

Потребительский выбор

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Аннотация

Рынок является экономической системой, ориентированной на потребителя. Чтобы понять, как ведет себя потребитель, следует понять его предпочтения, и какими мотивами он руководствуется при выборе товаров. Для того, чтобы это выяснить существует теория выбора потребителя.

В жизни каждого человека существует выбор, на основании которого он удовлетворяет свои предпочтения. Потребности человека практически неутолимы, поскольку всегда существуют ограничения для их полного удовлетворения, такие как земля, труд, капитал. Исходя из этого, образуется экономических выбор, появляется необходимость распределения ресурсов для выполнения собственных потребностей. На основе своих доходов, покупатель приспосабливает свое поведение к внешней среде рынка. Несмотря на тот факт, что теория потребительского выбора входит в раздел экономической теории, все данные относительны, так как сложно предсказать точное поведение как отдельно взятого потребителя, так и группу покупателей. Важно заметить, что важны не только экономические, но и социальные или психологические факторы.

Ключевые слова: потребительский выбор, теории потребительского выбора, потребительское поведение

Consumer choice

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Abstract

The market is a consumer-oriented economic system. To understand how the consumer behaves, you should understand his preferences, and what motives are guided by the choice of goods. In order to find out it, there is a theory of consumer choice.

In the life of every person there is a choice on the basis of which we satisfy our preferences. Human needs are almost insatiable, because there are always limits to their full satisfaction, such as land, labor, capital. Based on this, there is an economic choice, there is a need to allocate resources to meet their own needs. Depend on its revenue, the buyer adapts its behavior to the external environment of the market. Despite the fact that consumer choice theory is part of economic theory, all the data are relative, since it is difficult to predict the exact behavior of both an individual consumer and a group of buyers. It is important to note that not only economic factors are important, but also social or psychological factors.

Keywords: consumer choice, consumer choice theories, consumer behavior

The theory of consumer choice studies what exactly the consumer does when choosing goods and services, in order to maximize the utility of the consumption of these things.

There are two theories of consumer choice:

1) Cardinal theory assumes that the consumer can accurately quantify the utility of each commodity in any units.

The basic postulate of the cardinal theory is that utility is absolutely measurable. At the same time, the consumer, being in equilibrium, maximizes the total utility, distributing his income in such a way that the last money spent on the purchase of any product brings him equal marginal utility, i.e. the ratio of marginal utility to the price is the same for all goods. According to the cardinal theory, the condition of the consumer's equilibrium is the equality of the relations of the marginal utility of any goods to the ratio of their prices.

2) Ordinal utility theory is based on the fact that the consumer's preferences regarding the alternatives offered cannot be measured quantitatively, but only compared, that is, one alternative is worse or better than another.

According to this theory, utility is quantitatively immeasurable and the consumer has the ability only to establish, rank the preference of a particular set of acquired goods.

Consumer behavior depends on various factors, but the main points can be defined in the General model of consumer behavior:

- the consumer is trying to identify the best variant, with the condition of maximizing the utility of the use
- the consumer is based on their own preferences
- he acts in the framework of his own interests
- the consumer has a budget constraint in choosing goods

Utility - a subjective assessment of the properties of the good of the individual, which is closely related to the concept of "value", it determines the value of the product in the eyes of the buyer, and therefore the maximum price at which he is ready to buy it.

There are two forms of utility: total and marginal.

Total utility is derived from the consumption of all units of good. Total utility increases as consumption increases, but not in proportion to consumption, and gradually decays until it reaches zero.

Marginal utility is the utility that a person receives from the use of another additional unit of good. Thus, the marginal utility is inversely proportional to the volume of consumption. This dependence reflects the law of diminishing marginal utility: as the quantity of good consumed increases, its marginal utility decreases.

That is why, it can be concluded that the value of the goods is determined by individual ideas about the marginal utility of the last unit of goods available to the consumer. Since the marginal utility of a good decreases as it is consumed, the consumer increases the volume of purchases only when his price decreases.

Consumer preference is the consumer's choice of one economic good in favor of another. The basis of consumer preferences is the utility of the consumer from the economic benefits. Consumers also have preferences that can be defined in the market basket - a list of certain quantities of one or more goods that the consumer buys in the market. Baskets are designed to assess the cost of consumers for the necessary physiological and mental needs. But there are situations when the buyer is equally satisfied with the different components of the baskets, then all combinations of such baskets can be defined in the indifference curve.

When considering consumer demand, some features can also be identified. Which include two types of consumer demand:

1) Functional consumer's demand is a demand that is primarily associated with the consumer qualities of a product, that is, with specific characteristics in the form of design or certain functions of the product.

2) Nonfunctional demand is a demand that arises not because of the consumer characteristics of the goods, but because of the presence of other external factors.

Nonfunctional demand can also be divided into several types:

1. The bandwagon effect is the behavior of the consumer when he depends on the opinion of other buyers, wanting to have the same product as the majority has.

2. The Snob effect – unlike joining the majority, this desire, on the contrary, encourages to purchase a product or service of an exclusive nature.

3. The Veblen Effect – this effect is similar to the snob effect, but the fundamental difference is that the snob effect depends on the size of consumption of the others, while the effect of Veblen depends primarily on the price.

Also, there is a speculative demand that occurs in conditions of shortage of a product, when market supply is not enough or artificially restrained in anticipation of price increases (for example, the demand for buckwheat some time ago), and irrational demand, meaning a fleeting desire to buy unnecessary goods (for example, the location of sweets at the checkout in stores can cause irrational demand).

Budget constraint plays an important role in consumer behavior. While the indifference curves describe the system of consumer preferences, the budget line characterizes the variety of options available to the consumer, that is, the budget constraint shows which consumer sets are available to the consumer at given prices and income.

Thus, consumer behavior depends on many external as well as internal economic factors.

There are also non-economic factors that influence consumer choice.

The purchases made by consumers are greatly influenced by factors of cultural, social, personal and psychological order.

Let's start with the cultural factor, which is one of the main reasons determining human needs and behavior. The child learns the basic set of values, perceptions, preferences, manners and actions that are characteristic of his family and the basic institutions of society. The subculture in which a person can be, also affects on decision-making in the purchase of goods, for example, belonging to a certain religion, where there are prohibitions and special rules of behavior, or the geographical location where the consumer lives, also affects his choice.

Social order includes social roles and statuses, on the basis of which groups of people are forced to behave in a certain way and match the image, for example, to wear expensive suits or stick to a certain brand of car. Family members can also have a strong influence, and even when the buyer no longer interacts closely with his or her parents, their influence on his or her unconscious behavior may still be significant.

Personal factors include age, occupation, economic situation. (for example, with age, the need for certain goods increases, or vice versa, decreases; occupation can determine the list of things required for its implementation; economic situation determines the approach to the distribution of monetary resources for the purchase of goods)

Psychological factor combines consumer beliefs, his motivation, perception of goods.

Thus, consumer choice is a combination of many factors, both economic and non-economic factors. Based on this, you can predict the situation in the market, and despite the theory of

consumer choice, a person can behave unpredictably due to the influence of many factors, in consequence of this, there may be difficulties in analyzing consumer behavior.

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