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АНАЛИЗ МОДЕЛЕЙ ЭКОНОМИЧЕСКОГО ПОВЕДЕНИЯ В ЭКОНОМИЧЕСКОЙ ПСИХОЛОГИИ

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Аннотация: Эта статья описывает современные подходы к изучению экономического поведения в рамках экономической психологии. Авторы анализируют модель человека в экономической психологии, методологию исследований и различные концепции экономического поведения. Целью работы является описание всех популярных концепций экономического поведения и широкий взгляд на этот объект исследований в рамках экономической психологии. Рассматриваются такие подходы как потребительское поведение, финансовое поведение, предпринимательское поведение и поведение на рынке труда. В рамках потребительского поведения описываются такие модели как «черный ящик», лояльность к бренду, влияние эмоций на потребительское поведение, обмен подарками, развлекательный шопинг, зависимое покупательское поведение. По отношению к финансовому поведению анализируются такие явления как сбережения, кредиты, долги и проблемные долги. Предпринимательское поведение анализируется с психологической точки зрения. Также рассматривается связь между культурой и поведением на рынке труда. Авторы делают вывод, что все концепции экономического поведения, которые сконцентрированы вокруг психологии, экономики и социологии, очень разобщены друг с другом. Это означает, что сейчас существует необходимость в модели, которая была бы способна объединить все существующие концепции.

ANALYSIS OF ECONOMIC BEHAVIOR MODELS IN ECONOMIC PSYCHOLOGY

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Key words: Economic Behavior, Economic Psychology, Consumer behavior, Financial behavior; Entrepreneurial behavior; Behavior in labor market.

Abstract: This article describes modern approaches of studying economic behavior in Economic Psychology. The authors analyze human model in Economic Psychology, methodology of research and different conceptions of Economic Behavior. The purpose of study is to cover all popular concepts of Economic Behavior and give broad view of this object of research within Economic Psychology. Thus such approaches as Consumer behavior, Financial behavior, Entrepreneurial behavior and Behavior in labor market are considered. Within Consumer behaviour authors describe «black box» model, brand loyalty, influence of emotions on consumer behaviour, gift exchanging, recreational shopping, addictive buying and addictive spending. According to Financial behavior such effects as savings, credit, debts and problem debts are mentioned. Entrepreneurial behavior is analyzed from the psychological point of view. And also relation between cultural values and behavior in labor market is considered. The authors conclude that all concepts of economic behavior which concentrate around Economics, Psychology and Sociology are very separated with each other. It means that we need today the model which will be able to unite all existing conceptions.

Economic Psychology lay on intersection of Economics and Psychology [1]. The Economic Psychology could be defined as "an effect of economy on individuals" and as "cumulative effect of individuals on economy". Also it could be consider as a cycle in which individuals influence and have impact. The subject of economic psychology is mental reflection regularities of the economic relations. [2]. Results of researches in the field of Economic Psychology are successfully applied in marketing, advertizing, enterprise consumer policy, finance and experimental psychology.

Human model in Economic Psychology

Avtonomov compared human models in Economics and Economic Psychology and made conclusion that distinction between them is that "psychologists unlike economists determine human behavior not by rationality but something another". For example behaviorists determine it by reinforcement mechanism; Freudians determine it by unconsciousness motivation; stages of human cognitive development are factors of human behavior in Development Psychology; social context and its individual perception are factors of human behavior to social psychologists. Even representatives of Cognitive Psychology who are closer to economists than others underline influence of information processing mechanism specific features on behaviour [3]. Thus it is recognized existence of many different theoretical conceptions of human in Psychology and, consequently, plurality of human models.

Deyneka emphasizes relation between Economic Psychology and common psychological conceptions. She defines three close related components of economic behaviour which usually uses to analysis [2]:

1. Cognitive components and factors (perception and representations, irrational and rational in economic thinking, process of economic choice decision making).
2. Affective components and factors of economic behaviour (role of emotions and feeling in economic decision making and impact of advertising).
3. Motivational components of economic behaviour. Thus, the existing model of human in economic psychology could be presented by 3 components: motivated human, emotional human and thinking human.

Methodology of research in Economic Psychology

The most distributed method of data gathering is survey questionnaire. It is need to notice limitations of this method for study of economic behaviour. Survey questionnaire could show only cognitive component while affective and motivational components are ignored.

It is also could use laboratory experiment which also have some limitations. For instance laws which were got in laboratory could not be always applied to real human behavior [4]. Observation is distributed least of all.

In study of consumer behaviour and behaviour in labor market it is used secondary data analysis. Information is analyzed by mathematical and statistical tools. Such models could be only descriptive. Grigoryeva notices that one of the most important problems of modern Economic Psychology is an absence of deep understanding of methodological approaches which are appropriate to analysis modern study.

Main directions of study and basic theoretical conceptions

The most important researches of economic behaviour in modern Economic Psychology concentrate round several main directions [5]. First of all they considered common contexts of economic behaviour as consumer behaviour, financial behaviour, entrepreneurship, behaviour in labor market, leisure behavior. In the frame of overcoming limitations of economic theory it is investigated altruistic behavior (including reciprocity, justice, cooperation) and conceptions which arose in behavioral economics such as concepts of preferences, usefulness and a choice.

Economic behaviour is considered in its relation with economic consciousness which strongly defines economic behaviour. Moreover other important directions of research are cross-cultural study of economic behaviour and economical socialization. Below we will consider some of mentioned directions more detail.

Consumer behavior

Studies of consumer behaviour have huge applied value are one of the most developed directions of Economical Psychology. Consumer behaviour investigates how individuals, groups, organizations choose, use and utilize products, services, experience or ideas which are satisfy their needs. Consumer behaviour also investigates how processes of consuming affect on customers and society. Besides it is investigates consumer behaviour where customer plays three roles: user, payer and buyer [6]. It is also interesting studied of children consumer behaviour during socialization [7].

«**Black box**» model is the model of decision making about purchase. There are three groups of factors which have influence on such decision making. First are factors of environment such as marketing and environment incentives. Second are personal factors of customers' «black box» like attitudes, motivation, personal traits. Third are factors of decision making such as identification of problem, information searching, evaluating of variants, etc. [8].

Brand loyalty defines as long favor of one or several brand for purchase [9]. Dirihle theory is the model of loyalty which is able to forecast such feature of loyalty as share of purchases and average purchase in the conditions of stable markets [10]. It is also investigated preconditions of loyal customer behaviour in different branches [11].

Influence of emotions on consumer behaviour [12]. A lot of studies were made about relation between emotions and such conceptions of economic behaviour as impulsive purchases, gifts exchanging, need for stimulation and recreational shopping. Rook and Gardner had found that impulsive consuming arises in such emotional conditions as boredom, anxiety and frustration.

Gift exchanging also includes emotions. Results of studies show that both giver and receiver feel different emotions in different situations. For example, a pleasure associates with weddings and birthdays, pride associates with getting degree or an award, hope associates with housewarming or retirement, affection associates with anniversary or funeral.

Recreational shopping as a manner of carrying out leisure is one more additional area of economical behavior. Emotions play important role in recreational shopping and assure pleasure from spending time in the sensually stimulating environment [13]. It is shown that recreational shopping is the consumer activity aimed at satisfaction of customers' need of stimulation.

Addictive buying or addictive spending is the personal tendency and compulsive trait to constantly repeating motive of buying. These motives are very strong. They bring pleasure and satisfaction but they harm person in the end and those who around him [14]. The major amount of buying addicted persons consider purchases as external resource of improving mood or as a reaction to stress, unpleasant emotions and situations which person wants to avoid. Meanwhile main force of dependence consists not in purchasing but in symbolic features of it. For example person could feel satisfaction from seller's attention or from feelings of power during money spending. Almost unknown till 1920th years addictive buying was include in the list of diseases by WHO [15].

In the domestic Psychology it was created special method of description customers' behavior from the point of view of their life strategies and scenarios. This method uses behavioral variables [16]. There are several types of life strategies, its relation with life cycle of product and several types of group scenarios.

Financial behavior

Savings. Psychological analysis of savings substantially differs from economical analysis of savings. Economic analysis considers person as rational agent who seek increasing of their wealth [17]. Motives, effects of subjective timing and factors of planning are main issues of study [18].

The motives of savings are described as a hierarchical structure of cash management motive, buffer motive, saving goals motive and wealth management motive [19]. Buffer motive is possibility to endure financial difficulties. Saving goals is motive of opportunity to acquire certain durable goods in the future.

Uncertainty is the one of the most important features of savings from psychological point of view. Uncertainty of future events associates with financial risks. Prospect to have not enough money to pay all bills are frightening. It forces people to develop plan of savings and to overcome their aspiration to spend all money. Delayed gratification brings more reward in future. «Delayed gratification» is fundamental term for psychological researches [17]. The factors which have strong impact on savings are uncertainty, foresight, self-control, thrift and self-efficacy.

Credit, debts and problem debts. Credit and debts mean repayment of goods and services a several time later after their consumption. Some specialists consider debts in opposite to savings as an aspect of intertemporal choice. Katona points that desire to take loan often relates with high level of financial confidence [20]. The capacity of credit obligations changes during the different periods of time and distributed unevenly within population. Loans are widespread among people with high income who expect its increasing in the future. On the other hand debts and problem debts widespread among people with less income and high necessary expenses [21]. In some cases income could be less not in absolute meaning but in comparative measuring. For example according to some referent group whom model of behavior they copy [22].

The psychological and behavioral factors which could predict behavior in relation to loans and debts are debt attitudes, locus of control, personal traits, and models of customer behavior, referent groups and money management strategies. For instance people with external locus of control are frequently take loans. There are also much more extraverts than introverts among bankrupts.

Entrepreneurial behavior

During more than two last decades the interest to the sphere of entrepreneurship still very high. The cause is that entrepreneurship is one of the most important resource of innovations, workplaces and future welfare [22].

There are such factors of entrepreneurial behavior from the psychological point of view as cognitive, motivational and social characters of entrepreneurs. The cognitive factors first of all include alertness to opportunities. It had been shown that entrepreneurs are more susceptible than others. Most of all it could be seen in ability to find market opportunities. Besides businessmen have internal locus of control more than other people.

It could be distinguished following motivational features: independency and achievement need, high power level, endurance, self-confidence, restrained tendency to risk. Social predictors of entrepreneurial behavior are family, including careers of parents, chosen role model, and social networks.

Within psychology of personal traits it was been found features which allow them to find unused market opportunities. Other important areas of research are norms and rules of behavior and ethical code of business.

Behavior in labor market

In the Economics theory one of major factor of economic behavior on the labor market is the amount of financial compensation. However researches show that different behavior in labor market could exist even if economical factors are absolutely controlled. Economical factors have impact on economical behavior only after passing through different personal filters. Such approach explains why increase of salary doesn't lead to increase of workers efficiency. For example it could be possible in case of cultural values.

Cultural values define different reactions on economic incentives of labor market and as a result on economic behavior. On the other hand long influence of certain economic factors can change cultural values. For example in the western societies significant increase of female labor force led to decrease of birth rate. This illustrates change of traditions under the influence of economic factors.

Motivation to work consists from not only financial component but also from such aspects as feeling of own contribution to something really important, opportunity to meet other people, the response to social expectations or avoiding of boredom.

CONCLUSIONS

1. Researches of economic behavior are concentrating around three scientific areas: Economics, Sociology and Psychology.

2. These scientific areas can't be comparable by its theoretical and methodological approaches and by different vision of person.

3. Application areas of research within various approaches largely coincide. At the same time different aspects of economic behavior are explored on the base different determining factors. These aspects and determining factors correspond to traditional areas of research in three sciences.

4. At the current stage of science development it is starts creation of concepts which capable to become a basis of united science of behavior. The formation of economic behavior multidisciplinary approach is the most important direction of development in each of sciences.

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ЭКОНОМИКАЛЫҚ МІНЕЗ-ҚҰЛҚЫН ЭКОНОМИКАЛЫҚ ПСИХОЛОГИЯ МОДЕЛЬДЕРІН ТАЛДАУ

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Тірек сөздер: экономикалық мінез-құлық, экономикалық психология, тұтыну мінез, мінез-құлық, қаржы, кәсіпкерлік мінез-құлық, еңбек нарығының мінез-құлқы.

Аннотация: Бұл мақала сипаттайды тарихы және экономикалық мінез-құлық аясында экономикалық психология. Авторлары талдайды модель адамның экономикалық психология, әдіснамасын зерттеу және әр түрлі тұжырымдамасы экономикалық мінез-құлық. Жұмыстың мақсаты сипаттау болып табылады барлық белгілі тұжырымдамаларын экономикалық мінез-құлық және кең көзқарас бұл нысан зерттеулер шеңберінде экономикалық психология. Қаралады мұндай тәсілдер ретінде тұтынушылық мінез-құлық, қаржылық мінез-құлық, кәсіпкерлік мінез-құлық және мінез-құлық, еңбек нарығында. Шеңберінде тұтыну мінез-құлық сипатталады мұндай моделін "қара жәшік", адалдығын брендінә әсері, көңіл-күй тұтынушылық мінез-құлық, сыйлықтармен айырбастау, ойын-сауық шоппинг, тәуелді покупательское мінез-құлық. Қатысты қаржылық мінез-құлық талданады мұндай құбылыстар ретінде жинақ, несиелер, қарыздар және проблемалық қарыздар. Кәсіпкерлік мінез-құлық талданады психологиялық жағынан. Сондай-ақ, қаралады арасындағы байланыс мәдениеті мен мінез-құлқын, еңбек нарығында. Авторлар мынадай тұжырымға келді, бұл барлық қолданыстағы ұғымдар біріктіруге қабілетті болар еді үлгі қажеттілігі қазір бар екенін білдіреді.

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