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FEATURES OF CONSUMERS' DECISION MAKING BASED ON THE BEHAVIORAL ECONOMY

Khaietska O.

*Candidate of Economic Sciences,
Associate Professor of Economics Department,
Vinnytsia National Agrarian University*

Abstract

The article considers the peculiarities of consumer decision-making taking into account tastes and preferences, time, prices for goods and services, the value system of the individual, the combination of goods in the basket. All these factors are significant in the formation of behavioral economics. In the study of consumer demand and consumer decision-making, e-tracking (Internet market research), G. Beckwith's marketing research, R. Taylor's model, etc. The causal links between behavioral effects, trends, advertising, and consumer acceptance of the final choice were identified.

Keywords: consumer, behavioral economics, rational decisions, I Tracking, product, brand.

Research in the field of behavioral economics is becoming increasingly relevant, they are aimed at increasing the explanatory and predictive capabilities of economic theories, especially in times of crisis and uncertainty, and allow to take into account the psychological characteristics and irrational nature of economic agents in economic decision making.

Economic theory, microeconomics, any other social science (sociology, psychology or political science) are the subject of human behavior. Man has always been and remains a central figure in economics, regardless of the type of economic relations under study. Studying human behavior, economists for centuries have tried to create a certain description, description of the basic qualities and ways of consumer action in the process of interaction with other economic actors [16].

The growth of methodological contradictions in the development of economics in the second half of XX century. and differences between neoclassical notions of the "economic man" and the real man, who does not always act rationally in decision-making in conditions of uncertainty and risk, prompted the development of alternative areas of economic research, which led to the emergence of behavioral economics. The precondition for its emergence was the development of interdisciplinary research, in particular the interaction of economics with psychology [16].

The modern economy is characterized by a high degree of innovation, which is dominated by intellectual resources. With the help of intelligence and knowledge, economic entities make economic decisions, determine the specifics and characteristics of their behavior. A new area of economics - behavioral economics - studies the psychological features of human perception and judgment, the impact of emotional and cognitive factors on the behavior and economic decision-making of economic entities, as well as the consequences of this impact on market factors.

In today's economic world, the problem of scientific research is often incorrect predictions based on economic models, because modern consumers often behave incorrectly, not rationally. This is the main problem of the theoretical foundations of economics, in particular the theory of consumer behavior, which acts

as a specific agent of economic relations, because everyone has their own system of preferences, subjective tastes and preferences, which are characteristic only at a certain time. Consumer preferences are a system of values, certain ranks for differentiated goods that can meet his needs.

J.M. Keynes noted that economic theory "is not a set of ready-made recommendations for application directly in economic practice, it is rather a method, an intellectual tool, a technique of thinking, helping those who have it to come to the right conclusions" [7].

Economic theory defines consumer choice as making and implementing decisions based on the following factors: personal preferences, prices for good, consumer income. These factors can be expressed by different consumer baskets (combinations of goods).

Significant and influencing consumer behavior are occupation, lifestyle, personality type, economic status, age and gender. Each stage of the family life cycle corresponds to a certain behavior in consumption. Young families aim to purchase household appliances; with the advent of children, the costs associated with the purchase of goods for them increase; debt payments are declining and personal incomes remain high.

Lifestyle is a rather influential factor in consumer behavior, there is a correspondence between lifestyle and consumer behavior.

Important determinants that determine consumer behavior are psychological factors - motivation, emotions and feelings. Consumer motives are constantly changing over time.

Consumer behavior research is the basis for making effective marketing management decisions. Without knowledge of consumer behavior, it is impossible to work effectively in the market in the conditions of existence of competing firms that produce products with a high level of similarity of its objective characteristics.

The science of consumer behavior covers a wide area: it is the science of processes that occur when individuals or groups choose and purchase goods and services, use them and deprive them in order to meet their needs [15].

There are three stages in the approaches to the analysis of consumer behavior:

1. Focused on the consumer decision-making process

3. Emphasis on the analysis of the influence of various internal and external factors.

There are positive and negative consumer behavior.

Positive behavior is manifested in the form of the choice of a particular product and the act of its purchase.

Negative behavior in most cases is hidden from the seller of the goods and is to avoid consumption of the goods [15].

There are a number of opinions, theoretical considerations for determining the level of satisfaction with shopping. According to Hicks, different levels of cash income, providing the same level of satisfaction, represent the same level of real income; according to Slutskiy - the level of money set, which is sufficient to purchase the same set of goods provides a constant real income [1].

Arthur Hossen derived two laws concerning the balance of the consumer and his rational choice. These laws are the basis of economic thinking of economic entities, economic theory and microeconomics. Thus, the first law states that each subsequent consumed unit, of the same commodity, brings less satisfaction than the previous one. The second describes the maximization of utility - a model of rational consumer choice. Consumer equilibrium is a combination of goods in which the ratio of commodity prices is equal to the ratio of marginal utility of goods. Graphically, this is the point of contact of the budget line to the indifference curve (iso-utility) [2].

Under modern conditions, the role of economic theory is functional and essential, it is necessary to have deep economic knowledge to understand the nature of economic relationships and interdependencies, to master the mechanisms of using economic laws in economic activity. Because only knowing the laws, it is possible to make decisions, to justify the "exceptions" offered by behavioral economics.

Behavioral process is seen as a human experience, which is carried out in the form of feedback to stimuli and is fixed by a reward for the right reaction or punishment for wrong behavior. When the reaction is repeated in response to certain stimuli, the acquired reflexes are considered stable.

The consumer behavior is based on:

- powerful internal stimuli of the individual (cold, hunger, fear, thirst);
- replicas - weaker environmental incentives (advertising);
- answers - a balanced response of the body to external and internal stimuli;
- reinforcement or positive experiences.

Within the theory of cognition, the main elements of consumer behavior are perception, memory, attention, thinking and goals. Man behaves rationally, trying to achieve the goal and taking into account environmental factors.

Culture is the strongest factor influencing social judgment and consumer behavior. Marketers working in international markets must know the peculiarities of

the national culture of different countries and adjust their marketing strategies accordingly. They should seek to identify cultural shifts to find out what new products consumers would like to purchase.

Family members can greatly influence a person's buying behavior. The family is the main consumer center of society, so marketers study it comprehensively: they try to understand the distribution of roles in the family and the influence of the opinions of its various members - husband, wife and children on the choice of goods and services.

Family members have different purchasing roles: initiator - the person from whom the idea of purchase comes; influential person - a person who consciously or unconsciously influences the purchase, offering to buy a particular brand or do it at a certain time; decision-maker - a person who makes decisions about the direction of family money for certain purposes and, as a rule, has financial power in the family; buyer - a person who actually makes a purchase; user - the one who uses the product [15].

Thanks to models of economic theory based on the idea of human behavior, economics has become one of the important social sciences, expressed in two models, the first economy is a social science, has a single theory on which all other sciences are based; second, among all students, the social sciences have the greatest influence on social policy, it is economists who form the theoretical basis, which in turn has a decisive influence on economic policy. Behavioral economics is a relatively new science that is developing rapidly, so its theoretical basis is a large number of different models, approaches and effects. Modern economic research in this area is based on statistics, randomized, controlled and natural experiments. The theory of behavioral economics has advantages over the classical economic theory of rational human behavior, because it focuses on real people who act according to their emotions, views, stereotypes, instincts of the crowd and often make irrational decisions. It provides an opportunity to structure and explain, at first glance, "wrong" human behavior, based on psychology, economics, finance, sociology, culture and more. This new approach to the study of human behavior offers the construction of effective marketing strategies, the development of a valuable product for the consumer, more accurate forecasting of pricing and not only [9].

One of the approaches that describes the reaction to the prices that subjects receive through information is the model of R. Taylor, who in 1985 formed the science of behavioral finance [11]. The main idea was that any decision is made not only on the basis of specific data of the task, but also under the influence of emotions depending on the situation. This effect was called a "frame" and was described by D. Kahneman and A. Tversky in 1981 [6]. Accordingly, when a person is faced with a choice between identical problems (other things being equal), but one of them has a positive meaning and the other a negative one, most decisions are made in favor of a positive wording. The effect of the frame changes the way the problem is solved, and the ultimate benefit or loss and risk is perceived differently. In fact, framing can be defined as the emotional

manipulation of an object (consumer) through which decisions and opinions can be influenced without even changing or hiding all the facts. A study by economist, acclaimed lecturer Harry Beckwith, who has advised on marketing and consumer behavior to many companies including Target, Microsoft, he was awarded the highest award of the American Marketing Association. He has lectured at business schools in many leading educational institutions, published a book "Unthinking: the surprising forces behind what we buy". Harry Beckwith noted that the list of things that make people make irrational decisions is extremely large and the reasons that lead to choice are much greater. According to him, our stereotypes, which are formed during life, are of great importance when choosing a product. For example, most consumers believe that a higher price is not unreasonable, and therefore more expensive goods should be of better quality, which is not always true [14]. In addition, a good product is much more attractive to consumers. The reason for this is that a person is constantly looking for new emotions, objects to meet the need. For the vast majority of buyers, a visual image and a good picture are important. They need a rich and attractive color, shape, pleasant texture and packaging of the product, choose symmetry, smooth surfaces, circles and circles, brevity and intelligibility of the text. There is also a rule of good slogan: it must contain 7 words or 2 less or 2 more. That is why, other things being equal, the consumer will choose a product that is posted on a site with a good design, short signature and of course the perfect "picture". Another factor in shaping consumer choice is attachment to something familiar, familiar, that gives certain memories. Consumers often buy not the product itself, but its history, what manufacturers have put in it. Traveling from site to site in search of the necessary product, the view mostly stops at something familiar, in a sense cult. This is precisely the case when "the new is not the old completely forgotten."

Consumers tend to strive for the small: small firms, not huge corporations. Small businesses create a sense of comfort, that every customer is important, and it is very difficult for large corporations to maintain such a "connection" with their customers. To create such a favorable situation, again, we need a history that can unite all the consumers of one corporation under one slogan, one opinion or one community. Because the greatest fear of today's people is loneliness, they are looking for something that will unite them with others in their choice of goods, something that will make them feel cared for. For example, Harry Beckwith mentions that such "communities" are owned by Nike, Adidas, Harley, Ebay, etc. [14]. Another effect is that at the present stage people want to always be aware of all the news, events, trends and tendencies. Consumers are obsessed with the opinion of the crowd, because "if everyone buys, then the product is good and I also have to have it." This is entirely due to human primary instincts: the attempt to adapt to the environment. The human psyche tends to determine by "norm" what most often "appears before the eyes." If a certain society is used to seeing people who have a sustained office style of clothing, then people with bright hair, extravagant

clothes, tattoos, etc., will be considered informal. But if this society will consist mainly of such "informal", then it becomes the norm for them, and a person in a classic suit will cause surprise and will be considered a "freak". Therefore, it is important that the website is up-to-date and reflects the current state of affairs (for example, information that "the goods are already on the way" or "the parcel is waiting for you at the post office", etc.). Another point regarding the paradox of a false brand identifier. Most buyers believe that a branded product is better, more prestigious and more necessary and do not take into account that the brand and design create added value. This can be explained by the fact that in order to stay in the market, brands need to constantly invest in advertising campaigns and create new and new designs. But this creates only imaginary differences and still forces the consumer to make irrational choices and overpay for the brand. This phenomenon can be partly explained by the Veblen effect, when prestige is more significant than the real price-quality ratio.

The evaluation of a product is significantly influenced by its own perception by the consumer and the effect of expectations. The human brain often pretends to be real. For example, a person may be afraid of what he has invented for himself, of what he expects from certain events, people, phenomena, but this rarely has anything to do with reality. This applies to the product as follows: the consumer evaluates much better or more expensive the product from which he expects high quality. For example, if you buy an expensive phone, it is expected to be much better than cheaper counterparts, and even if their objective indicators are equivalent, the consumer will still appreciate the more expensive option, because he expects better results from it. Conversely, even if the product is really good, it will be rated much lower, ie the expectations that consumers have change their own perception. And this is one of the main tasks of marketers: to impose "correct" expectations on customers. Today, consumers are not used to waiting, they want everything at once, they are afraid of complexity. Today's consumers need products that are intuitive to use or take no more than 20 minutes to read. Consumers tend to prefer a much more expensive product if its design is simpler. For example, a consumer will buy a more expensive analogue of an electronic watch if it has fewer "extra buttons" than a budget option that is more "sophisticated", although it may have more functionality [4]. The modern world is oversaturated with various information, so it is virtually impossible to trace absolutely all the factors that affect the economic consciousness of each person, it is only possible to identify the main trends in its formation. One of the methods of researching the Internet market is eye tracking - the process of determining the point to which the gaze or eye movement relative to the head is directed. This technology allows you to observe and record eye movements: dilation of the pupil, its movement [12]. Research using e-tracking technology is often used in business to determine the most attractive product design, determine the degree of viewer engagement, determine the usability of sites and applications and much more [12]. It is widely used in many areas,

including psychological research, in web design. In relation to the content presented on the screen, this technology is primarily used to understand where users are looking.

Using i-tracking technology, you can find answers to the following questions: What exactly does the consumer look at when watching, for example, a commercial? Does the consumer notice the product or brand? How often and for how long does a product or brand come into the consumer's field of vision? Isn't the existing graphics too distracting from the main objects of the TV commercial? What is the general emotional reaction - does the consumer find the video pleasant or repulsive? Will this video be more effective with a certain target audience - and if so, with which one? The general method of determining the focus of the user's gaze involves comparing the position of the near-infrared light (reflected by the eye) with the position of the pupil. This information, combined with information about the position of the observer's head, can be extrapolated to determine the point at which the user's gaze is focused, thereby determining the appropriate coordinates on the screen [12]. Of particular interest are "fixation points" - areas in which the user's gaze is delayed for a long time to process the perceived image. The process of moving the user's gaze between fixation points is called saccade. The reproduction of the saccades shows which way the gaze takes place between the fixation points. Devices that use I Tracking project data by repeatedly writing coordinates in one second. This data set can then be visualized and interpreted to describe behavior that cannot be observed otherwise. These include [3]:

- 1) an ordered list of fixation points (as well as a list of lost elements) - I Tracking captures what the user sees and what is not;
- 2) the time to reach any given point of fixation, which is due to how easy or difficult it was to find a particular element;
- 3) the length of any given fixation, which depends on the attractiveness or clarity of the element for the client;
- 4) the number of fixations on the element, ie the establishment of what the element was: distracting, useful or contradictory.

Real tracking can bring real benefits only if the collection and analysis of data will be a specialist with knowledge and experience in this field. Therefore, I Tracking will not replace other qualitative research methods. The data obtained as a result of I Tracking allow to establish on what element users most often focus a sight, but do not allow to define why. Such information can only be obtained through interviews, observations and experiments [3]. The design of the service should be appropriate not to contain long text and without images. In the initial stages, extraordinary web design really attracted attention, but today, it is important - not to distract the customer from his direct task - to make a choice and order the necessary product. To achieve this goal, the following features should be considered [5]:

- choose the design of the site in the style of minimalism;

- give up unnecessary abstractions, newspaper-type fonts, etc. .;

- leave a minimum of text so as not to distract from the content;

- add up-to-date infographics. Modern Internet sites are designed with a balance of text blocks and images, they are stylish, contain a minimal set of elements. Web Design develops rapidly, most developers offer for online retailers using templates irrelevant. It is necessary to constantly create a lot of models that are adapted to the latest requirements, but not completely abandon the templates. Each template can be redesigned and refined at the request of the customer or create an individual web design, the main advantages of which may be [5]:

- an image that is remembered because of its uniqueness;

- the presence of a certain corporate style;

- taking into account all the requirements and wishes of the customer;

- high-quality adaptation of the site for mobile devices. At the present stage, sites must contain important and necessary information, as modern search algorithms are able to distinguish content and filter it by level of importance and usefulness. The greatest attention should be paid to the main page and product cards, because they often fall under the search engines.

For example, for online grocery stores, it is appropriate to place goods on the shelves of a physical supermarket: sausages, bread, beverages, etc. If the service offers cosmetics - skin care products, perfumes, shampoos and lotions, etc. Products in the sections are often appropriate to group by manufacturer and brand, then the customer will be most convenient to search the site and navigate in its structure. Most consumers (over 65%) enter the World Wide Web from smartphones, so do not forget about the adaptive version of your site for different gadgets. The ideal website should be readable from all types of devices. In addition, mobile versions should be as close as possible to the functionality of the original page, so you need to consider [5]:

- textual information was easily perceived;

- the cap of the online store was proportional to the corresponding device and did not interfere with the use of its functionality;

- contact phone number and shopping cart, etc. should always be in sight, even when navigating the pages of the site;

- the menu was located in a prominent place.

The prevalence of smartphones helps users of the global network to install an application, downloading which you can search for products on the site through a browser, which contributes to the following features [3]:

- constant communication is maintained with the client;

- the audience is interested through push-messages;

- constant information about promotions, discounts, sales online;

- the procedure of searching for goods is facilitated;

– payment is made directly from the gadget, etc.

Artificial intelligence can not only answer the client's questions, but also be able to help him make the right choice. Therefore, often, if the customer in search of a browser made a selection of certain products, he is then shown not random products, but related to those viewed by the consumer before. The client is mostly really interested in it and he goes, thereby increasing the conversion of the Internet resource and the time spent on the site. Specific mailings are also provided [5].

Based on research using e-tracking, experimentation and observation, the main criteria for creating a modern website are identified: minimalist design style, sorted information, intuitive structure, relevant and clear widgets, using artificial intelligence, the availability of an adaptive version for mobile devices or application, the ability to communicate with the store.

Therefore, knowing what kind of audience the manufacturer needs, he chooses the most profitable for his specific social network. Accordingly, the consumer uses those social networks that interest him and on which he later makes a purchase.

Thus, considering the essence of economic theory and microeconomics, which are important for understanding and recognizing the nature of economic relations and mastering the mechanisms of economic laws, no less important is behavioral economics, which has a number of advantages because it focuses on real people.

Behavioral economic theory is a new scientific field of scientific thought that studies the decision-making process of economic agents in conditions of uncertainty and risk. The object of study within the behavioral economy were systematic deviations from the normative standard of rational choice.

Behavioral economics studies the behavior of economic agents, taking into account psychological factors and the ideology of the economic person. Behavioral economics and neuroeconomics provide an opportunity to study the characteristics of behavior in an unstable environment, to determine the specific facts and actions of the probable intentions and strategies for the development of a rational economic person. The modern scheme of economic behavior in an unstable environment illustrates the dualistic nature of the results achieved, which in the future may become the basis for building goals and strategies for the development of interaction between individuals. The study of economic human behavior in the future will provide an opportunity to consider important issues of society's readiness for self-taxation and financial self-service, will be necessary for the formation of credit histories, partnerships, etc. [17].

Analyzing behavioral economics, in particular the work of Harry Beckwith, it can be noted that the consumer can make choices based on: stereotypes, visual image, crowd effect, expectations, the paradox of a friend, brand identifier and more.

To create an up-to-date website, you need to follow a minimalist style, post only the necessary clear information, you need online widgets, an adaptive version or an application, and feedback from the store. There are economic and social aspects to the issue,

causal links between behavioral effects, trends, advertising and consumer acceptance of the final choice online. You can predict the further development of personal brands, online store services, the maximum simplification of their interface and the tendency to create a mobile version as the main one, where applications will become an integral attribute of every online trading platform.

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