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Management aspect of education throughout life. Behavior economy in the conditions of informational and innovative development of society

The influence of modern consumer behavior on economic development is considered and analyzed, the rationality of consumer behavior on market demand in the framework of modern information and innovation development is substantiated.

Analyzing the events of recent decades, it can be argued that there is a certain absurdity of many economic ideas and paradigms, since the process of moving away from the main macroeconomic and general theories is due to the rapid change in life. In each country, it has its own time constraints and causes that depend mainly on the stage of development of the state, taking into account not only economic circumstances, but also social, social and, to a very large extent, political [1]. An example of many highly developed countries is the fact that they achieve a significant level of economic power through the use and introduction of qualitatively new information and innovation technologies. In the last few decades, the world has changed radically. Thanks to wireless technologies: mobile and Internet distribution, and the continued availability of laptops and tablets that are connected to the Internet, there have been changes in the quality of life of people. New knowledge and the use of new technologies have created products and services that were hard to imagine decades ago. In addition, cheap communication and transport technologies have made the world "closer," ensuring faster exports of capital, goods and services between countries. In addition to economic growth, changes have led to significant "social stress". A striking example of how innovative technologies have fundamentally changed lives is a small country that is constantly experiencing natural disasters, but it is flourishing and is a developed country in the world, Japan. Modern economists have already christened the processes that take place in this state as "an economic miracle." Indeed, this state has a small area, difficult living conditions, but despite this, in the last decades its main macroeconomic indicators have increased significantly. This became possible due to the state's orientation towards the construction of an information and innovation economy.

Unlike the classical approach to economic theory, according to which people are rational and able to read well, the behavioral economy studies how people make decisions under the influence of independent and random factors. It also depends on how effective the markets are, how the state should interact with them, why there are crises and what to do with them, how to identify incentives and achieve from people the desired behavior [2].

Considering the conceptual apparatus, it should be noted that behavioral economics is a theory that studies the influence of social, cognitive and emotional factors on the adoption of economic decisions by individuals and institutions and the

effects of their influence on market variables (prices, profits, allocation of resources) [4].

That is, the direction of economic theory, which studies the influence of psychological factors on the decision of people in various economic situations. The subject of the study of behavioral economics includes how market decisions are taken and the mechanisms of public choice. In the human economy, the typical demand curve is negative. This means that if the price of a particular product increases, its quantity, which consumers are ready to buy, is reduced. Behavioral economics allows you to determine how people behave and make decisions in situations of uncertainty when they can not assess the risks and probabilities of future events [1].

Consecutive procedures of conscious decisions of human judgment are far from ideal and often lead to errors. People often make the wrong conclusions because of misconceptions about the odds, ignoring the size of the sample or overestimating unlikely events.

The researchers concluded that, on average, people with the same risks are prone to maintaining the achieved financial level, than before its increase. That is, people are only satisfied with the profits received, not their maximization. Under equivalent conditions, the possibility of small losses deters private investors more than achieving a significant income. They avoid the risk of a growing market and are more tolerant of it on the downtrend. This is a common anomaly, which is explained by the fact that the human psyche perceives not so much the absolute value of its wealth as its changes, and the joy of winning is much less than bitterness of the loss. Losses are always more significant than equivalent income. Based on experimental research, the theory of prospects makes a paradoxical conclusion: people are more likely to take on greater risk to avoid losses than to receive an additional premium at a higher risk [3].

The transition to a market economy has increased the importance of activating innovation, which allows you to change the economy. Innovative enterprises have a higher level of output and income, and their innovation activity is associated with the transformation of the results of scientific and technical activities into a new or improved product [3]. On the basis of market relations, volumes of diverse products increase, which leads to consumer behavior. On the basis of market relations, the volume of various products increases, which leads to consumer behavior. That is, people have the choice of what products to buy better, referring to the set price and their own money income.

Previously, all market participants (consumers) had the same information available using the same methods of processing. Therefore, it was easier to predict consumer behavior to the newly created product. Today, with the advent of the Internet, widespread advertising provision, social networks, it has become more difficult to explore and predict consumer behavior. After all, through modern innovation and information technologies, consumers of goods and services become more knowledgeable and therefore more demanding for new products. But, instead, it was possible to quickly disseminate information about innovative products, and with the help of the right advertising and feedback, it is possible to increase the demand in a short period of time without much effort.

It should be noted that consumers of services and goods are not rational. They react to the market according to the emotional, mental state, social indicators. Behavior generates market demand, and demand is based on supply.

Research of the modern market of international economic relations in which a person operates, it can be argued that most decisions are taken under the influence of social and cultural stereotypes, peculiarities of perception, false and inadequate analysis of information and uncertainty of the market, which is influenced by subjective psychological and unconscious factors [2].

Nobel laureate Richard Thaler explained in his works that people's actions violate the laws of the traditional economy through "guided choice." According to the theory of behavioral economy, human actions can be manipulated without bans and orders, because people themselves make choices either rationally or automatically. A person can always be directed to the right customer side. The emotional state in which a person is, can have a significant effect on the choices he performs. In psychologically "hot" states, such as anger, fear, enthusiasm, excitement, etc., individuals are inclined to make ill-advised decisions. On the contrary, in "cold" states - rest, calmness, sober mind, etc. - people are able to make informed decisions. In other words, in "hot" states, people can overestimate the short-term benefits from decisions taken in similar state of decisions and underestimate the long-term costs that arise as a result of such decisions. When making a decision, a person is based on the first information in his head. Moreover, this does not always correspond to his request. It turns out that each of us in the head has a certain comfort zone that we do not really want to leave. When this happens, it seems to us that we are losing something. But even if we do not lose anything at all, there is always a probability of loss. It is from this that the whole behavioral economy begins [4].

An example of direct influence on the behavior of consumers is the correct advertisement with elements of zombie (beliefs). The simpler and accessible the information - the easier it is to convince. In addition, people make decisions based on the information they have heard at the very last moment. It is she who has a much stronger influence on human actions than all that they knew before. Any products can be sold to everyone. The main thing is to find out what a person really needs, to awaken in her the need for the given product and on the basis of confirmed demand in a timely manner and to make a proposal correctly. Where there is demand, there is a proposal. At the same time, with the help of information and innovation technologies, it is possible to manipulate not only a separate segment of the population, but also the consciousness of the whole world.

Conclusion

So, when investigating human behavior, it should be noted that there is the notion of "herd instinct". Forcing one, two, five, twenty five people to believe that these products are vital to them, a week later, half the world will want to get this product and all this is possible only with the help of modern innovation-information technologies, where the distribution of advertising is more powerful than on television or billboards. Therefore, at the present stage of development of society,

information and telecommunication technologies become the main factors of the development of the world economy.

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