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ОСОБЕННОСТИ ПОВЕДЕНИЯ ПОТРЕБИТЕЛЯ В УСЛОВИЯХ
ИНФОРМАЦИОННОЙ ЭКОНОМИКИ

Аннотация: В статье рассмотрены и проанализированы характерные черты информационной экономики, меняющей мотивы поведения потребителей в условиях постиндустриального общества, а также механизм влияния социальных групп, сообществ потребления на потребительский выбор. Феномен информационного общества формирует кооперированное поведение потребителей.

Ключевые слова: Информационная экономика, постиндустриальное общество, потребительский выбор, поведение потребителя.

FEATURES OF CONSUMERS BEHAVIOUR IN THE CONDITIONS OF
INFORMATION ECONOMICS

Annotation: The article considers and analyzes the characteristic features of the information economy that changes the motives of consumers' behavior in the conditions of a postindustrial society, as well as the mechanism of influence of social groups, consumption communities on consumer choice. The phenomenon of the information society forms the cooperative behavior of consumers.

Key words: Information economy, post-industrial society, consumer choice, consumer behavior.
In the 1960s. The economic world introduced the term of an informational stage of the development of society. New technologies of processing and receiving information have changed the world. Such theories do not deny the characteristics of a postindustrial society, just shifts focus towards information and greater technocracy. From the diversity of social relations at the information stage, we are primarily interested in economic relations. Certainly, the economic sphere undergoes changes under the influence of the transition to a new information period.

It is necessary to consider the main features of the information economy, which is characterized by the following processes:

1. Increase transaction costs in comparison with the costs of direct production of goods. Especially strong growth in the field of information-gathering and processing;

2. An increase in the proportion of non-material goods in the structure of consumption;

3. So-called experienced goods capture the market; these are technically complex devices all the properties of which the buyer will not accept, simply by inspecting the goods or reading the attached description. An example is a laptop, mobile phone or car. Because of this, the asymmetry of information increases and, as a consequence, irrationality in making consumer decisions. The mechanism of deteriorating selection is being launched: bad goods are displacing good from the market. To overcome this trend and fierce competition, producers seek to individualize the goods, the markets are moving towards monopolistic competition;

4. The moral obsolescence of goods occurs more quickly than the physical, which is also associated with the peculiarities of consumption. Because of accelerating progress, the benefits quickly become socially irrelevant;
5. The price of a thing reflects an individual value more than a universal value. It becomes important for people how others will perceive them. The acquisition of a thing complements the created image, image.

It is easy to see that 3 out of 5 items are related to the peculiarities of consumer behavior. This is probably due to the fact that the role of the individual and interpersonal relations in the information society is increasing. In the information economy, goods for which symbolic properties are no less important than utilitarian properties are produced. Signal-sign system in consumption helps not to waste time, quickly find people with similar interests, tastes, to arrange personal life, to enter professional circles. Thus, a person easily penetrates into the clubs that suit him, that is, in the community of consumption, while distancing himself from other communities. Objects of consumption from the objects of possession are transformed into means of communication. It turns out that the nature of the consumed goods is determined not by the personality of this person, not by his individual preferences, but by what he wants to appear in the eyes of others.

Thus, society forces the individual to consume. This consumption is directed not so much to maximizing individual utility, but rather to creating some socially approved level and consumption model. A person is guided by considerations of maintaining or enhancing his status, prestige.

Let us dwell on the mechanism of influence of social groups (consumption communities) on consumer choice. The entire society can be represented as a collection of clubs, which is especially important for the post-industrial period, where the integration of individuals is important. Even if a person tries to deny the system of generally accepted symbols corresponding to one or another age, gender, professional, religious or other group, behavior, including consumer, defines him as a member of a club. A peculiar entrance ticket to the club is a system of behavioral signals issued by an individual.
Meanwhile, in the modern world the amount of information is growing with incredible speed, which is caused by new digital technologies. It becomes increasingly difficult to pass through a giant stream in search of relevant information. Clubs structure the society and reduce the costs of finding information in two ways. First, a person gets information about like-minded people more easily. It is only necessary to correctly decipher the logic of the symbols of representatives of the club of interest and go with them to contact. Secondly, the club offers the opportunity to gather the necessary information, since the members of the club have similar interests, and the reason for staying at the club is communication with like-minded people and exchange of information.

Economic, monetary relations on the Internet today is no longer a novelty. In the global network, they buy and sell traditional and information goods, they pay with electronic money. Another promising innovation is interesting, which is convenient to introduce on the basis of consumer clubs and collaborative technology, a reverse (post factual) order of payment for goods and services. The general scheme is as follows: goods and services are transferred to the consumer, and he pays for them upon use. Consumers are first convinced of the quality of the product, and then, if it suits them, they pay for it as much as they want, or, if the quality is absolutely low, they do not pay at all. As you can see, the scheme is somewhat risky for the seller of goods.

With a reversible payment system, a rational consumer, it would seem, should minimize its consumption costs, without paying anything to the seller, i. E. behave like a free rally. But it is not accidental that the topic of post-factual payments was affected in connection with the club economy and the collaborative mechanism. A member of the club does not want to hide his true opinion about the tested good and evaluate it lower than he actually believes, because this can lead a consumer to retire from the club on the basis of dissimilarity of interests. If the members of the club are in close contact, then from non-payment of a person, again, public sanctions are kept.
- loss of reputation in the eyes of others, a sharp decline in public opinion, rumors and so on.

The generally accepted system of payment before consumption is risky for the consumer. While he does not try a new product or service, he only guesses about its quality and implicit properties. This embodiment of one of the characteristics of economic relations in a technologically advanced society - the asymmetry of information.

In the digital products market, the price signal practically does not work: files with content are the same, copying costs are zero, the number of files can be increased to infinity. In this area, there is no natural deficit, but there is a problem of setting prices. So, in the digital market low-quality and high-quality goods are sold, which are the same. Attempts to establish mechanical barriers (such as copyright) are not very successful, especially in countries with undeveloped law enforcement, including in the virtual space, including China and Russia. On the other hand, on the part of the potential consumer, the usefulness of information digital products is subjective, since its consumption is aimed at satisfying not primary but more complex needs. Therefore, even if such a benefit is qualitatively for one individual, it can be useless for another. To demand payment of a useless good, the cost of which is close to zero, from the point of view of the consumer, is an unfair business.

Thus, with the introduction of post-paid payment in the digital market, for example, in the market of digitized books, the seller risks a little, since text files have a production cost of circulation and distribution of zero. If the digital benefit is realized on the basis of reverse payments within the club system, so that information about the amount paid by a particular member for a benefit would be reflected in the person's profile and be available to other members of the club, the risk of the seller would decrease even more.

Studies by American economists have shown that the most effective way to maximize profits is to combine a reversible pay system, which in the United States...
is called "pay-what-you-wish system", with elements of charitable activity. An experiment was conducted in which buyers of the goods were offered to pay either a fixed price or the same price, but half of the money received would go to charity, or pay according to the "pay-what-you-wish system" scheme, and finally pay the "pay-what-you-wish system", but half of the money would go to charity. Most buyers preferred the last payment option. At the same time, the average price was higher than the average price with the "pay-what-you-wish system" system.

Here there is a psychological factor. First, people create a good image in society; they are important opinion of others. Secondly, they really want to transfer some of the money to charity. The actions of consumers here completely contradict the model of rational economic behavior. However, doing so, people are guided by the opinion of society, the desire to create a high reputation, to support the product or service you like, with other considerations. Such behavior is possible when a person reaches the level of material wealth above the minimum.

With all its advantages for the consumer, the reverse payment system is objectively limited in application in modern markets. The case lies in human nature: although man does not always manifest himself as a rational being, but where there are no strict obstacles to his own enrichment due to non-payment to another subject, he will most likely not fail to take advantage of this opportunity and, having benefited, will leave money for himself. Only motives stronger than easy enrichment can make him pay the proper price. Therefore, "pay-what-you-wish system" today is an interesting novelty that is not widely spread in real life, but promising for paying for consumption of digital goods in Internet communities, where other methods, except for voluntary payments, are acting poorly.

Therefore, today the developed and some developing countries are at the post-industrial stage of development. Otherwise, this stage is called informational because of the primary role of information as the main resource. Changes affect all spheres of life, the economy acquires an informational character. Obvious are the
shifts in consumer behavior that appear in response to new economic conditions. To maximally satisfy the growing needs of people, manufacturers are attracting them to create products (to design, recommendations on the desired functions). Increasing the share of interpersonal services, requiring a long interaction between the client and the contractor. With the development of technology, the volume of production and consumption of information is growing. In order to efficiently process it, save time, it becomes advantageous for consumers to join clubs where like-minded people, guided by their experience, exchange useful information, while reducing overall transaction costs. On the basis of the club system, it is possible to successfully introduce a new scheme of interaction between the consumer and the seller with respect to payment for acquired goods - a system of reverse (post-factum) payment for goods and services that would help to separate substandard goods from quality goods and encourage bona fide and talented producers. This payment system has so far limited application and is associated more with the future. Perhaps some of the trends in the consumer process that can be identified today will be spread and developed in the coming years. What will determine consumer behavior in the future, at the stage of a mature information economy and the transition to the next stage, is difficult to say so far. But it is obvious that scientific and technological progress will not lose the role of the locomotive in the movement of society.

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