

Diagnosis and causes of consumption servicization in Polish households

Anna MURAWSKA

**Jan and Jędrzej Śniadeccy University of Science and Technology in Bydgoszcz
Faculty of Management, Department of Economy and Economic Law, Poland**

Abstract: This paper attempts to analyse the level and structure of consumption servicization in Polish households in the years 2000-2015 as well as directions of changes in this regard in the years 2005-2015. In addition, causes, advantages, and disadvantages of the increase in service expenses were analysed. The paper elaborates on the concerns that were taken up with the aid of secondary and primary data. The level of expenditure on services related to the use of apartments, health, transportation, communications, recreation and culture, education, and the use of restaurants and hotels was analysed. Classification of expenses is based on the Classification of Individual Consumption According to Purpose – COICOP 2013. The percentage of service expenses incurred by Polish households relative to the general expense structure is 51%, which makes Poland rank among developed countries that have service societies. The highest expenses are paid for the use of apartments and transportation, while the greatest increase in expenses in recent years took place in the use of restaurants and hotels. Fundamental reasons behind consumption servicization can be seen as rooted in the absence of free time, on the one hand, and in the increasing standard of living of Polish citizens, on the other hand.

Keywords: servicization, services, diagnosis, causes, advantages, household, consumer

JEL codes: D12, D14

DOI: <https://doi.org/10.25167/ees.2018.46.18>

1. Introduction

The changes in consumption seen in the last few decades are characterised not only by its rapid numerical growth but, above all, by transformation of ways in which needs are satisfied and ultimately by modification of value systems held by most people. Cz. Bywalec (2010: 194) has expounded on the birth of new consumption and establishment of new consumerist culture. The

Correspondence Address: Anna Murawska, Department of Economy and Economic Law, Faculty of Management, University of Science and Technology in Bydgoszcz, Fordońska street 430, 85-790 Bydgoszcz, Poland, phone: 52 340-88-70, mobile phone: 508-335-775; email: anna.murawska@utp.edu.pl.

symptoms of this process include trends in consumption, such as greening, servicization, dematerialisation, individualisation, homogenisation, heterogenisation, de-consumption, politicisation, mediatisation, virtualisation, presumption, and others. Most importantly, at the roots of establishment of the new consumption lie new, previously unrecognised needs, on the one hand, and new means of satisfying these needs, likewise unknown or even unthinkable until just recently, on the other one. Additionally, the subject of consumption itself – man – is not the same in terms of society and culture as he was a few or a dozen centuries ago (Bywalec, 2010: 194).

In the 21st century, behaviours of consumers are shaped under the influence of a large variety of changes having a parallel course of action. Globalisation, development of state-of-the-art technology, the ability to use the Internet, changes in activities undertaken in leisure time, market saturated with products and the offered services, taking care of good workplace conditions, keeping work and family balanced, taking care of housing conditions, the natural environment, health, or societal environment are all stimuli that have an effect on creation of the new consumer model (Włodarczyk, 2016: 699-708; Dąbrowska et al., 2015: 58).

One of the signs of new consumption is the ever increasing significance of services in the activity of modern economies, societies, and households. The process of changes that have been taking place has commenced and is irreversible; evolution of the level and structure of consumption in the field of services is driven by an increase in income and greater affluence of the population resulting in an elevated level and quality of life (Murawska, 2015: 991-999; Murawska, 2016: 135-147).

Services have become an indispensable supplement to most material commodities; they enable the entire household to function properly, make it possible to use the blessings of civilisation, enrich human personality, create human capital and a knowledge-based society, release and attractively plan our free time, secure finances, move around (Dąbrowska, 2013: 9-23). The modern consumer is increasingly more express in his demand for services that are modern, innovative, and have a high quality; he/she is focusing on technologies paralleled by the Internet, smartphones, iPads, etc. but he/she also more frequently takes comfort, safety, and leisure time into consideration while making purchase decisions (Bombol and Dąbrowska, 2003). In consequence, consumers continuously more often feel needs that can be satisfied through the use of service provision.

2. Objective, material, and method of the study

The objective of this paper was to try to assess consumption servicization in Polish households. The paper presents the causes, advantages, and disadvantages of consumption servicization; it also includes an analysis of the level of expenses paid by households for services, the share of expenditure on services relative to total expenditure in the years 2000-2015 as well as directions of changes in this regard that were taking place in the years 2005-2015. The article contains theoretical deliberations and presents an analysis of the studied issues using primary and secondary data.

In order to determine the causes, advantages, and disadvantages of consumption servicization, a survey was conducted in 2015 in the city of Bydgoszcz and its vicinity among one hundred respondents representing the local households. The study employed non-random quota-based sampling. The studied households were subdivided according to sex, age, education and professional status of the 'head' of the family, place of residence, and income earned in the family.

In order to analyse the level and structure of expenditure on consumer services, the data obtained from a study on household budgets in Poland were used. Classification of the expenditure on consumer services executed in the present paper is based on the EU Classification of Individual Consumption by Purpose – COICOP 2013 (Główny Urząd Statystyczny, 2016: 20). In order to weight the prices of consumer goods and services, harmonised indices of consumer prices (HICP) were used; the indices are calculated according to a unified methodology of the European Union. HICP for Poland are based on observation of representatives of consumer goods and services and a system of weights built on the structure of individual consumption in the household sector taken from national bill statistics prepared two years ago. The harmonised price index is calculated using the Laspeyres' formula. According to the inflation criterion provided in the Maastricht Treaty, HICP is the basis for assessment of price stability. In Poland, this index has been calculated since 1997 (Główny Urząd Statystyczny, 2018). Secondary data was used to calculate stratum weights and link relatives I_s . In order to better illustrate the results of the study, the descriptive, comparative, and graphical method was used.

3. Servicization – causes, advantages, and disadvantages

The dynamic development of services in highly developed countries has made them become the leading sector of economies and social life in these countries. The rate of this process shows that in the last few decades of the 20th century a service revolution was carried out in countries of the Western Hemisphere and these countries entered a new post-industrial development stage. This phenomenon has been called the servicization of economy (Bywalec, 2010: 198). In the macroeconomic perspective, servicization of economy means increased employment in the tertiary sector (service sector) (Noga, 2000: 56). Increased share of the service sector in creation of the domestic product, which is a feature characteristic of economic development of moderately and highly developed countries, leads to the transformation of industrial societies into service societies. As the percentage of the service sector contribution is growing, the servicization of consumption in households is rapidly progressing as well (Bywalec, 2010: 199). Consumption servicization sets the level and standard of consumption, significantly affecting behavioural patterns and lifestyle (Zalega, 2012: 129). The predominant circumstances favourable to the servicization of consumption are:

- complementarity of numerous material commodities and services,
- substitution of some of the material commodities and services,
- ever more pronounced social and technical division of work,
- socio-economic progress, particularly humanisation and intellectualisation of human life,
- increasing duration of human life, increase in the number of elderly people and their economic emancipation,
- political changes and changes in legislation providing the service sector with growth opportunities (Dąbrowska et al., 2010; Bywalec, 2010: 199; Włodarczyk, 2016: 701).

The dynamics and structure of consumption servicization processes of a specific society in a specific period is predominantly determined by:

- the type of services and methods of their distribution – i.e. whether they are made available to people as goods, thus being purchased in return for consideration (private goods) or provided free of charge by public institutions, mainly state-owned (public goods),

- affluence of households expressed in the level of current disposable income and other assets (e.g. shares, bonds, deposit accounts, real estate, etc.),
- prices of consumer goods, i.e. their absolute value, dynamics, and mutual relations between the prices of material goods and prices of services,
- factors of socio-psychological character, such as the level of cultural development of society, imitation propensity, etc. (Bywalec, 2010: 200-201).

As experience of highly developed countries shows, consumption servicization processes do not follow an identical path in all social groups. This is a consequence of varied features of households and their varying susceptibility to external factors. For instance, factors affecting the level of expenditure on services are features of households, such as social and professional group classification, location (city, village, and province), the level of income, and inclusion of children or disabled persons in the household. By way of example, the largest financial outlays related to use of an apartment and to health, transportation, communications, recreation and culture, education, and the use of restaurants and hotels, are incurred by the households of old age pensioners, non-blue-collar workers, or employees working on their own account, households in the largest cities, having the largest income, devoid of persons with disabilities, in provinces with the highest economic development, and households of married couples without children. Exceptions include education, where the highest expenditures are incurred by married couples with two children, and restaurants and hotels, where they are incurred by married couples with one child. On the other hand, expenditure on services on the lowest level is incurred by households of blue-collar workers, farmers, and disability pensioners, households in villages, those having the lowest income, those including persons with disabilities, households in regions where the level of development and the quality of life are the lowest, and households of married couples with three or more children. Households that satisfy educational needs have somewhat different characteristics, for the lowest expenditure on education is incurred by the households of old age pensioners and those of married couples without children (Murawska 2015: 991-999).

The servicization phenomenon can be perceived by service consumers as positive or negative. Intensity with which one perceives this phenomenon can be affected by various factors, such as income, presence or absence of free time, manual abilities, or the level of household members' cultural life. The pilot survey conducted for the purposes of this paper showed that most of the surveyed persons are of the opinion that servicization is positive (75% of the entire

studied group) and that it has an effect on economic development (76%). The most important reasons behind servicization of consumption in households were indicated by the representatives of the studied households to be the lack of time for providing a given service on one's own (43%) and improved living standard of society (38%). Less frequently indicated reasons included cultural development (10%) and more free time (6%). The answers given confirm that Polish consumers have problems with the availability of free time that they can arrange so as to satisfy their recreational, cultural, tourist, educational, sports needs, etc. Having material limitations imposed on his/her available 'free time', the modern consumer is becoming more willing to use services offered by service providers than to perform household work involving, e.g. renovations, repairing devices, childcare or eldercare, cooking, house cleaning, etc. on his/her own.

While relating to the opinion of the surveyed persons indicating the positive aspects of the servicization phenomenon, it has to be noted that the respondents recognise the advantages of the increase in service consumption. According to the most of them, the most relevant advantage of increased availability of service-providing companies and of the ability to use their services is comfort (64% of the respondents in total) and the timesaving effect (43%). The respondents also indicated the following advantages: wide range of service providers (26%), competitive prices (23%), and better quality of services (23%). During the conducted survey, representatives of the households were asked to indicate disadvantages of the analysed phenomenon. Weak points of consumption servicization mentioned by the respondents included high prices of services (61%), the tendency to pay for a given service rather than to provide it on one's own (48%), lack of ubiquitous availability (43%), and unfair competition between service providers (16%).

4. Diagnosis of service consumption – the level of expenditure, types of consumed services, and directions of transformations

The indicator that serves the purpose of measuring consumption servicization in households is the expenditure on services and, in particular, modification in the percentage of expenditure on services within the structure of household expenses in general. In recent years, this phenomenon has been reported all over the world, for the percentage of household budget expenses consumed by services is getting larger; these services include consumption in food establishments, hiring babysitters or persons to provide eldercare services, catering during meetings, making use of

cleaning companies, IT services, home delivery of items purchased over the Internet, etc. In highly developed countries, more than half of the household consumption expenses are currently paid for services purchased. According to Eurostat data (Eurostat..., 2017), the average percentage of expenses devoted to services to total expenses is 61.6% in the European Union and 52.6% in Poland, whereas the largest increases in particular groups of expenses relative to total expenses was noted in expenditure on water, electrical energy, gas, etc. as well as on healthcare and education.

As the data obtained from household budget studies shows, average monthly expenditure of Polish households on goods and services has been dynamically increasing for the last few years. The rising consumption outlays are becoming more dynamic due to increasing income earned by household members, increasing remuneration for work, greater affluence and subsequent general improvement in the level and quality of life of Polish citizens. While in 2005 the average monthly expenditures on goods and services per 1 person in a household were equal to PLN 690.30, by 2015 this value increased to reach PLN 1091.19 (link relative I_s for the earned income was 158.1%).

To begin with, it should be emphasised that only tentative conclusions can be drawn from the data regarding the level and structure of expenditure on goods and services taken from household budget studies. The first reason for that is that only some part of households was studied, the second – that the part of services that are public goods is not registered in the structure of consumption, and the third – that the expenses incurred to satisfy specific needs with regard to the use of an apartment and energy carriers, healthcare, transportation as well as recreation and culture are comprised not only of expenditure on services but also expenditure on goods, e.g. fuel, medicinal and pharmaceutical products, devices and medical equipment, audio-visual, photographic, and IT equipment, other equipment related to recreation, and expenditure on gardening articles and house pets (Główny Urząd Statystyczny, 2016: 270-275). Nevertheless, this data can still be used as valuable information that allows some conclusions about servicization to be drawn (Table 1).

After breaking the data down into need groups, Polish consumers incur the greatest expenses for using an apartment and energy carriers (PLN 219.48 in 2015) and the lowest on education (PLN 11.18 in 2015). Since 2000, expenditure on services intended to satisfy housing, health, transportation, communications, recreation, and educational needs has been constantly on

the increase. A substantial rise in service expenses in the years 2005-2015 was observed in the apartment and energy carriers group ($I_s = 161.8\%$), whereas the smallest rise was noted in education expenses ($I_s = 123.3\%$). However, the biggest increase in expenses pertains to satisfaction of needs associated with consumption of services offered by restaurants and hotels. Compared to 2005, the restaurant and hotel expenses incurred by Polish households in 2015 were 3.5 times higher ($I_s = 354.4\%$) (Table 1).

Table 1. Average monthly total expenditure and expenditure on services per 1 person in households in the years 2000-2015

Breakdown	Years									I_s for 2015 (2005=100%)
	2000	2005	2008	2010	2011	2012	2013	2014	2015	
	average monthly total expenditure per 1 person in households, in PLN									
Total expenditure	599.49	690.30	904.27	991.44	1,015.12	1,050.78	1,061.70	1,078.74	1,091.19	158.1
	including expenditure on services:									
use of apartment and energy carriers	107.21	135.64	170.80	199.88	210.34	213.77	220.56	216.73	219.48	161.8
including energy carriers	58.19	75.83	96.36	118.18	124.21	127.26	129.80	123.65	124.38	164.0
health	26.63	34.72	43.68	47.42	50.41	52.68	53.94	53.95	57.61	165.9
transportation	59.56	61.49	91.08	94.78	97.03	102.92	102.38	98.99	95.81	155.8
communications	21.05	36.67	42.98	43.43	42.59	41.90	54.69	54.17	54.91	149.7
recreation and culture	40.08	47.25	71.86	79.80	81.81	85.55	69.22	70.13	73.48	155.5
education	8.61	9.07	11.28	12.75	12.48	12.41	12.53	11.98	11.18	123.3
restaurants and hotels	8.41	12.80	18.08	22.93	24.82	29.25	30.64	45.09	45.36	354.4
total expenditure on services in PLN	271.55	337.64	449.76	500.99	519.48	538.48	543.96	551.04	557.83	165.2

I_s – Link relative for 2015 (2005=100%)

Source: own calculation based on Główny Urząd Statystyczny (2016 and archived publications). *Budżety gospodarstw domowych w 2016 r. (oraz w latach poprzednich)* (Household budgets in 2016 [and in previous years]). Warszawa: Główny Urząd Statystyczny.

In the analysis of consumption servicization, meaningful information was obtained from the structure of service expenses as part of the total expenses. And so the largest percentage of the expenses borne on consumption of goods and services, excluding food expenses, were service expenses related to the use of an apartment and to energy carriers (20.1%). A significant share in total expenditure was also attributed to expenditure on transport services (8.8%) and on recreation and culture (6.7%). Health- and communications-related outlays constitute 5.0% of the total outlays, whereas outlays on restaurants and hotels – 4.2% (data for 2015). The smallest part

of total expenses was educational expenses (1.0%). This relatively low value can be attributed to the system of funding which applies to the consumption of educational services that has been adopted in Poland – as a result of effective state policy of providing free kindergartens and education on the primary/secondary, high school, and academic level, part of the educational services constitutes a public good arising from the state policy.

Table 2. Proportion of expenditures on selected services in the total expenditure structure in Polish households in the years 2000-2015

Breakdown	Years											I _s for 2015 (2005=100%)
	2000	2005	2007	2008	2009	2010	2011	2012	2013	2014	2015	
proportion of expenditures on services to total expenditures (total expenditures – 100%)												
including expenditures on:												
use of apartment and energy carriers	17.9	19.6	18.4	18.9	19.7	20.2	20.7	20.3	20.8	20.1	20.1	102.4
including energy carriers	9.7	11.0	10.4	10.7	11.3	11.9	12.2	12.1	12.2	11.5	11.4	103.8
health	4.4	5.0	4.9	4.8	5.0	4.8	5.0	5.0	5.1	5.0	5.3	105.0
transportation	9.9	8.9	9.3	10.1	9.7	9.6	9.6	9.8	9.6	9.2	8.8	98.6
communications	3.5	5.3	5.0	4.8	4.5	4.4	4.2	4.0	5.2	5.0	5.0	94.7
recreation and culture	6.7	6.8	7.6	7.9	8.0	8.0	8.1	8.1	6.5	6.5	6.7	98.4
education	1.4	1.3	1.4	1.2	1.2	1.3	1.2	1.2	1.2	1.1	1.0	78.0
restaurants and hotels	1.4	1.9	1.9	2.0	2.2	2.3	2.4	2.8	2.9	4.2	4.2	224.2
Total percentage of all expenditure on services	45.3	48.9	48.6	49.7	50.2	50.5	51.2	51.2	51.2	51.1	51.1	104.5
Servicization of consumption – percentage increase in expenditure on services in the household expenditure structure												

I_s – Link relative for 2015 (2005=100%)

Source: own calculation based on Główny Urząd Statystyczny (2016 and archived publications). *Budżety gospodarstw domowych w 2016 r. (oraz w latach poprzednich)* (Household budgets in 2016 [and in previous years]). Warszawa: Główny Urząd Statystyczny.

Although the total percentage of all analysed expenditure on services rose by 4.5% in the years 2005-2015 (I_s=104.5%), both upward and downward tendencies occur in percentages representing expenditure on particular services. An increasing share of service expenses in the total expenses can be seen in respect of the satisfaction of needs related to the use of an apartment and energy carriers (+2.4%), health (+5.0%), and the use of restaurants and hotels (+124.2%), whereas drops were observed in transportation (–1.4%), communications (–5.3%), recreation and culture (–1.6%) and satisfaction of educational needs (–22%), where the drop was the most marked.

Service outlays in Polish households constitute more than 50% of the outlays in total, which is a characteristic feature of highly developed economies and those growing to become a service society. Table 2 shows that servicization of consumption in Polish households from 2000 to 2011 had been increasing with each year, but the rate of change was dampened in subsequent years and the percentage of total expenditures that are attributed to services in Poland has stabilised around 51% since 2011. The discontinuation of the upward trend can be linked to a number of causes. For instance, social policy implemented by the state can be noted as one of them. Consumers may be spending less on education-related services as a result of numerous institutions providing free kindergartens, free coursebooks, training courses subsidised by the EU, scholarships, etc. Another reason might be the progressing domocentrisation that can, in consequence, render expenditure on transportation, recreation and culture, tourism, and travelling reduced. Due to the diminished sense of security and fear of staying in public spaces that have been on the rise in recent years and that have been caused by climbing crime rates and terrorist attacks, the slowdown of the upward trend leading towards service society in Poland may be upheld in the following years.

5. Conclusions

Household consumption servicization is a consequence of a variety of trends present in societies of developed countries. Advancing globalisation, socio-economic progress, extension of human lifespan and, especially in the case of the Polish society, increased current income and other assets, greater affluence of households, improvement in the level and quality of life, improved level of cultural development, better education level, rising proclivity for travel and trips abroad, all of them caused the consumption servicization phenomenon to intensify in Polish households at the beginning of the 21st century and to begin to stabilise at 51% since 2011. The share of the expenditures on services in the total spending exceeding 50% makes Poland rank among highly developed countries, at the same time making Polish households constitute a service society.

The conducted analyses of available data on expenses incurred for consumer services by households in Poland showed that the largest amounts have been spent on the use of an apartment and energy carriers. It must also be noted that the percentage of these expenses within the service expenditure structure has risen even more within the last decade. Polish households have also

incurred relatively large transportation expenses as well, but in this respect a decreasing tendency has been observed lately. In addition to transport, decreases in service expenditures have also taken place in communications, recreation and culture, and education spending. The biggest increase, on the other hand, has been seen in the use of restaurants and hotels. Although consumers in Poland spend relatively low amounts while using services offered by restaurants and hotels, dynamics of the change in this regard has been the most evident compared to using other types of services. Restaurant and hotel expenditures increased more than threefold in 2005-2015, while the increase in the structure of expenditure on consumer services was greater than twofold.

To sum up, it has to be stated that Polish consumers have incurred rising costs of consumer services in recent years. This tendency can be explained by an increase in prices of the offered services on the one hand but, leaving costs aside, the rich service portfolios of service establishments have been used more often, as well. The most commonly suggested reasons behind the much more common use of services include absence or limitation of free time (e.g. time for preparing a meal at home) and an increase in earned income, entailing improved level and quality of life. The factors determining the development of the phenomenon of servicization mentioned by consumers also include its advantages, such as comfort, time effectiveness, competitive service prices and high quality of the services offered.

Literature

- Bombol, M., Dąbrowska, A. (2003). *Czas wolny. Konsument, rynek, marketing* (Free time. Consumer, market, and marketing). Warszawa: K.E.Liber.
- Główny Urząd Statystyczny (2016 and archived publications). *Budżety gospodarstw domowych w 2016 r. (oraz w latach poprzednich)* (Household budgets in 2016 [and in previous years]). Warszawa: Główny Urząd Statystyczny.
- Główny Urząd Statystyczny (2018). *Zharmonizowane wskaźniki cen konsumpcyjnych (HICP)* (Harmonised indices of consumer prices [HICP]). Available at: <https://stat.gov.pl/obszary-tematyczne/ceny-handel/wskazniki-cen/zharmonizowane-wskazniki-cen-konsumpcyjnych-hicp,10,1.html?pdf=1>. Accessed 3 April 2018.
- Bywalec, Cz. (2010). *Konsumpcja a rozwój gospodarczy i społeczny* (Consumption and the socio-economic development). Warszawa: Wydawnictwo C.H. Beck.
- Dąbrowska, A., (2013). *Konsument na rynku usług* (Consumer on the service market). Warszawa: Instytut Badań Rynku, Konsumpcji i Koniunktur.
- Dąbrowska, A., Byłok, F., Janoś-Kresło, M., Kielczewski, D., Ozimek, I. (2015). *Kompetencje konsumentów. Innowacyjne zachowania. Zrównoważona konsumpcja* (Consumer competencies. Innovative behaviours. Sustainable consumption). Warszawa: Polskie Wydawnictwo Ekonomiczne.
- Dąbrowska, A., Gutkowska, K., Janoś-Kresło, M., Ozimek I. (2010). *Serwicyzacja konsumpcji w polskich gospodarstwach domowych. Uwarunkowania i tendencje* (Consumption servicization in Polish households. Preconditions and tendencies). Warszawa: Difin.
- Eurostat, 2016. Available at: <http://ec.europa.eu/eurostat/data/database>. Accessed 27 March 2017.

- Murawska, A., (2016). *Przemiany i nierówności w poziomie i jakości życia ludności w krajach Unii Europejskiej ze szczególnym uwzględnieniem Polski* (Transformations and inequalities in the level and quality of life of the European Union population, with special regard paid to Poland). W: Geise, M., Oczki, J., Piotrowski, D. (eds). *Transformacja gospodarcza w Polsce* (The economic transformation in Poland). Bydgoszcz: Wydawnictwo Uczelniane Wyższej Szkoły Gospodarki.
- Murawska, A., (2015). *Współczesna konsumpcja usług – determinanty, trendy i kierunki przemian* (Contemporary consumption of services – Determining factors, trends, and directions of changes). *Logistyka*, nr 2.
- Noga, M. (2000). *Makroekonomia* (Macroeconomics). Wrocław: Wydawnictwo Akademii Ekonomicznej im. Oskara Langego.
- Włodarczyk, K. (2016). *Serwicyzacja konsumpcji w polskich gospodarstwach domowych* (Servicization of consumption in Polish households). *Prace Naukowe Uniwersytetu Ekonomicznego we Wrocławiu*, nr 449, Wrocław. DOI: 10.15611/pn.2016.449.61.
- Zalega, T. (2012). *Konsumpcja. Determinanty. Teorie. Modele* (Consumption. Determining factors. Theories. Models). Warszawa: Polskie Wydawnictwo Ekonomiczne.

Diagnoza i przyczyny serwicyzacji konsumpcji w gospodarstwach domowych w Polsce

Streszczenie

W artykule podjęto próbę oceny poziomu i struktury serwicyzacji konsumpcji w gospodarstwach domowych w Polsce w latach 2000-2015 oraz kierunków przemian w tym zakresie w latach 2005-2015. Dodatkowo dokonano analizy przyczyn oraz zalet i wad wzrostu wydatków na usługi. W artykule podjęto rozważania podjętej problematyki korzystając z danych wtórnych i pierwotnych. Dokonano analizy poziomu wydatków przeznaczanych na usługi związane z użytkowaniem mieszkania, zdrowiem, transportem, łącznością, rekreacją i kulturą, edukacją oraz korzystaniem z restauracji i hoteli. Klasyfikacja wydatków oparta jest na Klasyfikacji Spożycia Indywidualnego według Celu COICOP 2013. Wydatki polskich gospodarstw domowych na usługi w strukturze wydatków ogółem na poziomie 51% stawiają Polskę wśród krajów rozwiniętych o strukturze społeczeństw usługowych. Wydatki na najwyższym poziomie ponoszone są na użytkowanie mieszkania oraz transport, a największy wzrost wydatków w ostatnich latach nastąpił w zakresie korzystania z restauracji i hoteli. Zasadniczych przyczyn serwicyzacji konsumpcji można upatrywać z jednej strony w braku czasu wolnego, a z drugiej strony we wzrastającym poziomie życia mieszkańców Polski.

Słowa kluczowe: serwicyzacja, usługi, diagnoza, przyczyny, zalety, gospodarstwo domowe, konsument