the interaction between economy and social institutions, considering its various aspects in the context of social, cultural and institutional factors. Thus, Thorstein Veblen (2009) developed the concept of "demonstrative consumption", the main idea of which was that consumer behaviour is significantly influenced by social norms, expectations and customs, and the purchase of goods or services is used not only to meet one's consumer needs but also to demonstrate social status and wealth. Douglas North (2013) analysed the role of institutions in shaping consumer behaviour and market development. Oliver Williamson (1979) developed the concept of "hierarchical contracts" and analysed the role of institutions in consumer behaviour and economic structure formation.

The current stage of genesis and evolution of international consumer behaviour research

The modern theory of consumer behaviour originates from the life cycle hypothesis of Franco Modigliani and Richard Brumberg (1954), in which consumption and savings are considered in the context of a person's life cycle. According to their concept, people plan their consumption and savings not only for a specific period but for the entire life cycle. Income changes systematically: at the beginning of working life, it is usually low, gradually increases with age up to a certain limit, and then decreases again. When income grows, people tend to save to protect themselves in case of emergencies (job loss, illness, social disturbances, etc.) and a predictable drop in income once their working life is over.

The main idea of Milton Friedman's (2018) permanent income hypothesis is that the share of income spent on consumption is, on average, a constant value, regardless of the permanent income's amount. The size of this share depends on variables such as interest rates, level of employment instability, family size, etc. With a decrease in income, which is perceived as temporary from a person's point of view, consumption does not change, as it is expected that income will return to a stable level. In order to maintain a stable level of consumption, households use savings.

Consumer behaviour is studied in Daniel Kahneman's (2000) theory with regard to psychological and social aspects and relationships between different systems of thought. The main focus is on how people make choices and decisions in situations of uncertainty, risk and changing conditions. Kahneman showed that in moments of uncertainty or in complex situations, people often use heuristic strategies (simplified decision-making rules), which can lead to systematic errors in understanding and assessing the situation.

One of Daniel Kahneman's most important developments is the theory of prospects, formulated in collaboration with Amos Tversky (2021). The main idea of this theory is that consumers evaluate benefits and losses from choices using a utility function which is non-linear and varies depending on the context and initial state; they are more likely to take risks when losses are involved than when they are promised the same number of benefits. It has also been demonstrated that changing the presentation of information can significantly affect consumer decisions, even if the information itself is unchanged (framing effect).

In the next two decades, consumer behaviour was studied through the prism of cognitive and social psychology. In particular, Richard Thaler (1980) worked on the development of the theory of decision-making under conditions of uncertainty and bounded rationality. He noted that when making consumer choices, people act irrationally for a number of reasons: first, lack of self-control (preference for decisions that have a short-term effect, neglecting long-term plans); second, distorted social preferences (the so-called herd instinct, when emotions, prejudices, social influence determine consumer decisions, even when these decisions are suboptimal from an economic point of view); limited human rationality (human mind is limited in its ability to process large amounts of information, which leads to incomplete analysis of alternatives and decision-making based on simplified heuristics). Richard Thaler introduced the concept of mental accounting, in which he proved that different financial assets have different values for a person, which affects the decision to use them.

In the 1980s, the works of Don Corsi, David Brookshire, John Howis, William Schultz and Charles Mason studied consumer behaviour under conditions of uncertainty, the impact of income and prices on the choice of goods and services. The researchers focused on the reliability of the analysis methods, modelling, and framing effect's impact on consumer choice. In the late 1980s, Richard Thaler and Hersh Shefrin (1988) published the "Behavioural Life-Cycle Hypothesis", in which they proved that consumers are more inclined to spend current income and less inclined to spend future income.

Christopher Carroll (1994) came to similar conclusions in his research in the early 1990s: the theory of predicted current income described by him is based on the assertion that consumption is closely related to predicted current income and has nothing to do with predicted changes in income. However, uncertainty regarding future income has an important impact: consumers who face greater income uncertainty spend less.

In subsequent studies since the late 1990s, researchers have tried to measure income uncertainty's impact on consumption using different approaches. In particular, John Giles and Kyeongwon Yoo (2007) studied the consumption behaviour of

households with different levels of well-being. Luigi Pistaferri, Costas Megir, Hamish Lowe (2004) and others have empirically shown that consumption depends on income uncertainty and labour mobility. Unemployment risk, according to Andrew Benito, leads to postponement of purchases, especially durable goods. Alba Lugilde, Roberto Bande, and Dolores Riveiro (2018) developed indicators based on job insecurity data to evaluate various econometric models of consumer behaviour.

The influence of personal characteristics on consumption was studied by Katherine Eckel, Philip Grossman (2008) and others, who proved that personality traits, preferences and attitudes to risk can be associated with spending.

The study by Lucia Manjavacchi, Luca Piccoli, and Chiara Rapallini (2021) assesses the impact of personality traits on the consumption decisions of both individuals and households.

Benjamin Volland (2018) proved the existence of a relationship between an individual's personality characteristics and spending on eating out and other leisure activities.

N. Ivanchenko, T. Borysova, and G. Monastyrskyi (2020) emphasise the need to integrate behavioral approaches for market development using the example of the automotive industry. Considering the impact of economic uncertainty on innovative purchasing decisions, the authors established the relationship between the buyers belonging to a certain generation and their consumer motivations.

O. El-Gmari, S. Trid, M. M'Hamdi (2024) studied the impact of individuals' behavioural biases on financial decision-making. The authors proved that investment decisions are mainly influenced by the inclination to avoid losses and the herding effect, as well as the loss of rationality due to emotions, cultural characteristics, and overconfidence.

Negative effect of abnormal asymmetries in consumer behaviour on social sphere was analysed by Lopushniak, Iryna Verkhovod Tetiana Pospelova, Oksana Marukhlenko and, Alla Mykhatska (2024). It was substantiated that it can be manifested in increased social inequality, social exclusion and marginalisation, erosion of social cohesion and undermining the social safety net.

Research that combines personality psychology and marketing focuses on willingness to buy online, relationship between consumer personality and brand, and advertising's impact on purchase. In his book "Predictably Irrational", Dan Ariely (2010) demonstrates that consumers behave irrationally, but predictably, due to "bounded rationality". He criticises rational choice theory by explaining behaviour through cognitive heuristics. Daniel Kahneman (2021), one of the founders of behavioural economics, proved that cognitive biases influence decision-making under conditions of uncertainty.

The impact of consumer behaviour on social protection system was researched by Halyna Lopushniak, Iryna Verkhovod, Roman Oleksenko and Tetiana Vonberg (2023), making a correlation between the decrease in consumption level and the increase of people in most vulnerable categories of citizens.

Thus, consumer behaviour research can be roughly divided into three areas. It should be noted that these areas intertwine and complement each other, but each of them has its own specific approaches and understanding of consumer behaviour. The most common is the research of consumers as a marketing object. Among them are those that study innovative technologies' impact, interaction with online marketing campaigns, and the use of mobile applications for consumer purposes. Another area that can be singled out is the study of the psychology of a person as a consumer of certain goods and services. Consumer behaviour is studied in terms of psychological processes such as motivation, perception, imagination, preferences, attitudes, etc. The third direction is a combined approach, a synthesis of economic and psychological approaches based on the postulates of behavioural economics. The influence of psychological, social, cognitive, and emotional factors on consumption decisions is studied within the framework of this approach.

AIMS AND OBJECTIVES

The aim of this study is to examine the consumer behaviour of Ukrainian households in order to improve their quality of life and to single out the key factors that influence it, including in wartime conditions.

In order to achieve this aim, it is necessary to solve the following objectives: to substantiate scientific approaches to the study of consumer behaviour in the context of ensuring high quality of life and to single out the most significant factors that influence the formation of this behaviour; to identify the most common consumer behaviour strategies based on the results of a sample survey of Ukrainian households and to single out the most effective among them in the context of improving the quality of life; determine the impact of war on changing consumer priorities and behaviour; develop recommendations for disseminating the most effective consumer behaviour strategy.

METHODS

The research of households' consumer behaviour is carried out within the framework of various approaches: economic (the process of consumer decision-making on the purchase of goods/services is studied, quantitative and qualitative indicators of consumption of both individuals and households are analysed); psychological (consumer behaviour is studied from the perspective of psychological processes); combined (a synthesis of economic and psychological approaches based on the postulates of behavioural economics, which studies the impact of psychological, social, cognitive and emotional factors on consumption decisions); sociological (which studies the reaction of large consumer groups to certain marketing incentives and the group's influence on making a decision to consume a particular product or service). Accordingly, each approach uses different methods of data collection and sources of information. This study was conducted within the framework of economic and social approaches. The main information base of the study is the National Representative Sample Survey of the Socio-Economic Status of Households in Ukraine (NRSES). The NRSES covers all regions of Ukraine, except for the temporarily occupied Autonomous Republic of Crimea and Luhansk oblast (in Donetsk, Zaporizhzhia and Kherson oblasts - only government-controlled territories where there are conditions for safe conduct of the survey). The sample size is 8,023 surveyed households (18,837 household members), distributed by type of area (large cities, small towns, rural areas) in all regions of Ukraine to ensure the required level of reliability in assessing main indicators. The method of data collection in the NRSES is personal face-to-face interviews using CAPI technology. The NRSES data was processed using modern methods of statistical data processing based on the results of population/household sample surveys. Primary data sets were created separately for households and their members in SPSS format based on NRSES results. In order to extend the data to all households in Ukraine, a system of statistical weights for households and individuals was formed, taking into account the level of their participation in the survey.

RESULTS

Approaches to consumer behaviour research in the context of ensuring a high quality of life.

Systematisation of scientific approaches to consumer behaviour study made it possible to conclude that research is conducted mainly to identify interests, preferences, and attitudes to certain things, with further interpretation of results in the context of possible influence by marketing tools. From the point of view of ensuring an adequate quality of life, it is important to assess the extent to which a person as a consumer meets their needs with the help of certain goods and services, how they choose from the variety of alternatives, and how this choice affects their future life and the lives of household members (Figure 1).



Figure 1. Approaches to the study of consumer behaviour.

Although consumer behaviour theories are based on different postulates, and practical research often leads to opposite conclusions, the indisputable fact is that consumption is based on needs. The nature of needs has been thoroughly described in the literature; they can be the result of both internal processes in a person's mind and external influences. In other words, a person can be "led" to feel, and subsequently to realise, that they need a particular product or service, even if they have not even been aware of its existence until now. The next stage of the process of making a purchase decision is the search for information, and when a need is externally stimulated, such information is usually provided at the first stage, which greatly simplifies and accelerates the process of making a purchase decision.

In terms of ensuring an adequate quality of life, it is not the method of forming the need for something (internal feelings or external stimulation) that is important, but the end result, the answer to the question of how a person's actions to satisfy this need, in particular the purchase and consumption of a product or service, have affected and will affect in the future their feelings, comfort and, in general, their level of well-being in a broad sense.

An example of an external influence on needs formation is the "Baby Package" - a one-time in-kind social assistance from the state to families who have a newborn child (Cabinet of Ministers of Ukraine, 2010). The aim of this programme is to support the family and help them to provide proper care for their baby. Obviously, the vast majority of expectant parents think about purchasing baby products in advance and have experience or know what to buy and in what quantity, but some parents did not plan to buy certain products before receiving a baby box because they did not consider it necessary.

If the consumer is not offered specific goods or services, they must choose from possible (or known) alternatives. However, the consumer must first answer the following questions:

1. How do we allocate available resources? In other words, how much money should be spent on current consumption and how much should be saved? The answer to this question will be shaped by factors such as the amount of income (current and projected), the amount of expenditure required from the consumer's point of view, the current pattern of consumer behaviour, etc. Numerous studies demonstrate that some people constantly save even with small incomes, while other people with much higher incomes spend everything. The reasons for this are well described both in classical economic theory and in modern works on behavioural economics.
2. Which resources should be spent on consumption? Answers will depend on how much own funds are available (current income, saved resources), whether they are sufficient to meet consumer needs, whether the family (individual) is willing and able to borrow the necessary funds from relatives, friends, acquaintances, or a credit institution, how the person assesses their ability to repay the debt, etc. At the same time, it is worth bearing in mind that loans taken out to cover current needs are the most difficult to repay: their very existence indicates that a person finds it difficult to buy something that they consider necessary today and which, in their view, cannot be postponed until they have "spare" money. Accordingly, in the future, with the same level of current income (obviously, such a person has no savings), it will be necessary to further limit consumption to release funds for repaying the debt.
3. What to consume and in what quantity? The question that precedes the purchase. It is at this stage that the so-called "fight for the consumer" begins: the decision to buy a particular product or service is influenced, in addition, by internal factors (needs, motives, perceptions, experience, age, stage of life cycle, lifestyle, social status, etc.), by external factors (various marketing tools, circumstances, place, time of purchase, social environment, belonging to a particular social group, the prevailing culture of consumption in society, ethnicity, etc.). Thus, consumer behaviour can be viewed in the context of its formation under the influence of a number of factors and behavioural options within each of them. The most significant factors are:
 - income level;
 - changes in income and prices for goods and services;
 - employment parameters;
 - demographic characteristics;
 - place of residence;
 - attitude to the emergence of new goods and services;
 - consumption culture;
 - life experience.

Income level is a limiting factor in consumption: no matter how much a person wants to buy a particular item or receive a service, they must first of all, have the necessary amount of money to do so.

A vivid example of the imbalance between needs and opportunities is the difference in expenditure levels between different types of households, which can hardly be justified by having different needs (Figure 2).

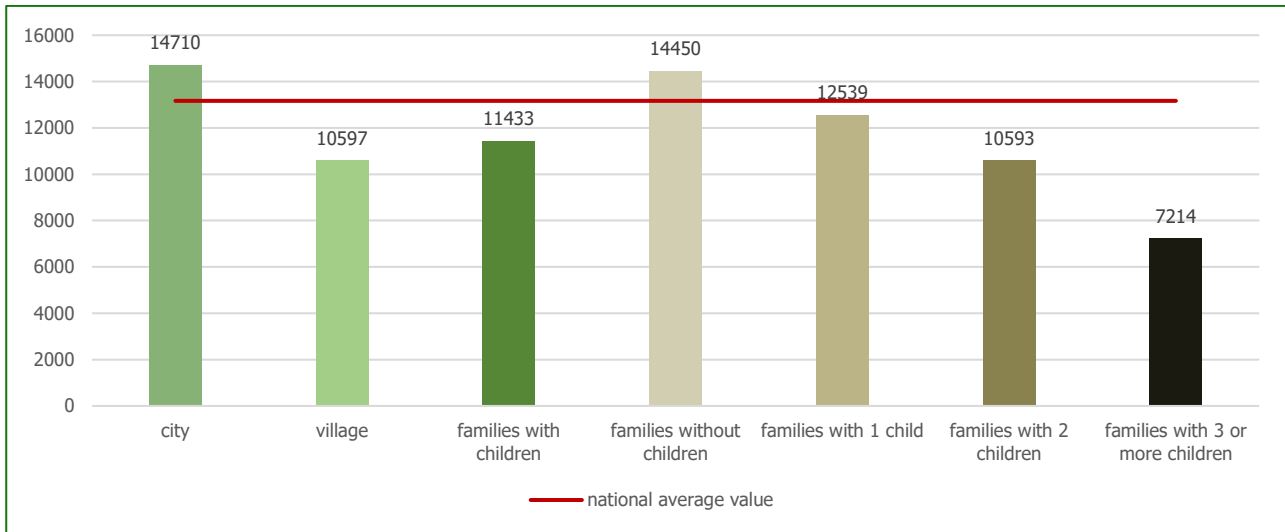


Figure 2. Total equivalent household expenditures, UAH. (Source: calculated by authors based on a household survey conducted with the support of UNICEF in Q4 2023)

It is logical that families with children should spend more than families without children, as children need a more varied diet, they need to change clothes and shoes frequently, and they need to be provided with everything they need for education, leisure, recreation, social adaptation, etc. At the same time, their expenditures are lower than those of families without children by UAH 3,017 per equivalent person per month, or 1.3 times (the difference in income between families with and without children is approximately the same in relative terms). Within families with children, there is also a significant differentiation in the amount of expenditure: families with one child receive and spend 1.7 times more than families with many children. The difference between the expenditures of urban and rural residents is also significant: UAH 14,710 versus UAH 10,597. This does not mean that the needs in rural areas are lower, but it confirms that the opportunities to meet these needs are more limited (the difference in income is one and a half times).

In general, the income differentiation in Ukraine is significantly higher than in other European countries: the Gini index in 2023 was 42.3, which is 7 percentage points higher than the indicator of the "leader" among European countries – Lithuania, and twice as high as the lowest indicator in Slovakia – 21.6 (Figure 3).

It should be noted that before the full-scale war, Ukraine was among the group of countries with the lowest Gini Index score compared to the countries of the European continent. In particular, Ukraine's Gini Index value in 2021 was 24.4. For example, in Austria, the Gini Index was 27.4, in Belgium – 26.2, in Estonia – 30.5, in Poland – 28.1, in France – 29.2, and in the Czech Republic – 24.8 (OECD, 2021). The sharp increase in the Gini index in 2023 indicates problems in shaping income policy, which directly affects the consumption behaviour of different population groups. The gap in consumer opportunities is clearly demonstrated by the differences in incomes of different decile groups. For example, while the first decile had an income of UAH 1549 per equivalent person, the second decile had an income of UAH 3536, which is twice as much, the seventh decile had an income of UAH 10,462, the ninth decile had an income of UAH 16,420, and the richest tenth decile had an income of UAH 35,000, which creates different opportunities for spending and, consequently, for satisfying needs.

Consumer behaviour is changed not only by the level of income but also by its actual or expected growth or decline. Such impacts are examined either separately or in combination with changes in prices for goods and services. Representatives of different schools of thought are constantly debating which laws "work" in relation to modern consumers and which do not. Obviously, many of the postulates and previously proven hypotheses do not "work" in their "pure" form under current circumstances. At the same time, the coronavirus crisis and the quarantine declared in many countries have clearly shown that, for example, Giffen's law, named after the famous British statistician and economist, manifested itself almost as it was described in the XIX century. The difference was that purchases were made not only by people with low and middle incomes (as in Giffen's assumption) but also by quite well-off people. Employment parameters are also determinants of consumer behaviour. Thus, researchers (Meng et al., 2003) have shown that household consumption directly depends on the level of employment security; the transition from the informal to the formal sector with a lower risk of losing a job even with lower earnings leads to an increase in consumption, and vice versa; representatives of different professions have different consumption behaviour; household consumption decisions depend not only on income uncertainty but also on the level of labour mobility.

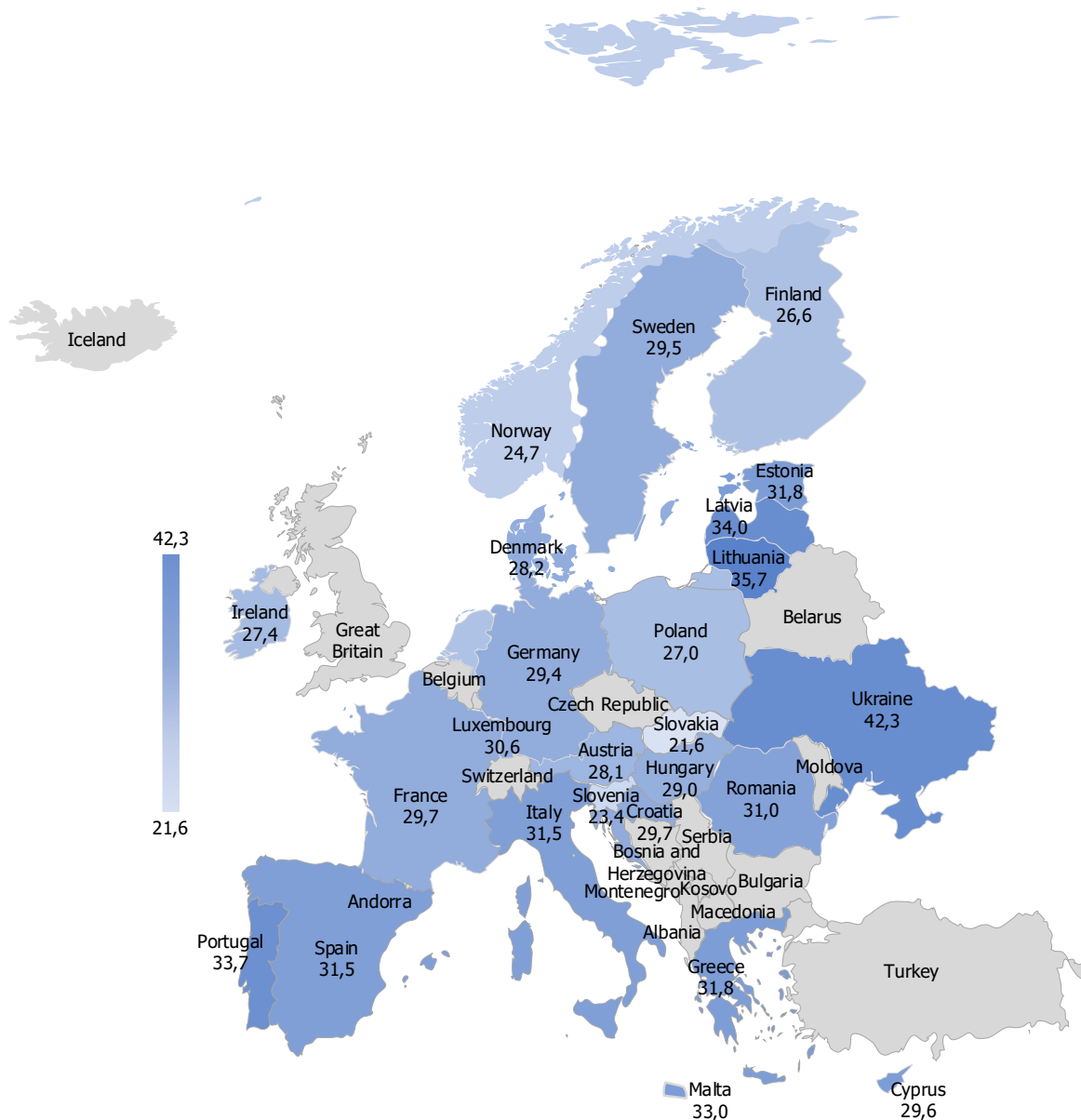


Figure 3. Gini index in selected European countries in 2023. (Source: *Income inequality. OECD*)

Consumer behaviour is significantly influenced by household demographics. According to the Generational Theory, the living generations are the Great Generation (1901-1927), the Silent Generation (1928-1945), Baby Boomers (1946-1964), Generation X (1965-1980), Millennials or Generation Y (1981-1996); Zoomers or Generation Z (1997-2012); and Generation Alpha (early 2010s - mid-2020s). The theory is based on the idea that it is values that define a generation as a group of people, and that values have a significant impact on our behaviour, including consumer behaviour.

The level and structure of consumption transforms with changes in household's demographic composition. For example, new needs (baby clothes, toys, food, etc.) and, accordingly, additional expenses arise with the birth of a child. Mother's diet and nutritional intake may also change if she is breastfeeding. Accordingly, the rest of the family will either have to adapt their food preferences or organise separate meals.

As a rule, households adjust their consumption behaviour at different stages of the life cycle depending on opportunities and needs.

Consumption levels and structures are influenced by the residential factor: consumption behaviour of rural residents differs from that of urban residents in a number of parameters. This has its own reasons and explanations, which are described in more detail in the previously published article (Kohatko & Poliakova, 2024). As noted earlier, rural residents have lower

incomes and, accordingly, fewer consumption opportunities, and their behaviour is somewhat different even though their incomes are high by urban standards (Figure 2).

Transformations in consumer behaviour can occur under the influence of new products and services. Depending on the reaction to new products, three enlarged groups of consumers can be distinguished, and accordingly, three behavioural options:

1. The household has been using the usual set of goods and services for a long period of time; new goods and services are added to the consumer basket only when the vast majority of consumers have provided favourable feedback on them, or there is no alternative to the previously used ones.
2. The household gradually integrates various new products into its everyday life while continuing to use traditional goods; over time, new goods and services completely replace traditional ones that could still remain in the consumer basket.
3. The household supports the latest trends in consumption and disseminates them in every possible way, acting not only as a user but also as an initiator of progressive changes in consumption.

As a rule, in any modern society, the largest share of consumers is concentrated in the second group, there are usually few "conservatives" and "innovators", but while the former do not have a significant impact on consumer market, innovators are its drivers, stimulating manufacturers of goods and service providers to develop and offer products that can provide a new level of quality of life.

Consumption culture has a significant impact on consumer behaviour formation, which is exercised through values, beliefs, traditions, rituals, certain social norms and rules within certain social groups, subcultures, etc. Thus, cultural values and beliefs determine which goods or services are considered important or unnecessary for a household. For example, in one culture, goods made from environmentally friendly materials are preferred, while in another, preference is given to goods made from materials that might pollute the environment. Traditions determine which goods or services should be used in a given situation. Purchases are made, or services are ordered accordingly. For example, holiday rituals may include certain types of food or gifts, which stimulate demand for these goods. Even if the household does not hold certain views (e.g., they are not religious), they still celebrate the holidays as their older relatives did and as the majority of the population does: there should be 12 dishes at Christmas; Easter cake with sweet icing and Easter eggs are obligatory on the Easter table.

An important factor in shaping consumer behaviour is life experience. Theoretically, it could be considered in the context of the previous factor, but given the situation in Ukraine, we consider it appropriate to single it out separately. Undoubtedly, the greatest loss for Ukraine is people, military and civilian, and the loss of human life is incomparable to any other. Direct losses are associated with participation in hostilities and exposure to shelling. However, experts predict an increase in mortality after the war, both due to illnesses already present during the war and acquired as a result of stressful situations.

Due to occupation and shelling, a large part of the population has lost their homes and other property, suffered great social disasters, and they have to start from scratch. This has without a doubt already affected consumer behaviour, and not only of the affected families. In the future, this will also be reflected in consumer behaviour in the whole society, as the negative experience has affected several generations of Ukrainians. The impact of war will be described in more detail in the following sections.

The most common consumer behaviour strategies and their impact on quality of life.

Each household's behavioural strategy is formed under the influence of certain factors, a set of which may be universal, i.e., true for many economies, and can be described by a theory that, with a slight modification, can be used to analyse consumption behaviour of households in countries belonging to the same group, say, by the level of wealth (developed and developing countries). At the same time, there may be a set of factors for a particular country that "do not work" in other countries. This may be due to both national-specific consumption culture and extraordinary events that occur in a particular country over a certain period of time, usually for quite a long time.

Although households' behavioural strategies may differ within a particular country, it is still possible to identify those that describe the behaviour of a certain group of households, if not the majority, i.e., are the most typical ones. Many years of research on the specifics of consumption of the Ukrainian population as a whole, different types of households (with and without children, single people, with one child, with two children, large families, pensioner households, etc.) have made it possible to identify three most common consumer behaviour strategies in our society:

- **Strategy 1** – focus on current consumption, using both own and credit resources;
- **Strategy 2** – minimising current consumption, saving even on essential goods and services;
- **Strategy 3** – limiting current consumption in favour of investment in the future (Figure 4).

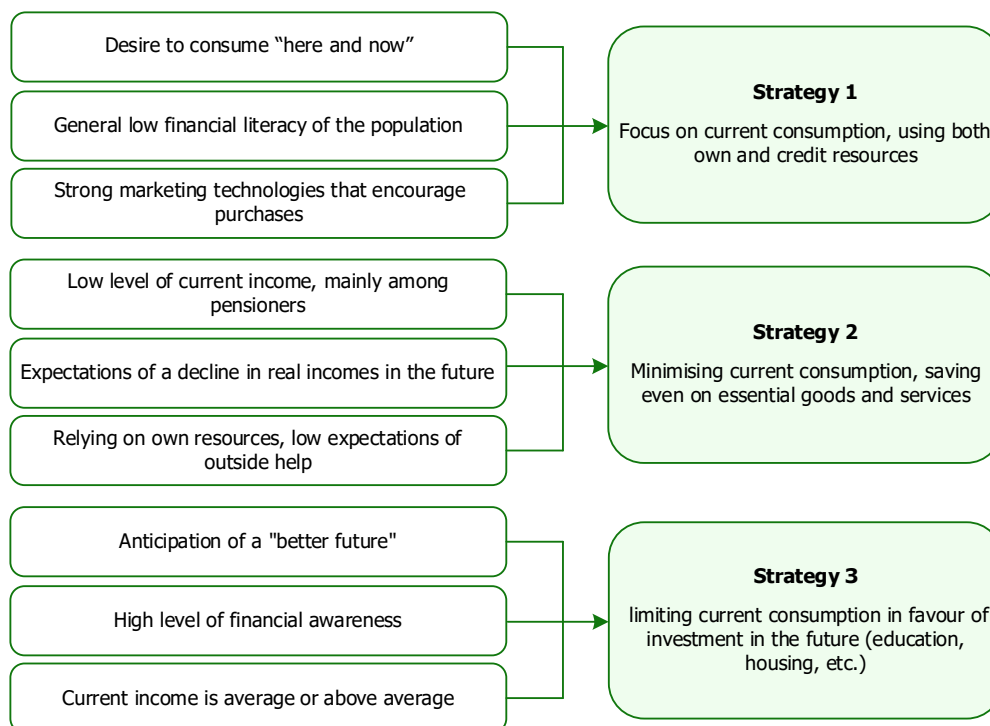


Figure 4. Strategies of consumer behaviour and factors of their formation.

Strategy 1. A clear example of consumer behaviour according to this strategy is current consumption aimed at satisfying a certain emotion (the desire to have a phone, TV, furniture, kettle, etc.) regardless of the availability of their own resources. As a rule, this behaviour is common for people with low financial literacy, which is why they often fall into the trap of dependence on loans and the need to pay interest on them and make purchases under the influence of well-planned marketing technologies.

It is logical that households that are able to repay the loans without a significant deterioration in their financial situation would be the ones to take them, but the survey data show a different situation. Thus, according to the survey of the socio-economic status of households, the share of households using borrowed funds varies between 10-15% depending on the decile. In the poorest first decile, with incomes barely exceeding UAH 1500 per capita, 12.2% of households have loans; in the second and third deciles, the figure is 15%, while in the richest 10 decile, it is only 10.7%. This confirms the thesis that the crucial factor in making a decision to take out a loan is not the financial situation of the household but the desire to satisfy a certain need here and now.

Marketing technologies have a significant impact on consumer behaviour, as evidenced by a number of scientific studies and sociological surveys. In particular, a study by T.V. Gorokhova (2021) indicates that over the past decades, digital technologies and social media have significantly changed consumer behaviour, including through the implementation of digital marketing strategies such as content marketing, influencer marketing, and user experience. Also, according to a Nielsen survey (2023), 59% of respondents are mostly inclined to buy goods under the influence of social media advertising.

A study of the Ukrainians' financial awareness level based on the methodology of the International Financial Education Network of the Organisation for Economic Co-operation and Development (OECD) showed that the Ukrainians are more focused on short-term plans and spending rather than saving. The financial awareness index, which includes financial knowledge, financial behaviour, and attitudes towards financial matters, was 12.3 in 2021, which is only 58% of the maximum value (21 points) and is below the minimum target level recommended by the OECD (14 points). The scores were lower than Ukraine's in Georgia (12.1), Montenegro (11.5), Romania (11.2), and Italy (11.1). Ukraine is 2.6 points short of the leader - Hong Kong - and 0.8 points short of its closest neighbour - Poland (Figure 5).

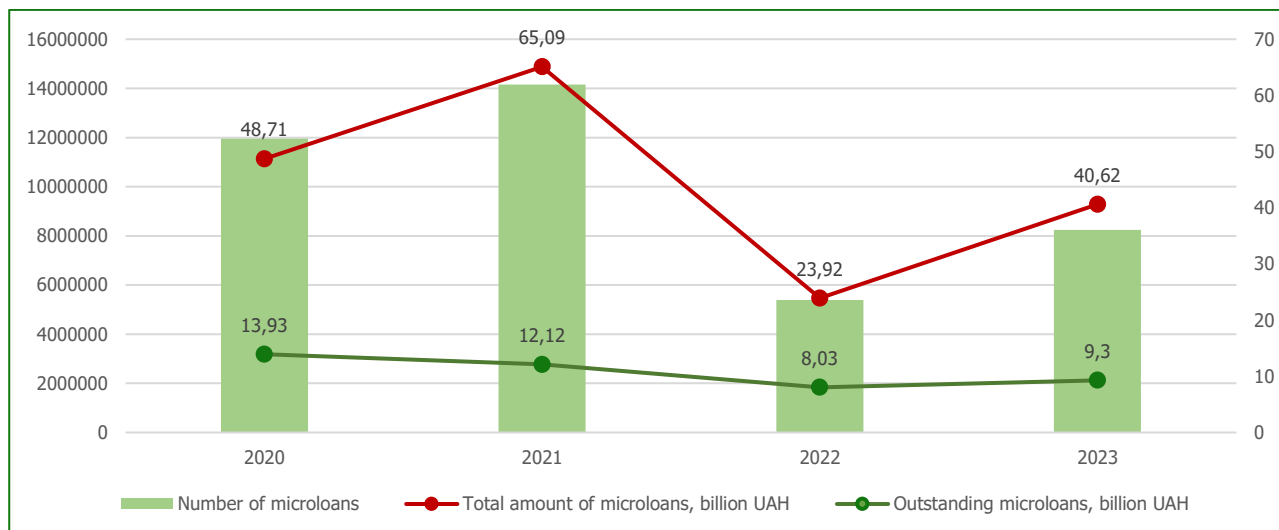


Figure 6. Dynamics of household debt on microloans. (Source: own elaboration based on Opendatabot analytics (2023))

Active consumer lending poses risks to both the population and the country's economy as a whole: people buy mostly imported goods on credit, widening the current account deficit. Many lending institutions no longer require either a down payment or a certificate of income, which may result in some households (those who tend to live on credit and actively use borrowed funds) being over-indebted over time. It is clear that more than 8 million loans issued does not mean that 8 million households have used them: one family may have several loans; it is almost impossible to collect such statistics. Although the total debt burden of households is currently low compared to other countries, if the current pace of lending continues, the situation could change quickly, and not for the better.

The next most common strategy among Ukrainians is strategy 2, which aims to minimise consumption and save even on basic goods and services. This strategy is followed by the majority of households consisting of pensioners; their high share in the household structure determines the prevalence of this strategy (according to the Pension Fund, 10.2 million people receive pensions). The key factors behind the prevalence of Strategy 2 are low current incomes, mainly among pensioner households; expectations of a decline in real incomes in the future; reliance on own resources; and low expectations of outside help.

Thus, in the course of the survey of the socio-economic status of households, members of households consisting exclusively of people of retirement age reported that they lacked, on average UAH 12,000 per month to meet their current needs; 90% said that they had not managed to save money at all in the last three months; 77% did not have savings that would cover all their usual expenses for two months (in case of unforeseen circumstances). Almost half of the surveyed pensioner households lacked the money to buy meat and fish at least twice a week. Only a quarter of the surveyed pensioners are able to spend a small amount of money on their own needs each week.

According to a nationwide financial awareness survey conducted in 2021 based on the OECD methodology, it was concluded that the Ukrainians generally have lower income levels and, accordingly, a smaller margin of safety in case of loss of the main income source and experience more stress over their finances compared to those surveyed in comparison countries.

If one focuses on the proportion of the population whose income is below 60% of the median income in society (income poverty is below 60% of the median income on the EU-SILC equivalence scale), the situation in Ukraine is not yet extremely bad. Thus, according to data from 2023, 24.6% of the population "did not reach" the poverty line (the average for EU countries was 23.1%). In neighbouring Poland, the poverty rate was 20.5%, Lithuania - 24.4%, Latvia - 26.9%, and Estonia - 22.3%. The lowest rates were recorded in Belgium (14%), Cyprus (14.9%), Ireland (15.7%), and Luxembourg (17.2%) (Figure 7).

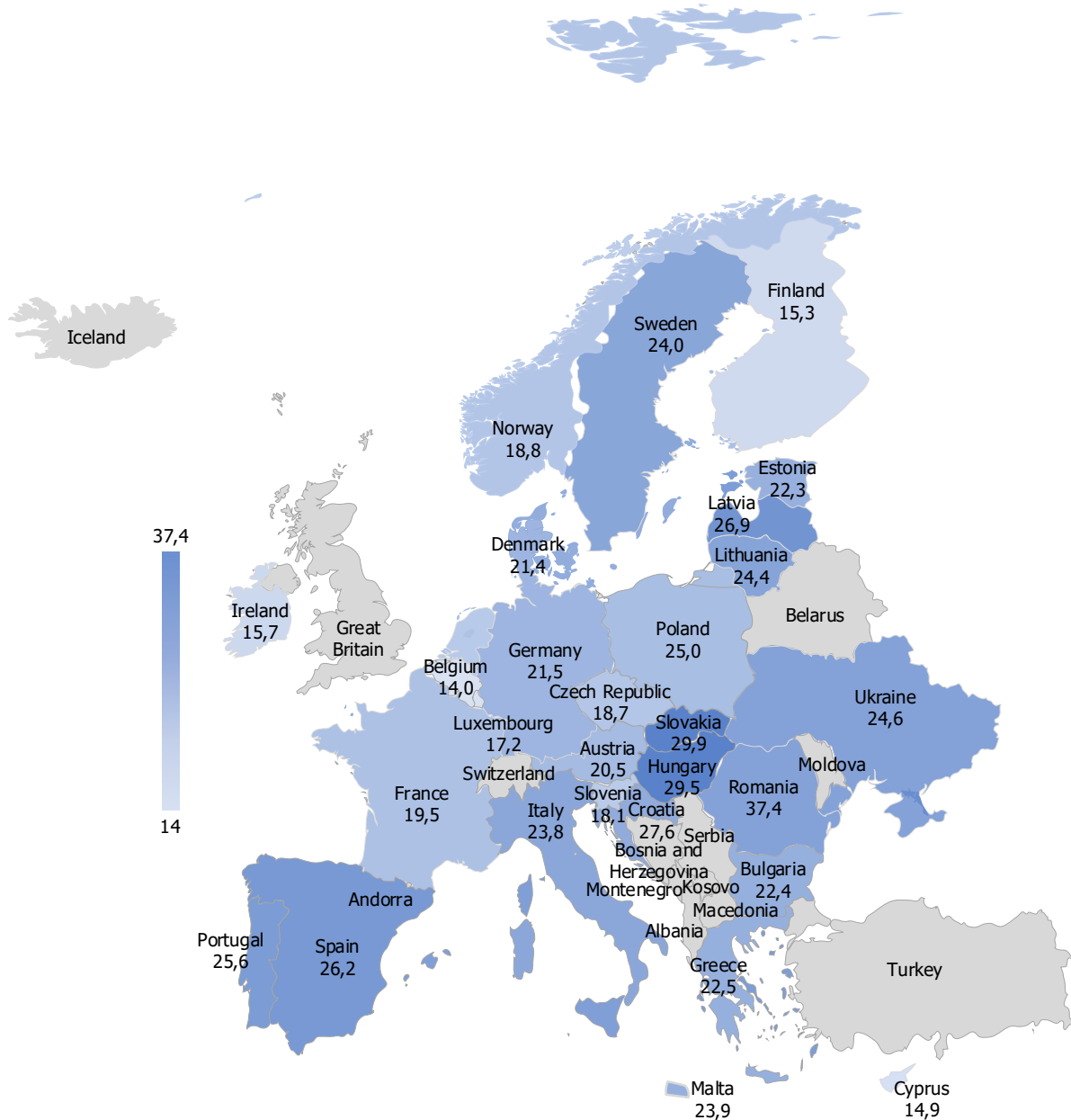


Figure 7. Poverty rate in selected European countries by income below 60% of the median, %.

Ascetic consumption is not so much a lifestyle choice of Ukrainian pensioner households as a forced measure due to low incomes. Thus, as of 1 April 2024, 26.8% of pensioners received a pension of up to UAH 3000, 17.3% - from UAH 3000 to 4000, and 18.6% - from 4000 to 5000, i.e., 63% (almost two-thirds) in total. At the same time, the average pension amounted to UAH 5743 (Pension Fund of Ukraine, 2024).

A survey conducted by Razumkov Centre in January 2024 showed that 11% of the population lacked the money to buy essential food, 38% had enough money to buy food and necessary inexpensive items, and almost 40% had enough money to live on but buying durable goods such as furniture, a refrigerator, or a TV was already causing difficulties. The proportion of those who expect their family's well-being to improve in the next 2-3 years has decreased from 49.5% in February-March 2023 to 31%. Those who believe that their family's well-being will deteriorate over this period make up 17.6%, and those who think it will not change - 17.9% (Razumkov Centre, 2024).

Ukrainian pensioners are in a much worse social situation by many indicators than country's population as a whole, and therefore have to save even on the most basic necessities (Kohatko & Poliakova, 2023). Although indexation of pensions is carried out from time to time, it clearly does not compensate for the rising prices of food and medicine, which are a significant part of pensioner households' expenditure.

Prior to the full-scale war, the Ukrainians tended to appeal to the state when it came to responsibility for their own well-being. Thus, according to the survey, 7.6% of households believed that the state should be fully responsible for their well-being, another 15.4% - mainly the state, 63.8% - both the state and themselves, 10.1% - mainly themselves, and 3.1% - exclusively themselves (State Statistics Service of Ukraine, 2010). However, the economic and social situation in the country has deteriorated, and the opportunities for ensuring a decent standard of living for the population have decreased. In the short term (next three months), one-third of the population expects further deterioration, while only 6.6% of the population hopes for changes for the better; in the long term (2-3 years), 31% of the population hopes for better, 22.5% for worse (Razumkov Centre, 2024). As for pensioner households, despite their low incomes, pensioners have always tried to save at least small amounts, help their children and grandchildren, and cut their expenses as much as possible. Accordingly, it can be assumed that the share of those who rely on outside help is now significantly lower.

Strategy 3. The willingness to limit current consumption in order to invest in the future is the third most common strategy of consumer behaviour. Undoubtedly, wealthier segments of society can afford to save and invest without limiting current consumption, but the vast majority of families have to choose between current consumption and investment in the future.

According to the survey of the socio-economic status of households, in the 4th quarter of 2023, 13.2% of families made savings; among families with savings, 12.5% said that the amount of their savings had increased over the past three months, 45% remained unchanged, and one third decreased. Thus, despite all the troubles, Ukrainians are planning for the future, trying to maintain their usual lifestyle and follow traditions and their own beliefs. The factors that contribute to the spread of Strategy 3 are a psychological attitude toward a "better future" and a fairly high level of financial literacy among a certain part of the population (although, in general, Ukrainians have a level of financial literacy below the OECD recommended level, as mentioned earlier) and current income at or above the average level.

As noted above, almost a third of the population expects the economic situation in Ukraine to improve in the next 2-3 years. Despite the war, part of the population buys homes on credit, carries out major or cosmetic renovations of existing housing, and tries to give their children a good education, i.e., invests in the future. Two other factors are correlated: according to the study, the higher the level of income, the higher the level of financial literacy (National Bank of Ukraine, 2021). Thus, personal income up to UAH 3500 corresponded to a financial awareness index of 11.2; from UAH 3501 to 7000 - 12; from UAH 7001 to 15000 - 12.9; from UAH 2001 to 30.000 - 14.5; and over UAH 50,000 - 15.5. Among people with savings for a period exceeding three months, the financial awareness index was 14.2. Each of these consumer behaviour strategies affects both current and future quality of life, narrowing or expanding opportunities for raising it to a new level (Figure 8).

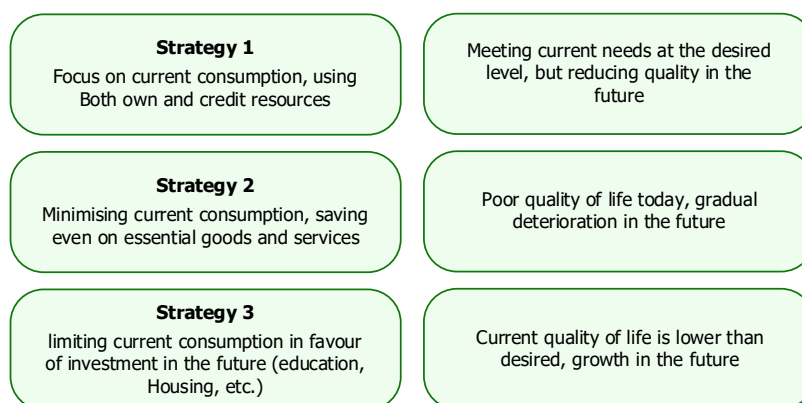


Figure 8. Impact of consumer behaviour strategies on quality of life.

Thus, focusing on current consumption, "living on credit", while ensuring that current needs are met at the desired level, leads to a decline in quality of life in the future without significant income growth. If, on the other hand, a person is forced to minimise current consumption due to low income, denying themselves even the most basic needs, their quality of life will be low in the future, as saving can only go so far. Only when a person makes a choice between wanting to satisfy their current needs at a level far above the basic level, spending all their resources on it, and investing in things that will bring benefits in the future can they expect to improve their quality of life in the future.

Changes in consumer behaviour under the influence of war.

As a result of the full-scale invasion of Ukraine by Russian troops, changes have taken place in all spheres of life, including consumption. Goods and services that were commonplace, necessary, and always available before the war became unavailable to meet even basic needs. This applies to both food and non-food goods and services. Everything that is familiar becomes invisible in everyday life over time, and the awareness of its importance comes only with the deprivation of access to it.

Undoubtedly, the worst situation was faced by the population who were in the war zone: there was a lack of the most essentials - drinking water, bread, medicines, and it was dangerous both to stay and to leave. Searching for food and cooking was life-threatening or even impossible.

At that time, the habit of stocking up on food "just in case" was passed down to Ukrainians at a genetic level from previous generations who survived three famines in the last century alone (1921-1923, 1932-1933, and 1946-1947), became a lifesaver for many. According to calculations by experts from the Institute for Demography and Life Quality Problems of the National Academy of Sciences of Ukraine, during the famine of 1932-1933 alone, the losses due to excess mortality amounted to 3.9 million people (Institute for Demography and Life Quality Problems of the National Academy of Sciences of Ukraine, 2018). Among the older generation, there are still those who survived the Great Famine, as well as those who heard stories from their relatives and friends, living witnesses of famines.

Our "survival programmes" have also shaped our food culture: many dishes are prepared for any holiday, and the food should be varied, usually high in calories and nourishing. Eating food satisfies not only the need for survival but also the need for socialisation and belonging to a certain social group. Deprivation of this, especially over a long period of time, will inevitably lead to the formation of new patterns of consumer behaviour that may differ significantly from the pre-war ones and change our world perception. The scale of such changes will be possible to assess in the near future, but it is already possible to talk about certain transformations that have taken place under the influence of the war (Table 1).

Table 1. Transformation of consumer behaviour patterns under the influence of war.

Pre-war period		During the war
People gave preference to meeting their current needs, since the vast majority of people had their basic housing and property needs met at least at a minimum level.		Consumer priorities have been redistributed under the influence of property loss syndrome, especially among the population affected by hostilities.
Decisions to buy everyday goods were made mainly at the point of sale.		Purchases are planned in advance, and the share of spontaneous purchases declined significantly.
International brands and prices were important in making purchases.		Part of the population ignores international brands, with price and quality being decisive factors.
Domestic products were favoured by a small proportion of the population.		Consumers consciously choose products from Ukrainian brands.
Products from the Russian Federation were popular among the population.		The population deliberately ignores the products of not only Russian firms but also international companies that have not left the Russian market.

The most significant transformation in terms of impact on the future consumer behaviour of the population is the redistribution of consumer priorities: before the war, the majority of the population preferred to meet current needs (as shown above) and, accordingly, spent the lion's share of their income on current consumption, nowadays more and more Ukrainians are thinking about how many things they really need. Due to the war, part of the population lost everything: housing, property, and, with it, their usual environment, circle of friends, memories, and dreams for the future. Therefore, in a new place, they need to start everything from scratch: solve housing issues, buy household appliances, clothes, everyday goods, etc. However, a person will make purchases, remembering that at a critical moment, they had to leave everything behind and leave with a minimum of personal belongings, which turned out to be quite enough for a while. Without a doubt, the most difficult thing for Ukrainian families is to survive the loss of housing: the vast majority lived in their own housing (95.1% nationwide, 91.1% in large cities, and 99.4% in rural areas), rented housing as a rule was a choice of young families seeking independent living and people who moved to larger cities to get a better job (State Statistics Service of Ukraine, 2022). But everyone lived with the idea that they had a place to live "just in case", even if it was not a separate place, in a small town or village, but their own. In European countries, it is common to live in rented accommodation for the whole life, but in Ukraine, it is only when absolutely necessary. Therefore, the search for temporary accommodation,

either in safer regions of Ukraine or abroad, has become a serious stressor for the vast majority of the population. Along with stress, many people have come to realise that it doesn't matter what model of phone they have or how many things they have in their wardrobe. It is important to be able to rest relatively safely and with at least minimal comfort.

The population has become more prudent in their purchases: while before the full-scale war, decisions to buy a particular everyday product were made mainly at the point of sale, today, the share of spontaneous purchases has significantly decreased, and purchases are planned in advance. In this way, the population is trying to optimise spending, remembering the time when they had to limit themselves even to the most basic necessities either because of a lack of funds or because they realised that the available funds could be needed in the event of a crisis, including the need to save lives. According to a study by Gradus Research, 73% of the population makes a decision about making a purchase in advance (Gradus Research, 2024). The areas where Ukrainians save the least are food and medicine, education and transport (including fuel). Moreover, more than 80% of Ukrainians stated that they have some strategic food stock at home, 58% of them continue to buy additional food, and 47% buy medicines for future use. As for nonessential goods, spending on them is declining: 86% save on leisure outside the home, 83% - on alcoholic beverages, 82% - on cosmetics, 80% - on buying ready-to-eat food, 79% - on clothes and shoes, 77% - on household goods and household chemicals, electronics, and household appliances (Deloitte, 2024).

Awareness of the need to optimise costs has led to an increasing proportion of people making purchases not based on the principle of "branded versus non-branded" but rather on the price-quality ratio. Such a transformation took place against the backdrop of a decline in the purchasing power of the vast majority of the population. Perhaps after the war is over, customers will return to their favourite brands and buy the goods they are used to, but only a small proportion of the population can afford to buy what they did before the war. Thus, according to the nationwide survey carried out by the Rating Sociological Group on 5-7 September 2023, 60% of the respondents indicated that their economic situation had worsened, 35% - not changed, and only 5% indicated that it had improved. 23% of the respondents expect the situation to improve in the future, almost the same number - 21% - expect deterioration, and 41% believe their economic situation will not change (Rating Sociological Group, 2023).

A consumer trend that originated back in 2014 and is now becoming more widespread among the population is a high preference for local brands: the fashion for everything Ukrainian is spreading to an increasingly wide range of products. While European countries had previously favoured national producers, the desire to support Ukrainian producers "awakened" when the war began. Before that, for example, Ukrainian designers' clothes were preferred by a small part of the population, mostly young people; the cultural space was filled with Russian-language content, and Ukrainian content had to be "promoted" on the air by setting quotas.

Nowadays, the population not only ignores Russian brands but also deliberately does not buy goods from foreign companies that have not yet left the Russian market. Thus, according to Deloitte, 71% of Ukrainians are ready to refuse to buy goods from a manufacturer or seller that remains on the aggressor country's market. More than one-third of respondents are willing to buy goods from businesses that donate to the Armed Forces or have suffered as a result of the war, even at a higher price. Of course, not everyone can tell whether a company is working with the aggressor country or not, as this information is thoroughly concealed.

In order to help ordinary citizens understand this, experts have developed special apps like Rubargo that track a company's ties to the aggressor. Rubargo allows you to find companies and brands that pay taxes in Russia. This can be information from public sources: news, company press releases, or an international institute's research. The Liga360 platform allows businesses to check their counterparty or partner for dubious connections by simply entering the name or code of the Unified State Register of Enterprises and Organisations of Ukraine in the analysis and verification functionality.

A detailed assessment of the transformations in the consumption of food, non-food products and services by the population under the influence of a full-scale war is described in a previously published paper (Cherenko L., Polyakova S., Shyshkin V, 2023).

In view of the above, in order to ensure a high quality of life in the future, it is necessary to popularise and promote the spread of the Conscious Consumption Strategy in Ukrainian society. This strategy is only gaining momentum in Ukrainian society, spreading mainly among young people. The key conditions for the implementation of the Conscious Consumption Strategy are making purchases after realising one's own needs, or, in other words, answering the question: "Is a certain product or service necessary?" "Is a certain product or service necessary? Does it satisfy a need?"; preferring environmentally responsible and socially conscious brands; focusing on the efficient use of resources; maintaining a reasonable balance between the price and quality of goods; supporting local businesses and initiatives aimed at improving the quality of life, etc.

Conscious consumption helps reduce the use of resources and the volume of waste, which contributes to the conservation of natural resources and reduces the negative impact on the environment. When consumers consciously choose goods and services, they encourage producers to improve the quality of their products and services. The choice of environmentally friendly and safe products contributes to the health of consumers, as they do not have a negative impact on the body. Supporting companies that practice social responsibility and provide decent working conditions for their employees contributes to the development of society and raises living standards. Consumers who consciously choose goods and services influence market trends, creating demand for environmentally friendly and high-quality products. This can contribute to a stable economic situation and the development of entrepreneurship aimed at innovation and sustainable production.

DISCUSSION

Research on household consumer behaviour as a separate branch of economic and social science dates back to the mid-1950s. Representatives of different schools and directions have put forward and substantiated their hypotheses about the factors that shape consumer behaviour and can change it, the universality/uniqueness for each country, specifics of reaction to external impacts, etc.

In studying the consumer behaviour of households in the context of ensuring a high quality of life, the main factors of influence have been identified, some of which are confirmed by other scholars: income level (Kosar, N., Mamchyn, M., & Baran, A., 2022); changes in income and prices for goods and services; employment parameters (Dluhopolskyi, O. & Bilovus N., 2024); demographic characteristics (Omarov E., 2021); place of residence; attitude to the emergence of new goods and services (Shevchenko, M., 2024); consumption culture and life experience (Gorodnyak I., 2016). During the war, the affiliation of the product or producer with Russia was added to these factors since most Ukrainians refuse to buy such goods (Dunska A., Shkolnyi V., Lazebnik V. et al., 2024). All of this once again proves the need to take into account the postulates of behavioural economics when formulating economic policy.

The hypothesis that consumer behaviour changes in times of war, as well as in times of other crises, has been confirmed. This is also evidenced by the results of research by other scholars (Dluhopolskyi O., 2024; Kosar, N., 2022; Shkolnyi V., 2024; Lazebnik V., 2024). Almost all researchers on this issue point to a shift in consumer priorities toward supporting Ukrainian producers and ignoring goods associated with the aggressor country. Singling out the three most common strategies of consumer behavior allowed confirming the hypothesis that the most effective strategy is the one focused on investments in the appropriate capital, which will contribute to improving the population's quality of life. This made it possible to conclude that it is necessary to spread the Conscious Consumption Strategy (Solovjova, J., Yuldasheva, O. & Konnikova, O., 2022; Maier, G., Serena, M. & Julkovski, D., 2024) which is gaining popularity among young people in many countries.

CONCLUSIONS

As a result of the conducted research, approaches to the study of consumer behaviour have been identified, including the economic and social approach, which studies the process of consumer decision-making on the purchase of goods/services; the psychological approach, where consumer behaviour is studied in terms of psychological processes; a combined approach, which is a synthesis of economic and psychological approaches and is based on the postulates of behavioural economics, studies the influence of psychological, social, cognitive and emotional factors on consumer decisions; quality of life approach: assesses how consumer decisions affect the provision of high quality of life.

The key factors influencing the consumption behaviour of Ukrainian households are income level, changes in income and prices for goods and services, employment parameters, demographic characteristics, place of residence, attitude to the emergence of new goods and services, consumption culture, and life experience.

The combined effect of these and other less important factors has shaped various consumer behaviour strategies in Ukrainian society, the most common of which are: Strategy 1 - focusing on current consumption, using both own and borrowed resources; Strategy 2 - minimising current consumption, saving even on essential goods and services; Strategy 3 - limiting current consumption in favour of investment in the future. Each of these strategies affects the quality of life of both individuals and society as a whole.

It has been substantiated that, in terms of improving the future quality of life, the third Strategy is the most effective, focused on investing in things that will bring benefits (education, business development, purchase of property, financial

assets, etc.). To make this particular Consumer Behaviour Strategy more widespread, it is necessary to change the income policy, ensuring wage growth in the first place, and to constantly improve the overall level of financial literacy.

The impact of war on the change in consumer priorities and behaviour has been argued. In particular, it has been revealed that consumer behaviour has become more rational. The population began to take a more balanced approach to purchasing goods, to think over and make purchases in advance, and this applies not only to high-value goods but also to everyday goods. For the vast majority of the population, the priority has become goods with prices proportional to their quality, and "brand hunting" has faded into the background. Consumer priorities have also shifted toward supporting Ukrainian producers and ignoring goods associated with the aggressor country. Due to the fear of having to change their place of residence, IDPs are striving for minimalism. All of this creates the preconditions for the spread of the Conscious Consumption Strategy in Ukrainian society, which is focused on the formation of a healthy lifestyle, sustainable development, social responsibility and achievement of a new quality of life.

In order to disseminate this Strategy, the state and local authorities should develop measures to promote a healthy lifestyle; review approaches to income policy in terms of regulating the remuneration system and pension provision to reduce significant unjustified differentiation in wages and pension payments; introduce mechanisms of support for socially responsible enterprises and initiatives aimed at improving the quality of life; strengthen control over the quality of goods and services consumed by the population.

The implementation of these measures will contribute to the formation of a sustainable, environmentally safe and just society that will ensure a high quality of life.

ADDITIONAL INFORMATION

AUTHOR CONTRIBUTIONS

All authors have contributed equally.

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CONFLICT OF INTEREST

The Authors declare that there is no conflict of interest.

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Лопушняк Г., Полякова С., Когатько Ю., Рябоконт І., Фоменко О., Миляник Р.

СПОЖИВЧА ПОВЕДІНКА ДОМОГОСПОДАРСТВ УКРАЇНИ: ЧИННИКИ, СТРАТЕГІЇ, ЗМІНИ ПІД ВПЛИВОМ ВІЙНИ

Результати цього дослідження полягають в узагальненні теоретичних підходів до вивчення поведінкових стратегій у споживанні, виокремленні й описанні підходу, що ґрунтується на оцінці впливу стратегій споживчої поведінки на поточну та перспективну якість життя. У контексті означеного підходу визначено найбільш вагомі чинники формування споживчої поведінки (рівень доходів, зміна доходів і цін на товари й послуги, параметри зайнятості, демографічні характеристики, місцевість проживання, ставлення до появи нових товарів і послуг, культура споживання, життєвий досвід) і варіанти поведінки в межах кожного чинника. Висунуто й емпірично доведено гіпотезу про домінування трьох стратегій споживчої поведінки в українському суспільстві (орієнтація на поточне споживання з використанням і власних, і кредитних ресурсів; мінімізація поточного споживання; обмеження поточного споживання на користь інвестицій у майбутнє), оцінено вплив кожної зі стратегій на якість життя населення; обґрунтовано

чинники поширення кожної зі стратегій. Описано трансформації, які відбулись у царині споживання під впливом війни, визначено нові споживчі патерни, що сформувалися в різних групах населення.

Ключові слова: споживча поведінка, стратегії споживчої поведінки, якість життя населення, соціальна стратифікація, рівень бідності населення, доходи населення, соціальний вплив споживчої поведінки

JEL Класифікація: E21, I31