This paper reflects upon the question whether and to what extent the contact-conditioned language developments result from the structural properties of respective languages or rather are triggered by psychic properties of their speakers. The topic to be discussed here belongs to the sub-topic of the conference: Linguistic issues in multilingualism. Confronting, with each other, two investigative approaches to the study of mutual influences between languages, which focus either on languages themselves or on communicating individuals, it will pay particular attention to a causative role of humans in language contacts. It should expose the fact that the search for unborrowable language features and structures entails, at some point, defining naturalness and primitiveness as properties of language systems or markedness and unmarkedness of linguistic entities and structures. A separate problem worthy of consideration becomes then the degree to which linguistic shifts are dependent upon the state of the recipient language and/or upon the properties of the donor language. More critically, this paper will substantiate the statement that clarifying the rules, which govern the contact-induced language change in terms of communicative properties of humans, implies, for example, dealing with identity and group affiliations of multilingual subjects demonstrable in language transfer, linguistic or grammatical interference, code-switching, etc. Thus, the author will argue that the sources of linguistic changeability and diversity in contact situations, must be read, in the first instance, into the psychic conditionings of socially and culturally determined language speakers. All in all, she will try to prove, on the basis of selected literature, that linguistic borrowings cannot be examined in accordance with universal applicability or absoluteness but with reference to principles of human perception, memorizing, the ability of association, etc., as well as the economy of effort in communication in conjunction with individual and socio-cultural needs of humans, their knowledge and attitudes.