



TRANSFORMATION OF THE MODEL OF CONSUMER BEHAVIOR IN THE MODERN **ECONOMY**

MONOGRAPH



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INTRODUCTION

The effectiveness of the development of a socio-economic system at various levels (state, region, municipality) directly depends on the quality, rationality, validity and effectiveness of consumer behavior of different groups of economic entities. At the same time, the consumer behavior of individuals is manifested within the framework of the complex of purchases of goods, works, services carried out by them in the relevant industry markets; consumer behavior of companies is a system of mechanisms and measures in the field of material and technical support of their activities with raw materials, materials, components, equipment, and other assets; consumer behavior of the state is implemented through a system of state orders for the purchase of goods, works, services for state or municipal needs.

The formation and development of the conceptual apparatus and methodology of consumer behavior were dealt with by representatives of the vast majority of schools and areas of economic science, primarily scientists who are representatives of the neoclassical paradigm, primarily the ordinalist and cardinal schools, institutional and neoinstitutional economics, and postneoclassical economic analysis. Synthetic use of the provisions of these areas of economic thought can serve the purpose of increasing the rationality and efficiency of consumer behavior in the current conditions of development of the socio-economic system of the Russian Federation.

Pandemic Crisis 2020-2021 had an ambiguous impact on the evolutionary trends of consumer behavior of citizens and organizations in the national economy of the Russian Federation. On the one hand, a significant increase in the activity of consumption of goods and services through virtual distribution channels can be considered as a positive trend. On the other hand, under the influence of the situation of the pandemic crisis, the propensity of citizens of the Russian Federation to irrational consumer behavior increased, in particular, to purchase the services of financial pyramids, other fraudulent projects that were extremely actively developed in 2018-

2021, mainly within the virtual information space, to the irrational acquisition of items luxury, such as new, unreasonably expensive models of mobile devices, a certain increase in the purchase of alcohol and drugs by certain groups of the population, etc.

The theoretical basis of the monograph is the works of leading domestic and foreign authors devoted to the features and problems of ensuring the effectiveness of consumer behavior of various groups of economic entities. Within the framework of the study, the provisions of general scientific methods for studying and solving problems were applied: comparative analysis, historical and logical analysis, a systematic approach, the method of correlation and regression analysis, the index method, and the construction of a normative system of socio-economic indicators (NSI).

The information base of the study was the regulatory legal acts of the Russian Federation, information and analytical reports and developments of specialized scientific organizations, statistical data of the Federal State Statistics Service, periodicals, printed and electronic works of domestic and foreign researchers, and the results of the author's personal research.

The monograph clarifies the content of the consumer behavior model, which is a complex of interrelated stable stereotypes and mechanisms of consumer choice of the subject of socio-economic relations, formed and implemented on the basis of macroeconomic, mesoeconomic, institutional and socio-psychological factors, financial opportunities and limitations of the economic entity and their expectations. changes in the future, focused on ensuring a sustainable increase in the individual socio-economic efficiency of such a subject (personal well-being of an individual or household, financial performance and market value of an organization as a subject of commercial consumption, the degree and quality of implementation of state functions in the field of state and municipal orders). And also, the classification of types of consumer behavior has been expanded according to such signs of differentiation as the

degree of validity, integrativity, legality, social efficiency of consumer behavior and the possibility of using the experience of other economic entities in the process of its development. In general, an expanded classification of types of consumer behavior will allow economic entities to choose the most preferable option based on their own development strategy and the state of external financial and economic factors, and state regulatory bodies to form a policy of intensive development of the most preferable types of consumer behavior in the national economy. economy.

The monograph systematizes the main paradoxes of the transformation of models of individual consumer behavior, typical for the situation of the pandemic crisis of 2020-2021. The main socially positive paradox of this kind is the limitation of the possibilities of individual consumer behavior in a crisis situation to enhance participation in charity, volunteering, various forms of non-commercial crowdsourcing, etc. At the same time, the socially destructive paradoxes of the consumer behavior of significant groups of individuals are more pronounced, such as the irrational maximization of the consumption of durable goods in the face of a reduction in the consumption of current goods, incl. food; maximizing consumption on the terms of consumer lending with a significant reduction in the level of certainty of generating future financial flows by individuals and households; activation of the consumption of fraudulent financial services, primarily of a virtual nature, for example, the services of modern virtual financial pyramids.

The monograph proposes an index of socio-economic rationality of individual consumer behavior, which makes it possible to evaluate, in a single coordinate system, the parameters of digitalization, security, the social orientation of consumer behavior, its provision at the expense of the institution of consumer lending and other diverse socio-economic aspects of the process under consideration, to substantiate recommendations on this basis. its improvement.

An organizational and economic model has been developed for intensifying the consumption of goods and services on a digital basis by pensioners and persons with disabilities, which will increase the activity of the latter's consumption of goods and

services through electronic distribution channels, improve the quality of consumer behavior of this group of the population of the Russian Federation on this basis, and reduce epidemiological risks for by reducing the intensity of visiting traditional grocery stores, to increase the level of financial and economic efficiency of retail chains integrated into the coordinate system of the proposed model, as a whole.

CHAPTER 1. Theoretical and methodological foundations of the study consumer behavior in the modern economy

1.1. Essence, content and models of consumer behavior: the evolution of approaches in economic theory

The growth of the individual well-being of citizens and households, ensuring a sustainable improvement in their quality of life directly depends on the characteristics of the consumer behavior of such economic entities, the degree of its rationality, the specifics of choosing a model of consumer behavior for various groups of goods, works, services. Financial and economic efficiency, incl. the profitability and market value of almost any modern company is also directly determined by the characteristics of its consumer behavior in terms of purchasing raw materials, materials, components, fuel and energy resources, and production equipment. Finally, the performance of the state, the degree of solution of the tasks of socio-economic development assigned to it directly depends on the consumer behavior of state and municipal governments in the field of implementing the state order policy.

In accordance with the position of such a well-known representative of the economic theory of the second half of the 20th – early 21st centuries, as O. Williamson, consumer behavior is “a set of reactions of an economic entity (individual, corporation, state), preceding the decision to purchase and the actual act of acquiring goods, works or services in the relevant industry markets”¹. In principle, this definition is traditional in modern economics; a similar approach to understanding the content of consumer behavior was used by such leading representatives of the post-neoclassical paradigm of economic theory as P. Samuelson² and I. Adizes³;

¹ Williamson O. Human Actors and Economic Organization. NY., 1998.P.42.

² Samuelson P. Economics. M.: Armada, 2021.C.231.

³ Adizes I. Corporation Life Cycle Management. M.: Alpina Publisher, 2021. P.42.

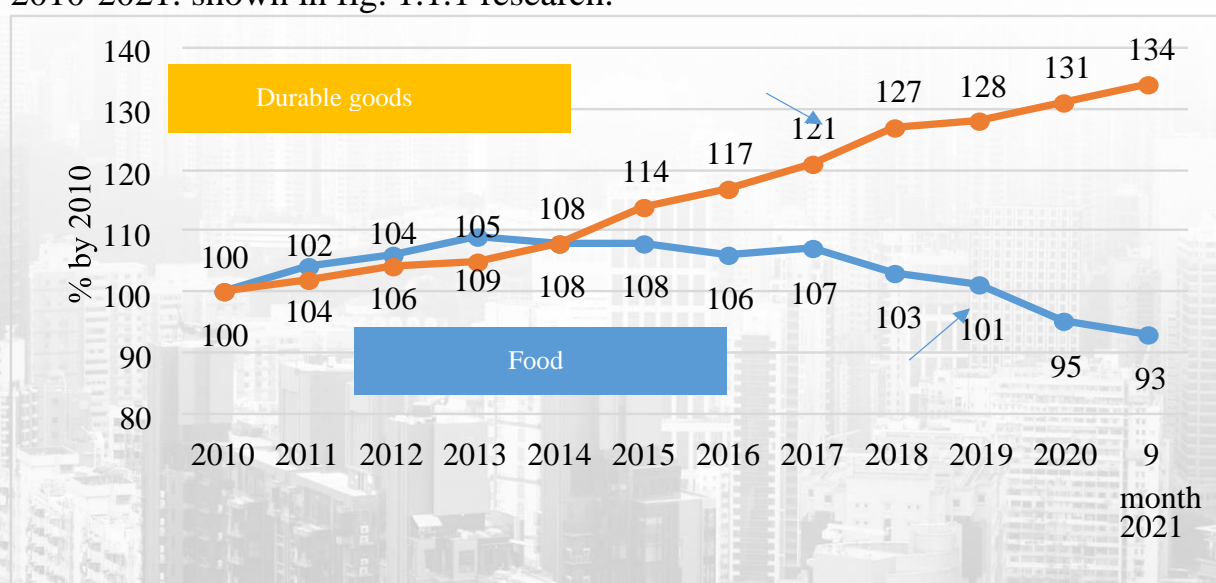
Features of the formation and implementation of consumer behavior of various groups of subjects in economic theory can be considered in various sections, namely:

- at the micro level of analysis of the economic system - from the point of view of studying the processes of decision-making on the purchase of various types of goods, works, services by different groups of economic entities in conditions of different availability of information about the market and goods, differentiated financial and other conditions, etc.;

- at the mesolevel of the analysis of the economic system - from the standpoint of the formation and implementation of consumer behavior models in various types of industry markets, factors and conditions for the implementation of specific industry models of this kind;

- at the macro level - from the point of view of the characteristics and trends of consumer behavior in the national or regional economy as a whole in the context of various groups of goods, works, services, as well as different types of economic entities.

Thus, one of the most common indicators of the dynamics of consumer behavior, considered at the macro level of the functioning and development of the economic system, are trends in changes in real consumption of various groups of goods. The dynamics of such indicators in the context of such most significant groups of consumer goods as food and consumer durables (including individual road transport) in the national economy of the Russian Federation in 2010-2021. shown in fig. 1.1.1 research.



Rice. 1.1.1. Dynamics of volumes of consumption of goods of individual demand in the national economy of the Russian Federation, % to 2010, in comparable prices ¹

As shown in fig. 1.1.1, in 2010-2014 the volume of food consumption in the national economy of the Russian Federation as a whole inertially increased, which was due to the processes of the gradual exit of the national socio-economic system from the situation of the financial crisis of 2008-2010. and a certain increase in the level of real money incomes of the population. However, for the period 2015-2019. was characterized by a gradual reduction in the consumption of food products by citizens of the Russian Federation, which, in our opinion, was largely due to the processes of increasing poverty in the national economy, increasing trends in social stratification, and the insufficiency of indexation processes for pensions and certain types of benefits in the specified period.

A certain negative contribution to the processes of formation and implementation of models of individual consumer behavior of citizens of the Russian Federation during this period was also made by certain processes of oligopolization of food markets, largely associated with the intensive development of large retail chains in the national economy (and the corresponding displacement of small trading businesses), and as well as periodic price collusion between them, worsening the overall possibilities for the consumption of certain food groups. This negative effect of the development of national consumer markets, which directly affected the decrease in the intensity of consumer behavior in terms of the purchase of food products by Russian households in the second half of 2010, is indicated, in particular, by A.V. Zavalishin ².

¹ Russian statistical yearbook. - M.: Publishing House of the Federal State Statistics Services, 2021; Short-term indicators of the socio-economic development of the Russian Federation. M., 2021. No. 10. C.71.

² Zavalishin A.V. Trends in the transformation of consumer behavior models in the Russian Federation // Bulletin of Economics and Management. 2020. No. 11. p.51

At the same time, food consumption decreased most intensively during the pandemic crisis of 2020-2021. This process, in addition to a further decrease in the average level of real money incomes of the population of the Russian Federation during the coronavirus pandemic, was also influenced by certain sanitary and epidemiological restrictions, primarily the fear of citizens during the aggravation of the pandemic situation to leave their homes, coupled with the inability of some consumers, in particular persons of retirement age, to effectively master electronic technologies for the acquisition of various groups of goods, incl. food. In part, the last problem of transforming the model of consumer behavior of some citizens of the Russian Federation in a situation of a pandemic crisis was solved through the institution of social volunteering in terms of food delivery, but its potential, especially in large cities of Russia, is still clearly not enough to comprehensively solve the problem of food delivery to citizens, the level of mobility of which in the context of the long-term development of the pandemic is significantly limited.

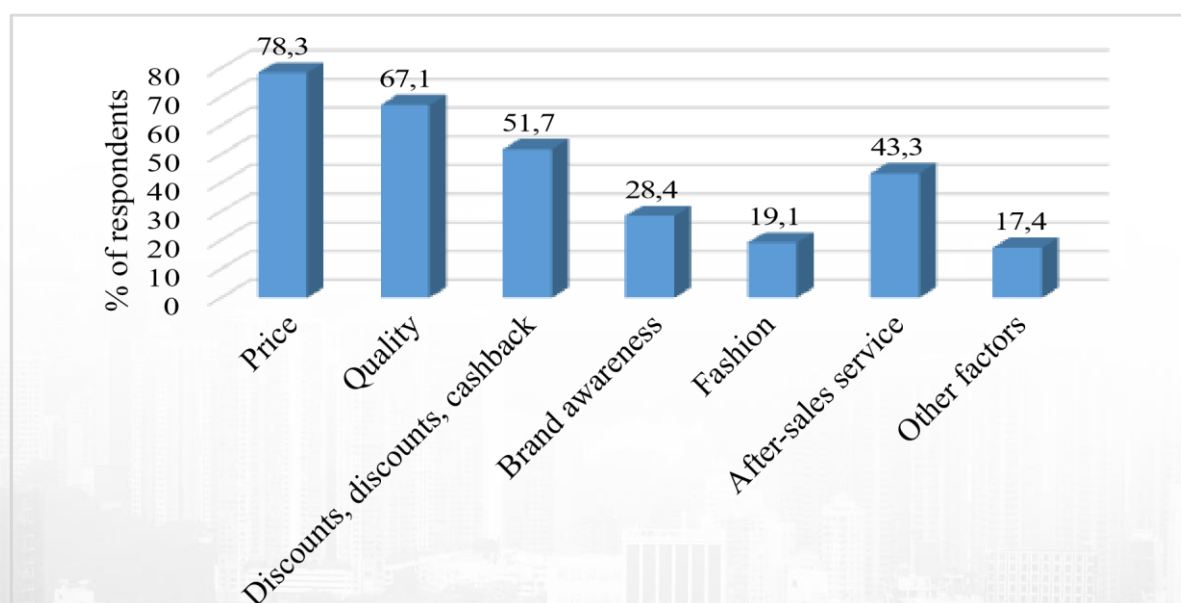
In general, as shown in Fig. 1.1.1 research, for 2010 - 9 months. 2021, the volume of food consumption by households in the Russian Federation decreased on average by 7.1% in real value terms, which is very significant and may in the future lead to significant health problems for a number of population groups of the national socio-economic system, primarily the least financially secure citizens.

At the same time, over the same period, the volume of consumption of durable goods (household appliances, electronic equipment, individual motor vehicles, etc.) in the national economy of the Russian Federation increased by 34.1%. Moreover, the volume of consumption of such goods increased intensively even during the pandemic crisis of 2020–2021, when the real money incomes of most groups of the Russian population were steadily declining.

In our opinion, this situation is largely related to the presence of a certain irrational model of consumer behavior in this segment of the sectoral goods market.

Thus, during the pandemic crisis, which was accompanied in the Russian economy by the presence of extremely low interest rates on bank deposits (on average in 2020 - 4.1% ¹), part of the population, primarily representatives of the middle class, considered the purchase of a part of durable goods, primarily road transport facilities, as alternative tools for saving money.

From the standpoint of both economic theory and the practice of regulating consumer markets, differentiation of the main factors influencing the process of consumer behavior is of significant interest. So, in fig. Table 1.1.2 shows averaged data from a study of consumer behavior factors in the Russian economy, obtained on the basis of a sociological survey of more than three thousand respondents belonging to various socio-demographic groups of the population.



Rice. 1.1.2. Differentiation of factors of consumer behavior in the segment of purchases of durable goods by the population of the Russian Federation (January 2021)²

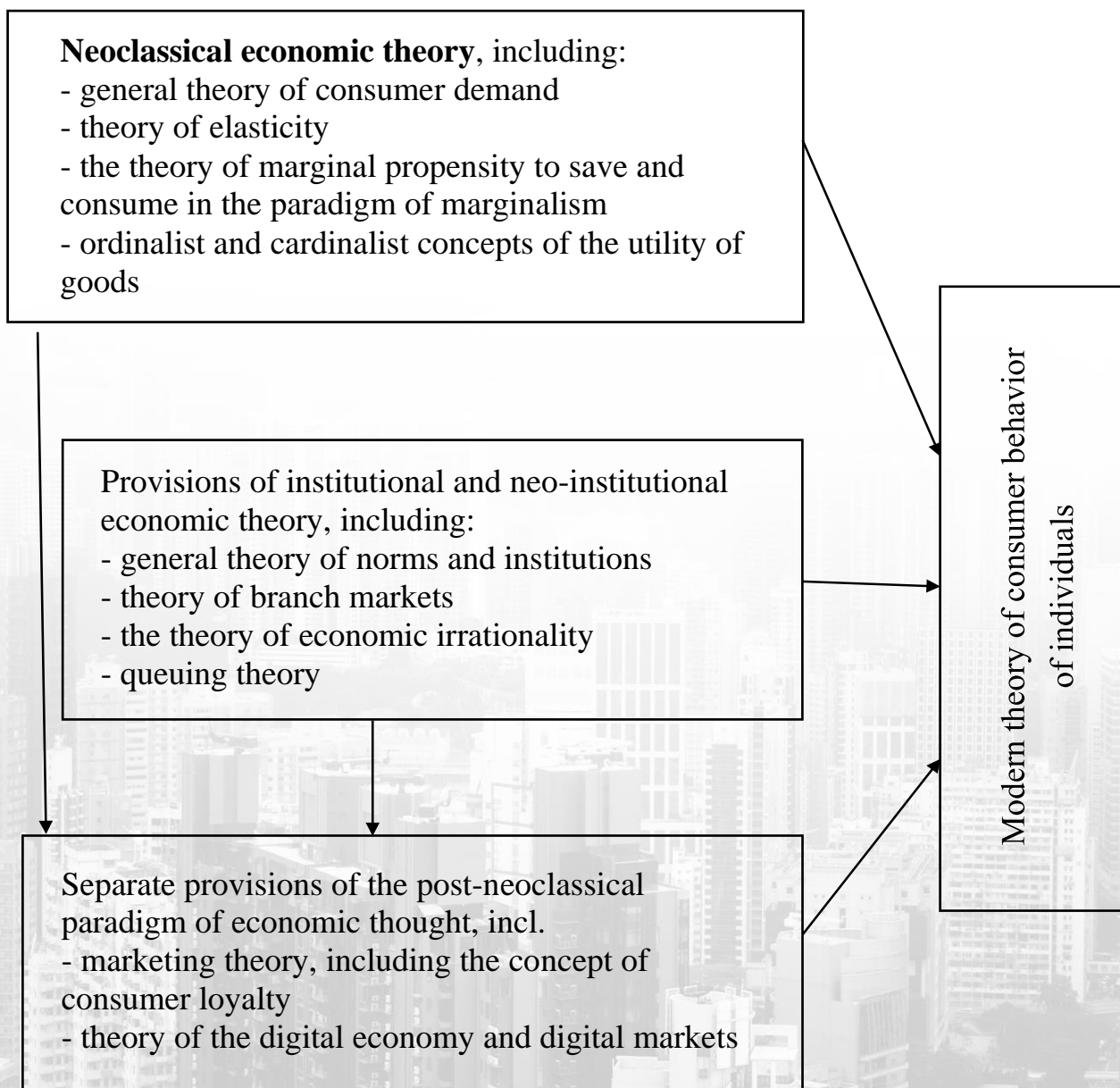
As shown in fig. 1.1.2 work, the dominant factors in the consumer behavior of the Russian population are the price and quality of goods, works, services, which is

¹ Bulletin of the Bank of Russia // From the Central Bank of the Russian Federation. 2021. №1. P.171.

² Russian Economy: Problems and Prospects. - M.: Publishing House of the Institute of Economic Policy, 2021. P.279; Each respondent could choose more than one answer during the survey.

quite natural. At the same time, the third most important factor of this kind is the policy of discounts, discounts and cashback of the seller, which was not typical for the consumer behavior of most citizens of the Russian Federation in the late 1990s and early 2000s. simply because of the underdevelopment of such tools to stimulate consumer behavior.

It should be noted that representatives of various schools and directions of economic theory were engaged in the study of various aspects of consumer behavior. The main approaches to the study of the socio-economic process we are considering are shown in fig. 1.1.3work.



Rice. 1.1.3 Basic theoretical foundations of the modern economic theory of consumer behavior

(when considering individual consumption)¹

It should be noted that shown in Fig. 1.1.3 the main economic and theoretical foundations for the development of modern concepts of consumer behavior are applicable in the analysis of the content of the latter in relation to the level of individual consumption - trends and models of consumer choice of individuals and households. When considering consumer behavior at the level of organizations of various profiles, such theories should be supplemented by the provisions of the methodology of corporate finance, general management and organizational planning, on which the procurement process of companies directly depends. Finally, when analyzing the specifics and problems of consumer behavior at the state level, one of the basic theoretical concepts is the theory of state and municipal orders.

As shown in fig. 1.1.3, the beginnings of the scientific analysis of the economics of consumer behavior were laid by representatives of neoclassical economic theory, primarily by scientists of the marginalist direction of neoclassicism (A. Marshall, A. Pigou, K. Menger, W. Jevons, etc.). Representatives of the classical direction of economic thought did not pay much attention to the analysis of the specifics of economic behavior, considering this process as rather primitive, derived from the nature of the situation in a particular segment of the market for goods or services. So, A. Smith believed that the actions of individuals when consuming products are dictated solely by the mechanisms of the so-called. "invisible hand" of the market, that is, spontaneously formed processes of supply and demand correlation ². J.-B. Say also

¹ Systematized by the author on the basis of information provided in: Ilyin, V.I. Behavior of burial grounds /V.I. Ilyin. - St. Petersburg: Peter, 2020; Kamaev, V.D. Economic theory. M.: Humanit. ed. center VLADOS, 2018. Eggertsson T. Economic Behavior and Institutes. Cambridge University Press. 1990.

² Smith A. Research on the nature and causes of the wealth of nations. M.: Ast, 2020. P.231.

considered consumer behavior as a process fully derived from price fluctuations in the relevant segments of the commodity market. ¹.

K. Marx studied the features of consumer behavior at the mesolevel of the development of the economic system, in particular in industries that produce means of production and industries that form the supply of consumer goods (the first and second sectors of the sphere of social reproduction, respectively) ². In fact, Marx laid the foundations for a structural sectoral analysis of trends in consumer behavior in the economy. In addition, K. Marx linked the limited possibilities of consumer behavior of individuals of his contemporary European capitalist society with the processes of excessive exploitation of hired labor and, accordingly, with an unfair scheme for the distribution of value added from a social point of view, leading to the formation of relatively low wages for enterprise workers.

A significant contribution to the study of the patterns of consumer behavior was made by marginalists - representatives of the scientific direction within the framework of neoclassical economic theory, which explains economic phenomena and processes based on marginal (incremental) values or states. In particular, within the framework of the marginalist approach to the study of consumer behavior, the main factors of the latter, different from the price and quality of the product, were differentiated, which are actively used in modern theory and practice of marketing activities. The main of these factors are ³:

1. The factor of imitation - the goods are bought because others (neighbors, colleagues, friends) bought it. The product becomes fashionable, herd mentality encourages many people to buy it.

¹ Say J.-B. Selected works. M.: Academy, 2019. P.79.

² Marx K. Capital. T.1. M.: Ast, 2021.

³ Angel, D.F. Consumer behavior / D.F. Angel, R.D. Blackwell, P.W. Miniard. - St. Petersburg: Peter Kom, 1999. P.159.

2. The factor of "conspicuous consumption" - some consumers deliberately purchase sometimes unnecessary expensive goods in elite places in order to indicate their belonging to the high strata of society through prestigious squandering. The envious comparison of each other's "monetary successes" encourages them to overspend, observing the norm of expenses appropriate in these circles.

3. The factor of urgency in the acquisition of goods - the same product may be more important at the moment than in the future (compare the usefulness of a sheepskin coat in winter and summer, urgent and ordinary repairs). About consumers under the influence of this factor, they say: "doubly gives the one who gives soon."

4. The factor of rational consumption - acting in accordance with the principle of rational behavior, the consumer seeks to obtain the maximum utility from the acquired goods in the conditions of his existing budget.

In general, despite the fact that people's actions are subjective, common characteristics can be easily traced in the behavior of the average consumer. By presenting a demand for certain goods, the consumer seeks to derive the greatest benefit from their acquisition - the maximum utility, the satisfaction that he receives when using the purchased goods and services. However, the consumer encounters certain restrictions related to the amount of disposable income, as well as the level of market prices. These restrictions force the consumer to make a choice between certain goods. The consumer's choice is also influenced by his taste, preferences, attitude to fashion, the presence or absence of interchangeable and complementary goods on the market, etc.¹

From the standpoint of neoclassical economic theory, the main factor in consumer choice is the usefulness of the purchased product, its ability to satisfy certain needs. It is utility that will help the consumer decide how much money he is ready to give in exchange for the good he needs, what to give preference to.

¹ Mokichev S.V. Transformational economy. Kazan: Publishing house Kazansk. un-ta, 2002. P.52.

Utility is a purely individual concept: what is useful for one person may be absolutely useless for another. It should not be confused with the value of this or that thing: despite the connection of these concepts, the difference between them is essential. If useful things are available in unlimited quantities, they have no value, and vice versa: only those useful things have value, the supply of which is limited. A man dying of thirst in the desert is ready to give everything he has for a glass of water, and a miller who uses the river on which the water mill stands will allow you to draw water for free.

In the paradigm of neoclassical economic theory, there are two opposite concepts of considering the essence, trends and problems of consumer behavior: cardinal and ordinal. The cardinal theory of marginal utility was proposed by representatives of the Austrian school of marginalism. The Austrian school takes its name from the origins of its founders and early adherents, including K. Menger, E. von Böhm-Bawerk, L. von Mises and F. von Wieser¹. This theory was based on the assumption that it is possible to measure the usefulness of various goods. This theory was also shared by A. Marshall.

In general, neoclassical economic theory singles out the total (cumulative) and marginal utility of certain goods. The subjective assessment of usefulness largely depends on the rarity of the products themselves and the volume of their consumption. It is known that as the needs are saturated, a person may feel the decreasing usefulness of each additional portion of the product. The additional utility that a consumer derives from one additional unit of a good or service is called marginal utility.

Thus, marginal utility is the increase in the total consumption effect from a certain good, achieved through the consumption of each new, additional unit of this good.²

¹ Akent'eva, P.A. Model of consumer behavior / P.A. Akent'eva // Economics and production management. Interuniversity collection / Ed. prof. E.L. Kantor and others - St. Petersburg: 2020. P.142.

² Marshall, A. Principles of political economy / A. Marshall. - M.: Progress, 1993. - T.1. P.62.

In contrast, total utility is the sum of the marginal utilities of all goods of a given type used by the consumer, because each new unit of the consumed good brings a utility value equal to its marginal utility. The concept of "marginal utility" is fundamental in economics, on which numerous concepts of economic behavior and the choice of individuals and firms are built. Using this concept, the German economist G. Gossen formulated two most important laws of consumption. The first law (the law of diminishing marginal utility) states that the marginal utility of each next unit of a good received at a given moment is less than the utility of the previous unit.

At the same time, the utility of the good is assessed by the subject of economic relations - the actor of consumer behavior. By purchasing one product, consumers sacrifice the consumption of other products, so the choice of the consumer is always associated not only with an assessment of the utility of the goods consumed, but also with a comparison of prices of alternative choices. A change in price also changes consumer choice, as the real income of the consumer and the opportunity cost of this good change. Consumer choice is a choice that maximizes the utility of rational consumption in conditions of limited resources (monetary income).

The maximum utility lies in the fact that a consumer with certain restrictions (income and price of goods) chooses a set of goods and services that best satisfies his needs. At given prices and budget, the consumer achieves maximum utility when the ratio of marginal utility to price is the same for all consumed goods. This rule is called Gossen's second law. Although total utility gradually increases with an increase in the number of goods, the marginal utility of the marginal unit in the series of consumed goods steadily decreases.

(Fig. 1.1.4).

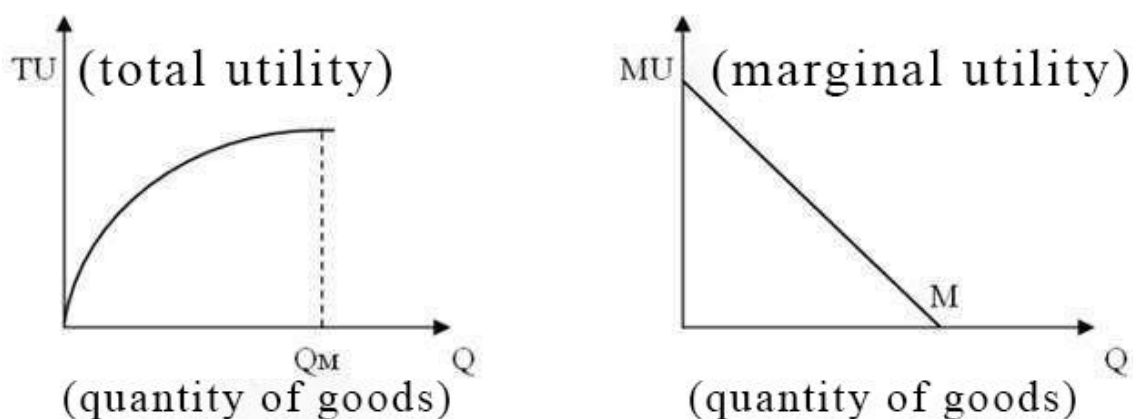
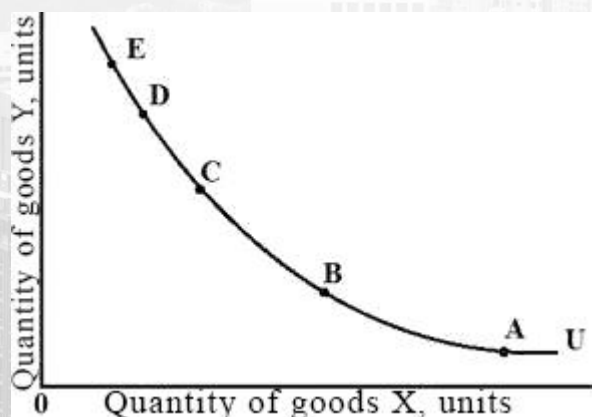


Fig.1.1.4. The most general view of the total and marginal utility of goods in the paradigm of the cardinal concept of the neoclassical economic theory of consumer behavior ¹

As shown in fig. 1.1.4, the maximum satisfaction of the total utility is reached at the point where the marginal utility is equal to zero: the good completely satisfies the need (point M on the graph). Further consumption of the good (its marginal utility becomes negative) can harm the consumer. Thus, the more we have of a good, the less value each additional unit of this good has for us.

To explain consumer behavior, economists who represent the Cardinal theory of consumer behavior also widely use the method of constructing budget lines and indifference curves (Fig. 1.1.5).



¹ Polyakova N.V. Economic behavior / N.V. Polyakov. - Irkutsk; Publishing house IGEA, 2019. P.26.

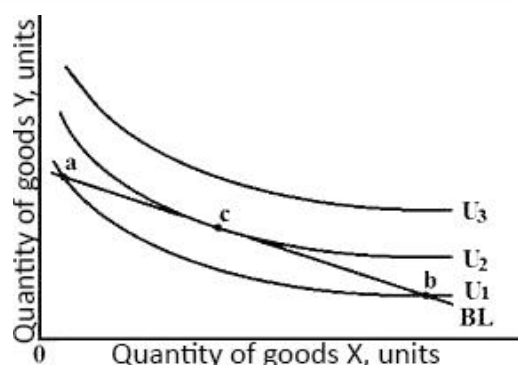
Rice. 1.1.5. The most general form of the indifference curve in the paradigm of the neoclassical economic theory of consumer behavior ¹

In general, the indifference curve (Figure 1.1.5) is a graph showing various combinations of two products that have the same utility for the consumer. Often this graph is called the equal utility curve: all sets of two products will be equally useful to the consumer. The utility that he loses by refusing some amount of one product is compensated by the benefit of an additional amount of another product.

As we move down the indifference curve, we substitute one product for another. In this case, each next portion of the replaced product, attributable to each additional unit of the replacement product, is called the marginal rate of substitution. It is easy to see that, counting on each next unit of growth of one product, the second decreases less and less. The rate of substitution is falling because our products are still different and do not fully replace each other. The consumer wants their combination, and not the complete displacement of one by the other. The fall in the marginal rate of substitution causes a convex shape of the indifference curve with respect to the origin.

Trying to understand consumer behavior and predict their next actions, economists map indifference curves (Figure 1.1.6). This is already a whole set of indifference curves located in the same coordinate system. They also reflect different combinations of the two products, but also at different levels of satisfaction. Different curves differ from each other in the level of utility - the further the curve is from the origin, the higher the total utility of the combinations it reflects.

¹ Samuelson P. Pure theory of public spending // Milestones of economic thought. Welfare economics and public choice. T. 4. / ed. ed. A.P. Zaostrovtsseva. St. Petersburg: Economic school. 2004, p. 371.



Rice. 1.1.6. The most general form of determining equilibrium consumer behavior based on the formation of a map of indifference curves ¹

Thus, in the paradigm of the cardinal concept of neoclassical economic theory, in order to show a picture of consumer equilibrium or the equilibrium position of the consumer, the budget line is combined with a map of indifference curves. Thus, the points of greatest consumer preference are found - the points of optimal consumer choice. Where the budget line touches the farthest indifference curve, a consumer with a given income will buy, at given prices, a specific amount of two products, maximizing total utility. The rest of the points on the graph field reflect either combinations with less utility, or those that the consumer cannot afford.

The ordinal, or ordinal, theory of consumer behavior (F. Edgeworth, I. Fisher, V. Pareto, etc.) proceeds from the fact that the consumer cannot numerically measure the amount of utility received from consumption of a good, but can compare and rank sets of goods from the position their preferences. Accepting this thesis, it is necessary to consider a number of provisions that characterize the relationship of preference and indifference of the consumer. The modern economic theory of Ordinalite consumer choice is based on several postulates, namely²:

¹ Boulding K.E. Welfare Economics, in B. F. Haley, ed., A Survey of Contemporary Economics, Vol. II (Homewood, 111., 1912). P.59.

² Vorontsov A.V. Analysis of consumer behavior in the paradigm of marginalism // Problems of Economics and Management. 2020. No. 7. p.71

1. Unsatisfaction. Needs for goods do not have saturation. People always prefer more of a given good to less. A higher assessment of the consumer and his preferences will be received by the set, which includes a greater number of goods. Some products that people least prefer or even avoid - anti-goods (pollution, noise, cigarette smoke, etc.) do not fit under this provision. The consumption of anti-goods reduces the well-being of the individual.

2. Comparability of preferences. When making a decision to purchase a good or refusing to buy it, the consumer in both cases must first form his attitude towards the good in question. The theory of consumer behavior assumes that the consumer can rank alternative goods and can indicate which of the compared goods is better, or mark their equivalence. In other words, the consumer can indicate that good X is better than good Y, or good Y is better than X, or both goods are equivalent.

3. Transitivity of preferences. When making a purchase decision, the consumer must consistently transfer his preferences from one good to another. If a person prefers good X to good Y, and the latter to good Z, then he should prefer good X to good Z. Indeed, if good X brings more satisfaction to the consumer than good Y, and good Y brings more satisfaction than good Z, then good X brings more satisfaction than good Z. If the individual believes that the utility of the good is equal to the utility of the good Y, and the utility of Y is equal to the utility of the good Z, then he should not see the difference between the consumption of X and Z.

In our opinion, the ordinalist theory of the utility of goods has somewhat greater potential in terms of applied analysis of trends and problems of consumer behavior of economic entities, since it is precisely to quantify and compare the levels of utility of individual goods and subsequently construct representative indifference curves for each actor of consumer behavior, as provided in the paradigm of the cardinalist direction of neoclassical analysis, in practice is quite problematic.

A significant contribution to the development of the economic theory of consumer behavior was made by representatives of the institutional and neo-institutional areas of economic thought. Thus, in the paradigm of institutionalism, the study of the influence of various groups of formal and informal socio-economic norms and institutions on the characteristics of economic dynamics, incl. consumer, the behavior of various groups of economic entities (institutions of state regulation of the consumer market, market intermediaries, commodity exchanges, the judiciary, etc.). Quite comprehensively, the specifics of the influence of a wide range of such institutions on trends in consumer behavior, mainly in the corporate sector of the economy, was considered, in particular, by such a representative of the economic theory of institutionalism as J. Galbraith¹.

In the coordinate system of neo-institutional economic theory, the features of consumer behavior of economic entities are considered from the point of view of the concepts of transaction costs, information asymmetry in the development of industry markets, game theory, queuing theory, etc.

Finally, in the paradigm of post-neoclassical economic theory, such areas of scientific and practical analysis of the specifics and factors of formation and development of consumer behavior are developing quite intensively, such as assessing the impact of marketing technologies and tools on the nature of the latter, studying the characteristics of the transformation of consumer behavior of individuals and organizations at various stages of the macroeconomic cycle, analysis of the directions and risks of the influence of the digital economy on the modification of consumer behavior of various groups of economic entities, the study of regional and local determinants of consumer behavior, etc.²

¹ Galbraith J.K. New industrial society. Moscow: Eksmo, 2018.

² Rossinskaya G.M. Consumer behavior of the population of the region. M.: Knorus, 2020. S. 126.

In our opinion, for a comprehensive study of trends, features and problems of consumer behavior at various levels of development of the socio-economic system, it is advisable to consider the content of the consumer behavior model as a special concept of economic theory.

So, in particular, J. Sebastian considers the model of consumer behavior as "a complex of interrelated stable stereotypes of the rational behavior of economic entities in specific segments of the industry consumer market"¹. In this definition, the author reduces the content of the model of consumer behavior only to the rational choice of its actors. At the same time, under the conditions of information asymmetry and the steady action of other factors that distort the rational possibilities of consumer choice, limitedly rational and even irrational models of consumer behavior are often formed. Questions about the features of the formation and development of such groups of consumer behavior models will be considered in more detail in paragraph 1.2 of the study.

In accordance with the proposed approach, the model of consumer behavior is a complex of interrelated stable stereotypes and mechanisms of consumer choice of the subject of socio-economic relations, which is formed and implemented on the basis of macroeconomic, mesoeconomic, institutional and socio-psychological factors, financial opportunities and limitations of the economic entity and expectations of their change in perspective, focused on ensuring a sustainable increase in the individual socio-economic efficiency of this kind of subject (personal well-being of an individual or household, financial performance and market value of an organization as a subject of commercial consumption, the degree and quality of implementation of state functions in the field of state and municipal orders).

The distinctive features of the definition of the model of consumer behavior of economic entities specified by the author are as follows:

¹ Sebastian J. The trends of behavior in economics. NY.:Abc-presss, 2020. P.11

1. It is proposed to consider as a model of consumer behavior of any group of economic entities (individuals and households, organizations of various profiles, including corporations, the state within the system of state and municipal orders) not any forms of this kind of behavior, but only stable, regularly repetitive, stereotyped. Thus, some random fluctuations in consumer behavior, situational cases of consumer choice, in accordance with the proposed approach, are not included in the model of consumer behavior; rather, they represent some variants of deviation from the established stable pattern.

It should be noted that such variants of deviation (random deviations) are inherent in the model of consumer behavior of almost any economic entity. So, even, for example, an individual consumer with an extremely limited personal consumer budget can sometimes afford irrational purchases, incl. purchase of luxury items. Another question is, if this kind of consumption of luxury goods by the specified economic entity begins to be of a regular nature, then there is no longer a deviation of the content of the existing model of consumer behavior, but the formation of some new model, with new meaningful parameters of consumer choice.

1. In contrast to the approaches presented in the specialized literature, it is proposed to consider as one of the basic factors in the formation and development of the consumer behavior model not only the current financial capabilities of an economic entity, but also the likely prospects for their change in the future. Moreover, such prospects for changing the financial situation, primarily the dynamics of income, are assessed subjectively by the actor of consumer choice, that is, methodically and meaningfully, it is not always correct, which, accordingly, affects certain distortions of the general model of consumer behavior of this particular economic entity.

In general, this aspect of the definition of the model of consumer behavior refined by us requires consideration of the economic theory of consumer behavior in direct

connection with the theory of expectations of economic agents (V. Vroom¹, G. Ken, A. Michael² and etc.). Accordingly, in the context of the provisions of this area of economic theory, the stability and rationality of the formation and development of models of consumer behavior is directly affected by the level of general certainty of economic development, since in conditions of relatively high uncertainty, it is rather difficult for the subjects of consumer choice to predict probable changes in the financial condition, primarily in the amount of income, and, accordingly, it is problematic to form stable current models of consumer behavior.

2. Within the framework of our proposed definition of the model of consumer behavior, it is proposed to consider an increase in the socio-economic efficiency of the development of the subject of consumer choice as the main result of the implementation of the latter. At the same time, for various groups of economic entities - actors of consumer behavior - this kind of efficiency can be considered in a different context, namely;

- for individuals and households, the main criterion for the growth of socio-economic efficiency, which is a direct consequence of the implementation of an individual model of consumer behavior, is the maximization of personal well-being, which is manifested, among other things, in ensuring intensive and high-quality consumption with the least possible expenditure of financial resources;

- for companies of various profiles, the main criteria for the effectiveness of the implementation of the consumer behavior model are an increase in the level of competitiveness of operating activities and, as a result, ensuring long-term sustainable growth in the profitability and market value of the company;

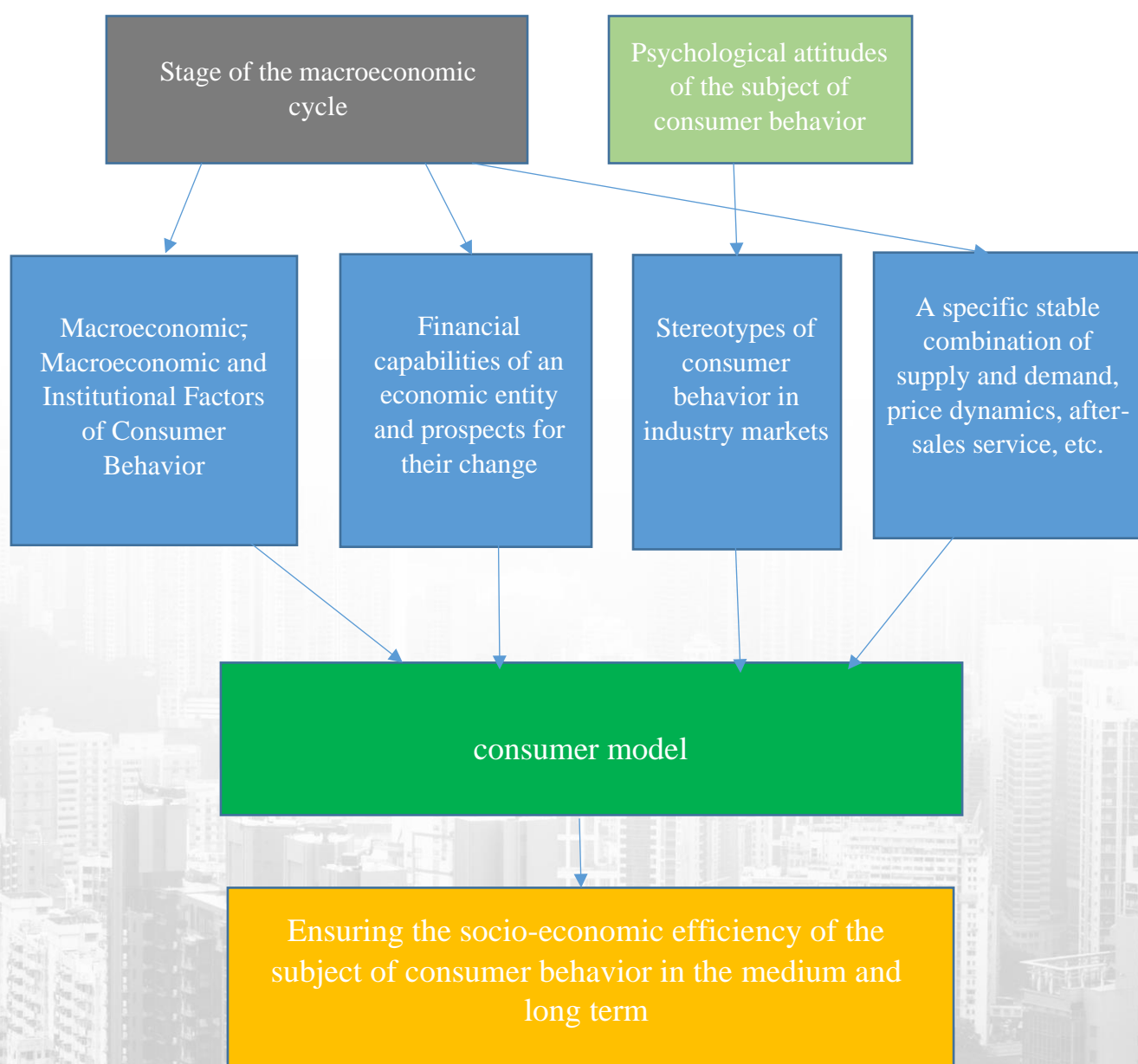
- for the state, within the framework of consumption models in the coordinate system of the state or municipal order, the main criteria for the effectiveness of such

¹ Vroom V. Labor motivation. M.: Academy, 2020.

² Ken G. Michael A. Hitt. Great Minds in Management: The Process of Theory Development. - NY., 2021. P. 179-187.

models are maximizing the acquisition of high-quality goods, works, services at minimum prices for public needs with minimal risks of corruption and other abuses in the process of such consumption and ensuring given the basis of maximizing socio-economic welfare in general.

In the context of our proposed definition, we can single out the main objective prerequisites for the formation and consequences of the implementation of the model of consumer behavior of economic entities (Fig. 1.1.7 of the study).



Rice. 1.1.7. The main objective prerequisites for the formation and consequences of the implementation of the model of consumer behavior of economic entities (based on the materials of our own research)

It should be noted that shown in Fig. 1.1.7 the main conditions for the formation and development of consumer behavior models are closely interrelated. Thus, macroeconomic and institutional conditions directly affect the level of financial capabilities of the subject of consumer behavior and, in fact, ensure the solvency of demand, etc.

In general, in economic science, the following main models of consumer behavior can be distinguished, differentiated by groups of both subjects and objects of the process we are considering (table 1.1.1).

Table 1.1.1

The main types of consumer behavior models

(systematized by the author)

Model group	Types of consumer behavior models
1. Models of individual consumer behavior	<ul style="list-style-type: none"> - a decision-making model for the purchase of everyday goods; - model of decision-making on the purchase of durable goods; - a model for making a decision on the purchase of services for individuals, incl. digital character.
2. Models of consumer behavior of companies	<ul style="list-style-type: none"> - model of consumer behavior in terms of procurement of raw materials, materials and other current assets; - a model for making a decision on the purchase of non-current assets; - models of fuel and energy supply of the organization.
3. Models of consumer behavior of the state	<ul style="list-style-type: none"> - models for the procurement of goods, works, services for state and municipal needs within the framework of the state order system; - models of the state and municipal order for capital construction for the needs of the budget of various levels, as well as state and municipal unitary enterprises and institutions.

In general, regardless of the type of model of consumer behavior, in modern economic science the question of the stages of its formation has been studied in sufficient detail. M. Porter's approach to this issue is shown graphically in fig. 1.1.8 monographs.

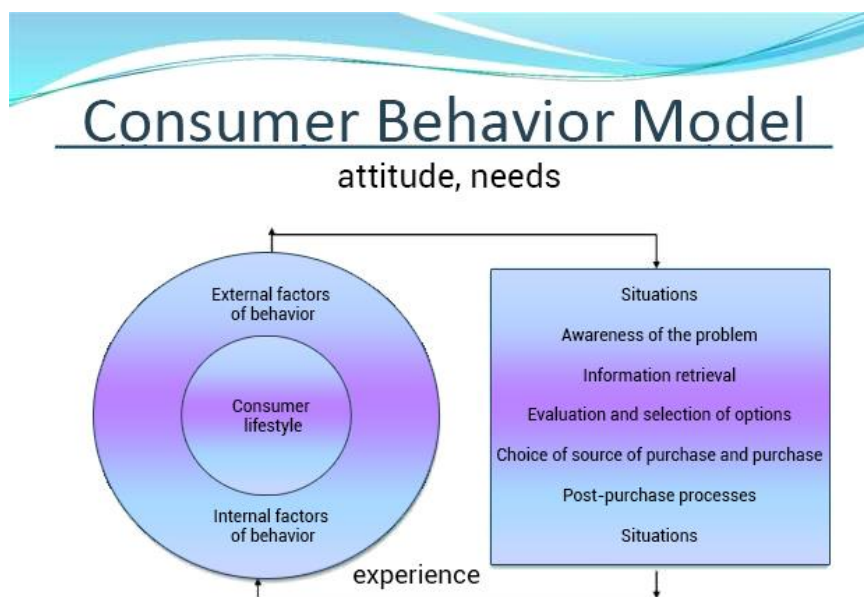


Fig. 1.1.8. The most general view of the stages of formation and implementation of the model of consumer behavior (for the level of individual consumption)¹

It should be noted that in its pure form shown in Fig. 1.1.8 the approach to differentiation of stages and conditions for the formation of a model of consumer behavior can be applicable to the level of individual consumption. In order to study consumer behavior patterns at the level of organizations or the state within the framework of the state order system, the consumer lifestyle parameter should be replaced, respectively, with the company's procurement strategy or state (municipal) logistics policy.

In general, therefore, the formation and development of processes and models of consumer behavior is one of the most significant and at the same time debatable areas

¹ Porter, M. Competition / M.. Porter //Trans. from English. – M.: Williams, 2020. P.139.

of economic theory. In modern economic conditions, when creating and improving models of consumer behavior of various groups of economic entities, in our opinion, macroeconomic, institutional and sectoral conditions for the supply of goods, works, services, as well as financial and socio-psychological determinants of consumer activity of a particular participant in the commodity monetary relations in various segments of the consumer market.

1.2. Types of consumer behavior of economic entities at the present stage of development of economic activity

The content of consumer behavior, like any other category of economic theory, is manifested within the diversity of its types. It should be noted that some types of consumer behavior, in particular, differentiated according to the criteria of rationality or information asymmetry, types of industry markets, etc. is considered in sufficient detail in the available literature on the problem under study. At the same time, it seems appropriate for a more comprehensive consideration of the socio-economic concept we are analyzing to expand the range of classification features for differentiating types of consumer behavior (Table 1.2.1).

Table 1.2.1

Classification of types of consumer behavior of economic entities (clarified and supplemented by the author)

Classification features	Types of consumer behavior
Existing classification features	
1. Subject of consumer behavior	<ul style="list-style-type: none"> - consumer behavior of individuals and households; - consumer behavior of organizations in various sectors of the economy; - consumer behavior of the state within the framework of state and municipal order systems.
2. The object of consumer behavior	<ul style="list-style-type: none"> - consumer behavior in the goods market; - consumer behavior in the job market; - consumer behavior in the service market.

3. The degree of rationality of consumer behavior	<ul style="list-style-type: none"> - rational consumer behavior; - limitedly rational consumer behavior; - irrational consumer behavior.
4. Intensity of consumer behavior	<ul style="list-style-type: none"> - regular consumer behavior; - one-time (irregular) consumer behavior.
5. Active use of the marketing factor in consumer behavior	<ul style="list-style-type: none"> - consumer behavior, fully formed under the influence of marketing technologies; - consumer behavior, on the nature of which marketing technologies had a fragmentary impact; - consumer behavior, formed not on the basis of the use of technologies and tools of marketing activities.
Classification features added by the author	
6. Degree of reasonableness of consumer behavior	<ul style="list-style-type: none"> - consumer behavior, formed solely on the basis of intuition and experience of the economic entity; - consumer behavior formed as a result of the use of expert assessments and expert systems for supporting consumer decision-making at various levels, for example, consulting; - consumer behavior, the directions and priorities of which are formed on the basis of the application of economic and mathematical methods and models.
7. Orientation to effective practices of consumer behavior	<ul style="list-style-type: none"> - consumer behavior, systematically oriented to some positive external experience (fashion of behavior of individual consumers, benchmarking of purchases - for the behavior of legal entities); - consumer behavior, within which the experience of other economic entities is fragmentarily used; - consumer behavior, within which there is no orientation to the experience of other economic entities in this area.
8. Legality of consumer behavior	<ul style="list-style-type: none"> - absolutely legal consumer behavior; - illegal consumer behavior in the civil law aspect; - illegal consumer behavior in the criminal-legal aspect.
9. The degree of integration of consumer behavior with other types of economic behavior of the subject	<ul style="list-style-type: none"> - consumer behavior integrated with other types of economic behavior of the subject; - consumer behavior, disintegrated with other types of economic behavior of the subject (behavior in the field of income generation, savings, etc.).
10. Social efficiency of consumer behavior	<ul style="list-style-type: none"> - socially effective consumer behavior; - socially destructive consumer behavior.

Let us characterize the content of the signs of the classification of types of consumer behavior of subjects of economic relations, supplemented by the author.

Thus, the differentiation of types of consumer behavior depending on the degree of its scientific validity is essential. At the same time, of course, at the individual level of consumer choice, accurate quantitative economic and statistical methods and models for determining the optimal variant of consumer behavior. However, at the level of corporations in the process of procurement or state bodies within the framework of the state order system, the widespread use of such representative methods and models of economic and mathematical analysis should, in our opinion, be as broad as possible.

At the same time, according to an aggregated assessment, in particular, A.V. Zavalishin, no more than 25-30% of companies in the Russian Federation economy of various sizes and profiles of activity regularly used economic and mathematical modeling in order to optimize the processes of consumer behavior (rationalization of the composition and structure of purchases, minimization of transaction costs associated with the acquisition of raw materials, materials, equipment for the needs companies, optimization of the parameters for the acquisition of works in the field of capital construction of industrial buildings and office buildings, etc.)¹.

It also seems relevant to differentiate the types of consumer behavior depending on the nature of the orientation of the actors of consumer choice towards successful practices in the area under consideration. In the sphere of individual consumer behavior, this kind of orientation is usually determined by fashion trends and, accordingly, often causes excessive, in principle socially destructive consumption of goods and services, the actual need for which for individuals making purchasing decisions is doubtful or completely absent (constantly changing new models of gadgets, new lines of fashionable clothes, shoes, as a rule, are quite expensive, etc.).

¹ Zavalishin A.V. Trends in the transformation of consumer behavior models in the Russian Federation// Bulletin of Economics and Management. 2020. No. 11. p.51

A significant contribution to the study of factors and conditions that distort the rationality of economic behavior was made by representatives of such a direction of institutional economic theory as the "school of limited rationality", primarily G. Simon and G. Bakker. So, in accordance, in particular, with the approach of G. Becker, limitedly rational consumer behavior takes place in cases where a particular consumer chooses not the optimal purchase option, for example, according to the classical ratio of price and quality of a product, work or service, but some satisfactory option (due to the incompleteness of information about the purchase, about the market offer as a whole, the presence of a certain information asymmetry, insufficient understanding by the subject of the structure and content of his own needs, etc.)¹.

At the same time, limitedly rational behavior can be characteristic not only for the final individual consumers of goods, works, services, but also for companies of various sizes and profiles at different stages of the financial and economic activity of the latter, as well as for the state, as a special, but also often not quite rational subject of economic relations.

The issues of formation and implementation of irrational economic in general and, in particular, consumer behavior are considered within the framework of various schools and areas of economic and sociological science, namely:

a) in the paradigm of the theory of deviant behavior within various areas of sociological thought and social philosophy in general, in particular in the works of Z. Freud, E. Fromm, M. Heidegger and other researchers;

b) within a number of areas of the economic theory of neo-institutionalism, in particular in the studies of consumer behavior by R. Coase, J. Nash, J. Tyrol and other scientists;

¹ Becker G. A Theory of the Allocation of Time, – Economic Journal, 1995, Vol. 75, No. 299. Sept. P. 493

c) in the coordinate system of such an actual direction of both theoretical and applied economic analysis of modern socio-economic processes as the economy of corruption, the possibilities of which can be used to study certain features of irrational behavior, in particular, corporations in the implementation of corrupt schemes for the consumption of raw materials, materials, equipment, as well as individual representatives of state and municipal authorities, for example, when carrying out activities within the framework of organizing a state order.

In general, within the framework of modern economic theory, irrational economic behavior is understood as illogical forms of behavior of various groups of economic entities, which, as a rule, are destructive both for the actors of behavioral actions themselves and for the surrounding micro or macro society.

The main options for rational, irrational and boundedly rational behavior of various groups of economic entities are presented in Table 1.2.2 of the monograph.

Table 1.2.2

The main directions of economic behavior of subjects, differentiated depending on the degree of rationality ¹

<i>Types of economic behavior</i>	<i>Rational behavior</i>	<i>Boundedly rational behavior</i>	<i>Irrational behavior</i>
The main content of the type of economic behavior	The best choice among the many potential behaviors, usually differentiated by price combination and quality of goods, works, services	The choice is not optimal, but the most satisfying creative, taking into account information asymmetry and other restrictions on behavior.	Illogical consumer behavior, as a rule, due to certain social economic deviations or effective external manipulation.

¹ Compiled from material contained in: Angel, D.F. Consumer behavior / D.F. Angel, R.D. Blackwell, P.W. Miniard. - St. Petersburg: Peter Kom, 1999; Hayek F.A. Prices and production. Chelyabinsk: Sotsium, 2018; Sidorova S.A., Krasnikov V.Ya. Consumer behavior in modern society. Moscow: Prometheus, 2021.

Features of consumer behavior of individuals	It is implemented quite rarely due to the presence of many alternative options and complexity. determining the optimal behavior	The most common type of consumer behavior, caused incl. factors of advertising, marketing in general, lack of time resources and cognitive abilities of a particular subject of consumer choice	A relatively rare variant of consumer choice, which, as a rule, increases in the context of a long-term macroeconomic economic crisis or due to the presence in society of technologies for mass manipulation of the consciousness of certain groups of individuals
Behavioral Features companies as consumers in commodity markets	The choice of the optimal variant of corporate consumer behavior, which is often carried out on an automated basis	Selection from the existing group of suppliers, at least not optimal, but long known, reliable in terms of market contracts, etc.	Corrupt and other unprofitable for the company as a whole forms consumer-economic choice that do not correspond to the general principles of economic logic.
The economic behavior of the state as a special consumer and at the same time a generator of formal institutions	Formation of an optimal model of economic policy in general and government procurement policy in particular, taking into account the widest possible range of financial and social factors.	Determination of priorities and mechanisms of state socio-economic policy on the basis of incomplete information or the use of an incomplete range of criteria for the effectiveness of such a policy	Formation and implementation of directions of state macroeconomic policy that are clearly unfavorable for the majority of representatives of society and the economy.

In the most general form, rational, boundedly rational and irrational behavior of individuals can be represented within the framework of making a purchase decision in terms of the ratio of two main, albeit relatively conditional, parameters (since the de facto range of parameters when making a purchase decision is usually much wider, however, such additional consumer parameters often are determinants of limiting the rationality of consumer behavior) - a combination of price and quality of a product (work, service) (Fig. 1.2.1).

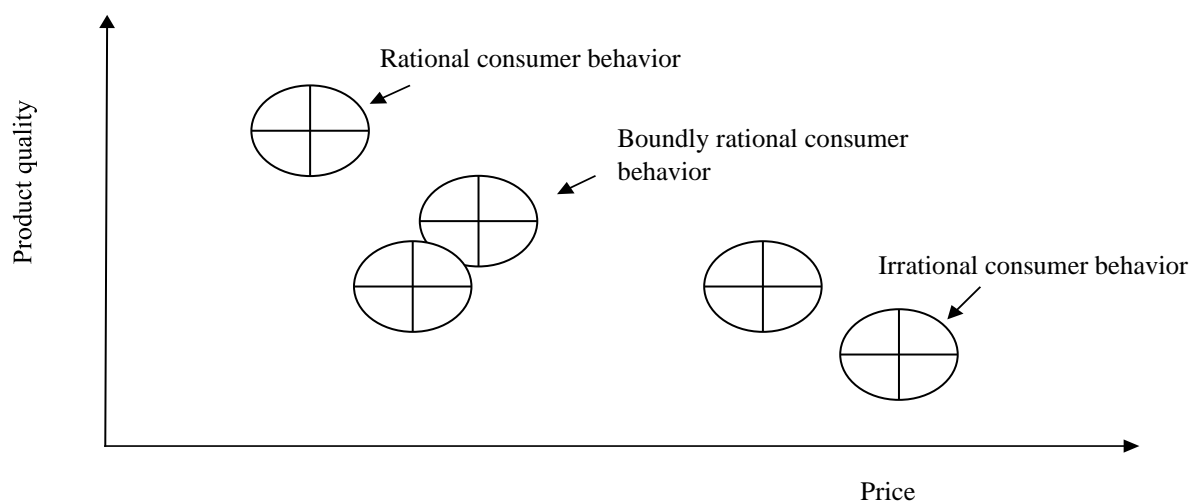


Fig. 1.2.1. The most general form of rational, boundedly rational and irrational consumer behavior ¹

Thus, within the framework of rational consumer behavior, a product with a high level of quality at the lowest price is naturally chosen. With the most common variant of limitedly rational consumer behavior in the practice of economic activity, some non-optimal, but rather satisfactory variant is chosen. According to, in particular, G. Simon, the main reasons for boundedly rational consumer behavior are²:

- the presence of information asymmetry - the difficulty of accessing and processing information about all possible options for purchasing the same product (for example, making the best choice even if a purchase decision is made within the virtual information space - it is quite difficult to carry out a comparative monitoring of all specialized online stores and even universal network marketplaces, and the automated systems existing in the network aimed at increasing the efficiency of this kind of

¹ Samsonov A.D. To the question of the peculiarities of consumer behavior // Bulletin of Economics and Management. 2020. №4. p.71

² Simon G. A. Theory of decision making in economic theory and in the science of behavior // Milestones of economic thought V.2. Theory of the Firm / Ed. V. M. Galperin - St. Petersburg: School of Economics, 2000 - P. 54

consumer choice, for example, comparing prices at various points of online sales, are by no means always objective and comprehensive);

- not quite effective cognitive abilities of the person making the decision to purchase;

- special marketing manipulation (a classic example is the location in a supermarket on the shelves at the eye level of an average buyer of the most expensive assortment items of goods);

- the lack of consumer time required to make the most rational decision on the purchase of a particular product, work, service.

Irrational decisions within the framework of the theory of consumer behavior are still carried out relatively rarely, but, nevertheless, they take place. Moreover, in contrast to the classical theory of consumer behavior, in our opinion, the irrational economic behavior of individuals can have both a socially negative (the most common situation) and, in some cases, a pronounced socially positive character.

At the same time, socially negative forms of irrational economic behavior of individuals in the vast majority of cases are due either to extremely significant information asymmetry, or to purposeful qualitative manipulation of the process of consumer choice, or to social deviations that a particular individual is subject to (primarily drug, alcohol or gambling addiction).

The main examples of irrational consumer behavior of individuals, typical for the socio-economic system of the Russian Federation in 2010-2021, according to the author, are:

- a) excessive consumption of alcoholic beverages and consumption of narcotic drugs, causing extremely significant harm to the health of individuals (for example, according to the Federal State Statistics Service of the Russian Federation for 2010-2020, the average volume of consumption of alcoholic beverages per capita of the national socio-economic system increased by 1.21 times, and narcotic drugs - 1.43

times¹, which is extremely important). At the same time, in our opinion, one of the main reasons for the intensive growth of irrational consumption of narcotic drugs in the period under review is the active distribution of the latter through the resources of the digital economy, primarily certain closed telegram channels, while at the same time quite inert opposition to this process on the part of law enforcement agencies ;

b) irrational consumption of services in the gambling business; Despite the prohibition since 2009 of gambling facilities in the territory of the Russian Federation, in addition to several zones relatively remote from the central regions of the country, betting and lottery activities continue to legally exist in the domestic economy, causing, in our opinion, very significant damage to the stability of the national social the economic system as a whole; At the same time, it should be noted that the use of gambling business services can be classified as irrational consumer behavior only if such consumption is extremely intensive, significantly negatively affects the level of individual well-being of users of such services - in that case if the services of legal gambling facilities are consumed relatively rarely and for the purpose of recreation, it is advisable to consider such behavior of individuals as limitedly rational;

c) consumption of products in the framework of network marketing (MLM marketing systems), which has become widespread in the domestic economy since the mid-1990s. (Amway, Oriflame, Herbalife, etc.) and received a new development impetus in 2010; within the framework of this model, irrational consumer behavior manifests itself in the fact that in most cases participants in the network marketing system purchase products of dubious quality at obviously inflated prices - the "leaders" of this kind of network structures in selfish interests by means of targeted zombification of participants, the use of NLP tools (neuro-linguistic programming) etc. achieve relative stability of this kind of irrational in relation to the combination of price and quality of consumer behavior;

¹ Russian statistical yearbook. - M.: Publishing House of the Federal State Statistics Services, 2021. P. 427.

d) active distribution in the Russian Federation in 2018-2021. such a derivative of network marketing, an extremely socially dangerous system of irrational "investment" of citizens, as virtual financial pyramids (Cashbury, Finiko, Antares, etc.). Such pyramid schemes are usually disguised as risky trading projects in the stock, currency, crypto markets, but in fact they always represent a variant of the classic C. Ponzi financial scheme - payments to previous participants at the expense of subsequent ones. "Investing" in financial pyramids, usually integrated with well-established network marketing technologies, is one of the most dangerous forms of irrational consumer behavior of individuals, in our opinion.

At the same time, it is possible to single out extremely rare, but still existing forms of irrational, but at the same time socially positive economic behavior of individuals, for example:

- extremely intensive individual charitable activities, often carried out to the detriment of personal financial plans, the goals of maximizing personal wealth (one of the most typical examples of this kind of active charity was an entrepreneur from Kazan, A.G. all their significant income to orphanages, while living practically in poverty);

- socio-political activity of individuals, often carried out to the detriment of personal goals of professional development, priorities for ensuring individual security, etc.;

- certain areas of volunteer activities of citizens, in the event that they are carried out to the detriment of the main labor activity.

In general, the issues of the formation of rational, irrational and boundedly rational models of economic behavior of various groups of economic entities are in the focus of such a direction of economic theory, located at the junction of neo-institutionalism and post-neoclassical direction, as behavioral economics. The most

famous representatives of this current of economic thought are O. Williamson, J. Hodgson, T. Eggertson³, R. Thaler¹.

It should be noted that ensuring rational forms of consumer behavior of different groups of economic entities as dominant is one of the strategic tasks of the state socio-economic policy, incl. policies of education and upbringing of individuals (financial literacy, education of altruism, the priority of spiritual consumption over material, etc.). At the same time, rational consumer behavior can be formed taking into account the classification features added by us in Table 1.2.1 - this kind of consumer behavior is usually justified, integrated, legal and socially constructive.

1.3. Foreign models of state regulation of consumer behavior: a comparative analysis

The study of the features and problems of development of sustainable foreign models of consumer behavior of economic entities has not only theoretical and cognitive, but also applied value. Thus, the individual, most effective elements of such models, in our opinion, can be used to rationalize consumer behavior regulation systems within the socio-economic system of modern Russia.

We have systematized the main foreign models of consumer behavior that have developed in business practice since the late 1990s. for 2020-2021 (table 1.3.1).

Table 1.3.1

The main modern foreign models of consumer behavior
(systematized by the author)

<i>Model name</i>	<i>Features of the model in terms of consumer behavior of individuals and households</i>	<i>Features of the model in terms of consumer behavior companies</i>
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¹ Thaler R. New Behavioral Economics. Why do people break the rules of the traditional economy and how to make money on it / R. Thaler. – M.: Eksmo, 2017.

1. American	Differentiation of norms and institutions of regulation of the consumer market in various states. Extremely intensive digitalization of consumption technologies.	Significant dependence of the consumer behavior of US corporations on the norms of the institution of corporate governance, constant and rather turbulent processes of mergers and acquisitions.
2. German	Close integration of consumer behavior with behavior in the field of income generation by households from equity participation in local companies. Widespread development of marketing technologies that affect consumer behavior.	A completely liberal model of consumer behavior of companies, with minimal government intervention in terms of general institutional and anti-cartel macroeconomic regulation.
3. Japanese	Preservation of traditions and customs of consumer behavior, incl. formed in the pre-capitalist era, minimal processes of excess, irrational consumption.	Widespread use of tools and mechanisms of public-private partnership in the process of implementing the consumer behavior of private companies, incl. large corporations in Japan.
4. South Korean	Active stimulation of protectionism within the framework of the model of individual consumer behavior of goods, works, services.	Intensive use of the potential of territorial clusters, incl. to improve the efficiency of consumer behavior of companies of various sizes and profiles
5. Brazilian	The absence of a pronounced systematic approach to the regulation and provision of consumer behavior of various groups of economic entities.	Significant influence of the corruption factor on consumer behavior, especially in the corporate sector of the economy.
6. Chinese	Low consumption standards, especially in rural areas. Limited use of the potential of digitalization in the development of individual consumption patterns.	The need to harmonize the strategic parameters of corporate procurement with the general five-year and other plans of the PRC Government.
7. North Korean	Low degree of freedom to choose options for consumer behavior due to the lack of a free market for goods and services.	Lack of independence of consumer behavior due to the operation of a system of rigidly centralized directive management of the economy.

As shown in Table 1.3.1, the American and German models of consumer behavior of both individuals and corporate structures in modern economic conditions are clearly liberal in nature. The American model is characterized by a pronounced digitalization of consumer behavior, both households and companies, which was most actively manifested in 2010. Thus, in 2019, the share of consumption of digital services and goods through remote delivery systems in the United States amounted to 31.3% of the total household consumption; in 2020, due to the impact of the pandemic crisis, this figure increased to 39.7%¹. For comparison, in the Russian economy in 2020, the same indicator was only 12.9%².

In our opinion, the intensive digitalization of the American model of consumer behavior of US citizens is largely due to the fact that almost all categories of American citizens, incl. pensioners actively use the potential of the Internet and mobile applications in gadgets to purchase goods and services through marketplaces and other electronic trading systems. In the economy of modern Russia, the majority of people of retirement age not only do not have gadgets with direct access to the Internet, but also do not know how to use the potential of the latter for personal consumption.

As noted, in particular, by A. Grispan and A. Wooldridge, a characteristic feature of the development of the consumer market in the United States is a fairly significant differentiation of legislation on commodity markets and the circulation of consumer goods of various profiles in different states³. In particular, such differences relate to the circulation of such goods as medicines, toxic drugs, alcoholic products, as well as banking, insurance, notary and other services for citizens and organizations. On the one hand, such a situation disrupts the consumer behavior of people who, due to work activity or other factors, are forced to constantly change their place of residence. On

¹ WorldAnnualReport. NY.,2021. P.231.

² Russian Economy: Problems and Prospects. - M.: Publishing House of the Institute of Economic Policy, 2021. P.413.

³ Greenspan A., Wooldridge A. Capitalism in America. M.: Alpina Publisher, 2020. P.71.

the other hand, this situation has developed historically, and the complete unification of the legislative systems of various US states regarding the development of consumer markets is currently impossible.

In the economic system of modern Germany, the trends in the development of models of consumer behavior of individuals and households are closely dependent on the characteristics and efficiency of the functioning of regional companies, primarily industrial ones. Thus, a significant part of the population of modern Germany is not only employed in such corporate structures at the regional level, but also are their minority shareholders, and dividends make up a significant (on average 2530%) of the total cash income of an average German household. Accordingly, ensuring both the efficient development of regional industrial companies in production and financial terms, and maintaining a rational model of their dividend policy, is even in the difficult socio-economic conditions of the pandemic crisis of 2020-2021. one of the most significant factors in maintaining the intensity of consumption of goods and services by German households at an acceptable level.

On the model of consumer behavior of Japanese citizens, as noted, in particular, by A.V. Belov, to a greater extent than in other states, primarily in the USA and EU countries, is influenced by national traditions and customs¹. At the same time, one of the most stable traditions of this kind is the rejection of the unrestrained, irrational, obviously excessive consumption of material goods. On the contrary, for the consumer behavior of the majority of the inhabitants of modern Japan, unlike, unfortunately, the current situation in the Russian Federation, is the orientation towards diverse consumption of spiritual and cultural benefits. The latter, in turn, does not require, in contrast to the maximization of the consumption of tangible assets, significant expenditures of financial resources of citizens, and such resources, accordingly, are quite intensively transformed first into savings, and subsequently into investments

¹ Belov A.V. Japan. Economy and business. SPb.: Iz-vo St. Petersburg State University, 2017. P.32.

necessary to ensure the expanded reproduction of economic processes in economy of Japan.

The model of consumer behavior of citizens of South Korea, in principle, is formed according to the Western, rather liberal pattern. At the same time, the model of consumer behavior of legal entities in the economy of this state is characterized by intensive and diverse integration into the structure of territorial industrial clusters. Clusters provide an opportunity to purchase materials, components, production equipment on more attractive financial and economic conditions for companies, ensure a higher level of procurement stability and thereby reduce both overhead and transaction costs associated with corporate consumer behavior and possible risks corresponding to with the purchasing process.

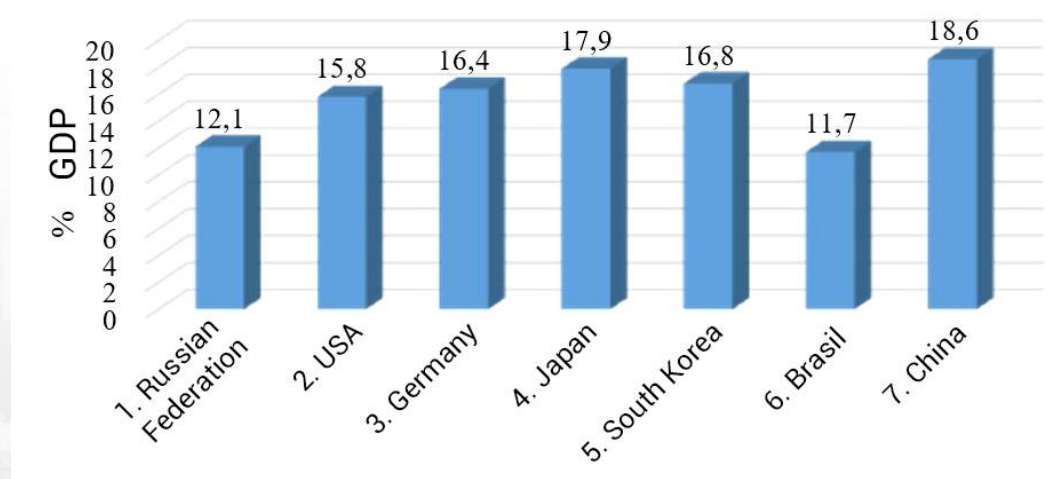
The model of consumer behavior characteristic of the modern economic system of the PRC is of a mixed planned-market nature. On the one hand, the economic behavior of the individuals of this state is generally liberal, with the exception of the possibility for Chinese citizens to access the entire range of Internet resources, which is limited by law, which also makes it difficult to purchase a number of digital services produced outside the PRC. The consumer activity of the majority of Chinese companies, especially those in which there is a state share in the capital, should be coordinated with the plans and programs of the Chinese Government. In this sense, the degree of freedom of private Chinese corporations in terms of organizing and implementing systems of consumer behavior within the framework of this national model is less significant compared to the previously considered models of consumer behavior of organizations typical of the United States, Germany or Japan.

Finally, the model of consumer behavior typical of today's North Korea is clearly military mobilization, command and directive. The standard of living of citizens of this state is extremely low, and purchasing needs are realized only within the framework of a network of state-owned stores with an extremely low range of products

and elements of a card distribution system. Internet purchases are not available for citizens of the DPRK, and the black market for consumer goods, which in the USSR in the 1980s. to a certain extent made up for the problem of deficiency, practically does not function. There is also no freedom of DPRK enterprises in terms of organizing consumer behavior, and export supplies of equipment and materials are carried out in extremely limited volumes and are strictly controlled by the national government.

In fact, it is this model that is the least socially effective, although relatively stable due to the strict state regulation of the development of the processes of consumption of goods and services.

The intensity of corporate consumer behavior in the national economy in the most general form is evidenced by the ratio of purchases of organizations to GDP (Fig. 1.3.1).



Rice. 1.3.1. The ratio of the cost of purchases of organizations to GDP

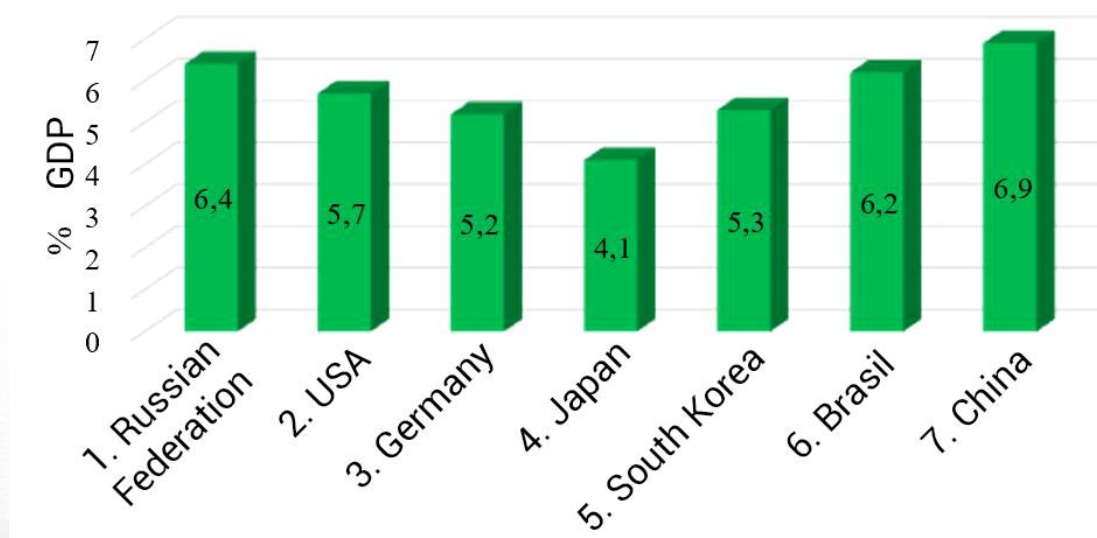
for the group of states under study, 2020, %¹

As shown in fig. 1.3.1 of the study, the ratio of the intensity of purchases of raw materials, materials, services, equipment by organizations of the Russian Federation in 2020 was somewhat, although not fundamentally, lower than the values of similar

¹ World Bank Economic Review. Wash., 2021. P.251.

indicators for the group of the most developed foreign countries with a market economy. In our opinion, this kind of backlog of Russian companies is, on average, caused, first of all, by a certain deficit of financial and investment resources, which is typical for many organizations of the Russian Federation in terms of the purchase of modern, as a rule, quite expensive fixed assets. In the majority of modern companies in the USA, Germany and Japan, even despite the situation of the pandemic crisis of 2020-2021, consumer behavior programs in terms of the reproduction of fixed capital are being implemented more actively and efficiently.

The intensity of consumer behavior of the state in the most general form can be indicated by the ratio of the cost of state and municipal orders to GDP (Fig. 1.3.2).



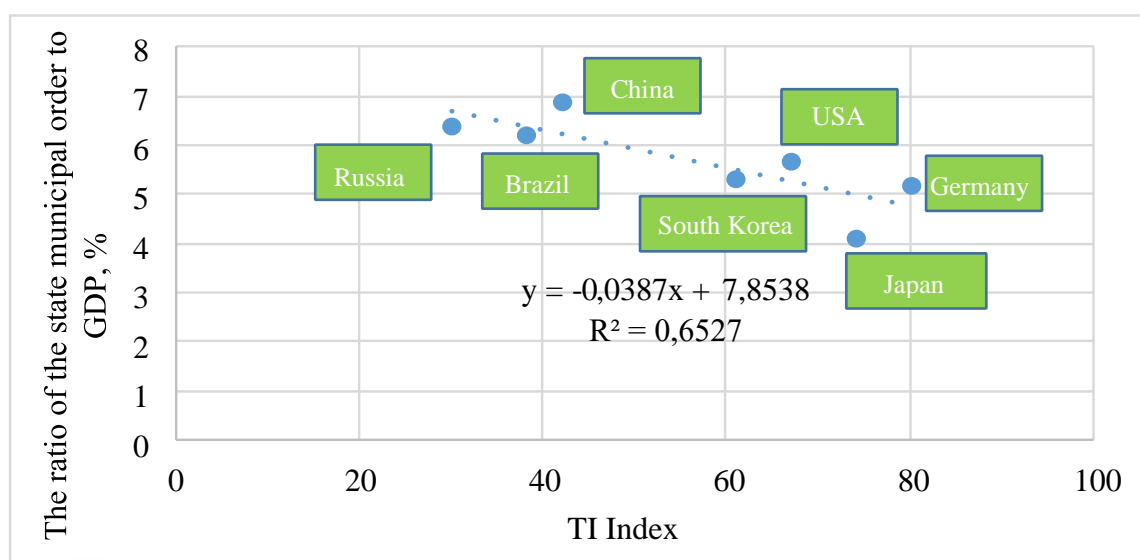
Rice. 1.3.2. Ratio of state and municipal orders to GDP, 2020, %¹

As shown in fig. 1.3.2, the modern economic system of the Russian Federation, like the PRC, is characterized by a relatively higher level of intensity of state consumer behavior compared to developed Western countries. To a large extent, this situation, in our opinion, is due to the excessive interference of the state of the Russian Federation in economic processes, the presence of a significant sector of state unitary

¹ Russia and countries of the world: a statistical yearbook. - M.: Publishing House of the Federal State Statistics Services, 2021. P.319.

enterprises in Russia, some of which could be completely transferred to representatives of private capital, as well as the influence of a corruption factor that significantly increases the cost state and municipal order.

In general, to test the thesis about the impact of transparency (non-corruption, transparency) of the economy on the intensity of consumer behavior in the field of



public procurement, we use the tools of correlation and regression analysis (Fig. 1.3.3).

Fig. 1.3.3. Economic and statistical function of the influence of the level of transparency of the economy on the intensity of consumer behavior in the field of state and municipal orders, 2020¹

As shown in fig. 1.3.3, a rather stable function constructed by us, indicates that with the growth of the transparency of the economy (according to the TI index, annually calculated for most states of the world economy by analysts of the international non-governmental organization Transparency International), the intensity of consumer behavior in terms of the ratio of the cost of state and municipal orders to GDP is consistently declining. Accordingly, increasing the level of

¹ Built by the author on the basis of data presented in: Materials of Transparency International [Electronic resource]. Access mode: <https://transparency.org.ru/research/indexsvospriyatiya-korrupsii/rossiya-v-indekse-vospriyatiya-korrupsii-2020-30-balloov-i-129mesto.html> (accessed 08/12/2021); Russia and countries of the world: a statistical yearbook. - M.: Publishing House of the Federal State Statistics Services, 2021.

transparency of the economic system of the state, a steady decrease in the significance of corruption risk are significant factors in the rationalization of consumer behavior in the field of state and municipal orders.

It should be noted that the country models of consumer behavior that we have identified have demonstrated varying degrees of resilience to the situation of the pandemic crisis of 2020-2021. An aggregated assessment of this kind of sustainability is presented in Table 1.3.2.

Table 1.3.2

An enlarged assessment of the sustainability of modern foreign models of consumer behavior to the situation of the pandemic crisis of 2020-2021. (compiled by the author)

Model name	Pandemic Crisis Resilience
1. American	Below the average
2. German	Medium
3. Japanese	High
4. South Korean	High
5. Brazilian	Low
6. Chinese	Medium
7. North Korean	High

Thus, as shown in Table 1.3.2, both the market models of consumer behavior of citizens and organizations, typical for the economic systems of Japan and South Korea, and the command-planning, socially destructive model that take place in modern economy of the DPRK.

In rationalizing the process of consumer behavior, state regulation of this process plays a significant role. In general, we can single out some basic principles of state regulation of consumer behavior that are typical of all the considered foreign market models (American, German, Japanese, South Korean, Brazilian):

1. The principle of minimizing subjectivism. In accordance with the content of this principle, the development of the system and process of managing consumer behavior in the national economy, the sequence of formation and adoption of managerial decisions regarding various aspects of regulating consumer behavior should be carried out on the most objective, scientifically sound basis, ideally with the widespread use of accurate quantitative economic and mathematical , primarily statistical tools.

2. The principle of consistency and synergy. Consistency is a process of considering the problems of consumer behavior in the national economy in a complex, in interconnection and complementarity of individual socio-economic functions, processes, projects of organizational development of measures to improve the regulation of consumer behavior. To a certain extent, the principle of systemicity is opposed to a certain extent by the insufficiently effective, although rather methodologically simple, fragmented approach to the consideration of economic phenomena and processes, often used in the practice of managerial activity.

3. The principle of balance. To a certain extent, this proposed principle of ensuring the effectiveness of management activities in the field of regulation of consumer behavior processes reveals and complements the content of the previously considered principle of consistency and synergy. In the most general form, the balance in the development of regulation of consumer behavior in the national economy of the state should be manifested in the following main directions;

- balance of general functions of management of consumer behavior development processes, which, in accordance with the traditional methodology of M. Mascon ¹ and A.V. Bolshova ², are analysis, planning, organization, motivation, control and evaluation of financial and economic efficiency; ensuring a high level of content

¹ Makson M. et al. Fundamentals of management. M.: Delo, 2019. P.53.

² Bolshov A.V. Management: theory and practice. Kazan: Iz-vo KFEI, 1997. P.15.

consistency of the sequential and at the same time cyclic implementation of these functions;

- balancing the content of general and special functions of management of consumer behavior regulation processes;

- balance of functional and process approaches to the management of consumer behavior in the national socio-economic system as a whole;

- balance, a close degree of content coherence of the process and project approaches to the organization and implementation of management activities in the field of consumer behavior regulation.

4. The principle of institutional verification of consumer behavior regulation. In the context of this principle proposed by the author to ensure the effectiveness of consumer behavior regulation, it should be noted that the issues of a comprehensive study of norms and institutions are often not given significant attention in economic practice, incl. in the practice of managing the processes of consumer behavior in the economy of the Russian Federation. At the same time, insufficient consideration of the institutional factor, in our opinion, significantly increases the risks of incorrect development and subsequent adoption of various organizational and economic decisions.

5. The principle of optimization of transaction costs associated with the regulation of consumer behavior. In accordance with the approach of one of the leading representatives of neo-institutional economics, recognized to a certain extent as canonical, R. Coase transaction costs are any costs of economic agents related to ensuring and protecting the rights and ownership relations for the means and results of financial and economic activity, as well as the rational organization any type of contractual relationship ¹.

¹ Coase R. Selected Works. M.: Press, 2020. P.8.

- Accordingly, the main directions for implementing this principle of ensuring the effectiveness of management activities in the field of regulating consumer behavior in modern conditions of organizing and implementing economic processes are:

- rationalization of the costs of processing, verification, assessment of the representativeness of the flows of general and special financial, economic and technological information received by the state regulation and control of consumer behavior, significant arrays of which, especially those obtained from the Internet space, are not entirely relevant;

- minimization of such an element of transaction costs as legal costs, due to a better organization of legal support for the system of regulation of consumer markets, incl. in the space of state antimonopoly law;

- rationalization of expenses for the purpose of ensuring economic, incl. corporate and information security of the functioning and development of consumer markets.

6. The principle of innovativeness of managerial activity in the field of regulation of consumer behavior. At the same time, the most significant types of innovations in the development of the consumer behavior regulation system, which, in the context of the content of this principle, should develop consistently, meaningfully and organizationally reinforcing each other, are:

-- organizational innovations related to the improvement of the process and management system in the field of consumer behavior regulation, the formation of new divisions in the management structure, more active use of the potential of the project approach to the organization of management activities, the development of remote technologies for managing consumer market control processes, which is especially important in a pandemic situation crisis of 2020-2021;

-- innovations related to the human potential of the activities of state control bodies for the development of consumer markets, incl. innovations in the field of remuneration, organization of jobs, implementation of various areas of labor

interactions, intensification of innovative forms and mechanisms of corporate education, etc.

7. The principle of rational combination of processes of centralization and decentralization of consumer markets management. In accordance with the content of this principle, within the framework of the management system for the development of the system of consumer markets in the national economy, mechanisms should be formed to ensure optimal proportions of centralized, predominantly authoritarian and decentralized, largely democratic methods and mechanisms of management activity.

It should be noted that the models of consumer behavior, typical both for the economic systems of foreign countries and for the national economy of Russia, were significantly modified in the situation of the pandemic crisis of 2020-2021. In the specialized literature, the main directions of this kind of transformation are considered insufficiently comprehensive.

Accordingly, the author of the monograph systematizes the main paradoxes of consumer behavior at the individual level, which have significantly increased under the influence of the factors of the pandemic crisis. The main paradoxes of the consumer behavior of individuals that we have systematized, typical of the situation of a pandemic crisis, are of a polar nature. A number of citizens are becoming more prone to altruistic behavior, primarily in the field of volunteering and charity, which is sometimes carried out to the detriment of personal economic interests. Another, larger part of the population has a significant tendency to expressly irrational, extremely selfish forms of consumer behavior, which is actively used by fraudsters of various kinds. Accordingly, in such conditions, the role of the state increases in terms of stimulating the activation of altruistic forms of behavior and minimizing the risks of irrational consumer behavior (for example, the purchase of "securities" that are extremely actively developing virtual financial pyramids in the global economy in 2020-2021), as a result of which many households simply lose all their savings.

CHAPTER 2. Problems of development of consumer behavior in the economy of the Russian Federation and directions for their solution

2.1. Evolution of consumer behavior in the national economy: trends and problems

Models of consumer behavior, both individuals and companies in the domestic economy during the period of market transformation have undergone a fairly significant evolution. The main stages of this kind of evolution are systematized by the author in Table 2.1.1.

Table 2.1.1

The main stages in the evolution of consumer behavior of various groups of economic entities in the national economy
(systematized by the author)

<i>Main steps</i>	<i>Features of consumer behavior of individuals</i>	<i>Features of consumer behavior of commercial organizations</i>
1. Second half of 1980s	Model of consumer behavior in conditions of chronic shortage of consumer goods. Regular use of the potential of the black market to meet consumer needs.	Preservation of the influence of central planning on the nature of consumer behavior of organizations. A certain increase in the degree of freedom of this kind of behavior due to the introduction of cost accounting mechanisms and integration with the subjects of the cooperative movement, which became more active in the second half of the 1980s.
2. 1990s	In general, disorganized consumer behavior. An extreme reduction in its intensity due to a sharp decrease in real incomes of the population and the factor of hyperinflation in 1992-1993. Simultaneous rapid growth in consumer diversity.	Disorganization of the procurement management systems of companies caused by the fundamental transformation of property relations (several waves of privatization), the rupture of economic ties between the republics of the former USSR, and the lack of experience in procurement under market economic conditions.

<i>Main steps</i>	<i>Features of consumer behavior of individuals</i>	<i>Features of consumer behavior of commercial organizations</i>
3. 2000-2009	Formation of the first models of electronic purchases by citizens of the Russian Federation. Development of the institution of control of consumer markets. Activation of consumer behavior due to the intensification of consumer lending processes.	Gradual formation of sustainable market models of consumer behavior of commercial organizations in the Russian Federation. Increasing the intensity and quality of the organization of procurement activities of companies.
4. 2010-2015	Further significant increase in the intensity of consumer lending. Differentiation of marketing factors of consumer behavior.	Active development of automated ERP supply management systems for companies. Inertial growth of the influence of the corruption factor on the development of forms of consumer behavior of organizations in the Russian Federation.
5. 2016-2021	Modernization and strengthening of the institution of consumer control. Active development of irrational forms of consumer behavior of citizens. Crisis transformation of consumer behavior (2020-2021).	Gradual integration of Russian companies into the structure of territorial industrial clusters and a corresponding modification of the models of consumer behavior of companies. Crisis transformation of procurement systems for raw materials, equipment, services, components, etc.

As shown in Table 2.1.1, during the period of market transformation, in 1990-2021. consumer behavior of individuals and households in the domestic economy has been transformed extremely significantly. At the same time, the main directions of this kind of transformation were:

- a significant impact on the process of consumer behavior in 2000. institute of consumer credit, which in the Russian Federation in 1990. practically absent;
- active development in 2000-2021 electronic trading systems for consumer goods and services, a qualitative transformation of the sphere of consumer behavior due to the active influence on its development of various kinds of digital technologies and systems;

- improvement, especially in 2000, of the processes of influence of marketing tools and technologies on the processes of consumer behavior of citizens of the Russian Federation (in the 1990s, rather coarse and direct advertising was used in this area, which in 2000-2010 was replaced by complex, rather complex technologies of marketing manipulation of various consumer groups);

- gradual development and enhancement of the role in the organization of consumer behavior of the institution of control over the state of consumer markets and the quality of purchases (legislation on consumer protection in the Russian Federation, the activities of Rospotrebnadzor, FAS, etc.).

The main elements of the socially destructive model of consumer behavior, in our opinion, are:

1. Irrational maximization of consumer loans by borrowers without taking into account the possibility of their full and timely repayment in the future. Quite liberal, which took place before 2018-2019, the policy of the majority of credit organizations of the Russian Federation in the field of consumer lending contributed to this kind of unreasonable maximization.

2. Preliminary rewriting by the borrower of his own assets to third parties, it is even possible to switch to an illegal format of labor activity.

3. Initiation by an unscrupulous borrower of his own bankruptcy procedure as a critical amount of consumer loans is accumulated, which it is practically impossible to repay to a bank (banks).

4. Minimum restrictions on the rights and financial opportunities of this kind of bankrupt.

5. Write-off by banks of amounts of non-received loan debt of individuals, quite significant, for losses.

6. Regular requests from the management of the largest credit institutions of the Russian Federation, in particular PJSC Sberbank, for subsidies from the Russian

budget to cover losses and ensure normal financial and economic activities. Satisfaction of such requests by the Government of the Russian Federation or the President of the Russian Federation, as was the case, in particular, with respect to a number of Russian banks during the start of the pandemic (2020).

7. Actual reduction in budget opportunities for the development of the national economy of the Russian Federation, support for the social sphere, education, medicine, etc.

Thus, the model of irrational consumer behavior on credit, coupled with the abuse of the institution of bankruptcy of individuals in the economy of the Russian Federation, in our opinion, creates not only increased financial risks for organizations in the banking sector of the national financial and economic system, but also actually limits budget development opportunities. In fact, all citizens of Russia are the final payers for consumer loans of such unscrupulous borrowers.

As shown in Chapter 1 of the monograph, the development of consumer lending processes in the national economy is significantly influenced by various groups of socio-economic institutions. The main directions of this kind of influence, typical for the modern economic system of the Russian Federation, are systematized in Table 2.1.2.

Table 2.1.2

The main institutions influencing consumer behavior in the economy of the Russian Federation (systematized by the author)

<i>Institute name</i>	<i>The main directions of influence on consumer behavior</i>	<i>Problems of implementing the institute's norms in the conditions of the Russian economy, 2020-2021</i>
1. Consumer Protection Institute	Ensuring the protection of the legitimate interests of consumers from their possible violation by sellers.	Rospotrebnadzor and other bodies of the consumer rights protection system in the Russian Federation (Rostekhnadzor, FAS, etc.) do not always respond promptly to specific violations of such rights.

<i>Institute name</i>	<i>The main directions of influence on consumer behavior</i>	<i>Problems of implementing the institute's norms in the conditions of the Russian economy, 2020-2021</i>
2. Institute for Food Safety Regulation	Formation of a system of preferential provision of food consumption by citizens at the expense of the resources of the national agro-industrial complex and the food industry.	A number of norms of this institution are quite declarative; these norms are insufficiently supported by specific organizational and economic mechanisms for implementation.
3. Consumer Credit Institute	Ensuring the maximization of the consumer behavior of individuals, even with a temporary shortage of income that could be directed to these goals.	The development of this institution in the Russian Federation in 2010 was hypertrophied. In fact, there is a significant over-crediting of a significant part of the population of the Russian Federation, which limits the possibility of ensuring their rational consumer behavior in the current perspective.
4. Institutions of the Court of General Instance and Arbitration Court	Protection of consumer rights in the framework of the litigation (courts of general instance - for individuals, arbitration courts - for organizations)	The judicial system in the Russian Federation is not sufficiently transparent. The activities of the courts are often associated with the development of shadow, corrupt mechanisms. Actual court awards for infringed consumers are usually minimal, while, for example, in the US court system, awards for similar claims are usually very substantial.
5. Commodity Exchange Institute	Contributes to the activation of consumer behavior at the company level.	In the Russian Federation, this institution was actively developed in the 1990s; at present, it is practically non-existent in its integral form.
6. State Order Institute	Ensures the effectiveness of consumer behavior in the field of procurement by state and municipal authorities.	The development of the institute, despite its consistent digitalization in 2010, is not transparent and is associated with significant risks of corruption and other abuses.
7. Institute of territorial clusters (indirect significant impact)	It helps to increase the efficiency of consumer behavior of companies integrated into the structure of clusters.	Territorial clusters are quite actively developing in the national economy of the Russian Federation in 2000-2021, and relatively actively influence the consumer behavior of both organizations and citizens.

<i>Institute name</i>	<i>The main directions of influence on consumer behavior</i>	<i>Problems of implementing the institute's norms in the conditions of the Russian economy, 2020-2021</i>
8. Institute of trade unions (indirect significant impact)	It creates opportunities for maximizing the income of employees of enterprises and increasing, on this basis, the possibilities for implementing models of their individual consumer behavior.	This institution in an independent and effective form is practically absent in the Russian Federation, which affects the insufficient protection of the rights of employees, the relatively low level of wages in many companies and, accordingly, the restriction of consumer activity.
9. Institutions for regulating the digital economy	Includes rules governing the nature of electronic purchases by various groups of economic entities.	The institute in the Russian Federation is developing quite actively in 2017-2020. ¹ At the same time, the integration of a part of the population of the Russian Federation into the structure of the digital economy, incl. in terms of consumer behavior, remains minimal.

As shown in Table 2.1.2, the main element of the system of formal institutional support for the development of consumer behavior is the Federal Law "On the Protection of Consumer Rights", which was adopted back in 1992 and subsequently, almost every year, changed many times.

This legal act governs the relations arising between consumers and manufacturers, performers, importers, sellers, owners of aggregators of information about goods (services) in the sale of goods (performance of works, provision of services), establishes the rights of consumers to purchase goods (works, services) of proper quality and safe for life, health, property of consumers and the environment, obtaining information about goods (works, services) and their manufacturers

¹ Federal Law "On digital financial assets, digital currency and amendments to certain legislative acts of the Russian Federation" No. 259-FZ of July 31, 2020 [Garant economic and legal framework]. Access mode: free (accessed 07/17/2021); Federal Law "On Attracting Investments Using Investment Platforms and on Amending Certain Legislative Acts of the Russian Federation" No. 259-FZ dated August 2, 2019. [Economic and legal framework "Garant"]. Access mode: free (accessed 07/17/2021); Program "Digital Economy of the Russian Federation" // Approved by the Decree of the Government of the Russian Federation dated July 28, 2017 No. 1632-r (as amended and supplemented on November 12, 2020). [Economic and legal framework "Garant"]. Access mode: free (accessed 07/17/2021).

(performers, sellers), about the owners of aggregators of information about goods (services), education, state and public protection their interests, and also determines the mechanism for the implementation of these rights.

In general, based on the results of the study of the statistical and regulatory materials cited in this paragraph, the analysis of publications on the issue under consideration, the following main problems in the development of consumer behavior in the Russian Federation can be identified (Table 2.1.3).

Table 2.1.3

The main problems of development and state regulation of consumer behavior
in the Russian Federation at the present stage, 2020-2021
(systematized by the author)

<i>Problem groups</i>	<i>The main problems of development and state regulation of consumer behavior</i>
1. Institutional	<ul style="list-style-type: none"> - some declarative nature of a number of norms of the special legislation of the Russian Federation on the protection of consumer rights and ensuring food security; - insufficient effectiveness of protecting the rights of consumers who make electronic purchases of goods and services; - hypertrophied, largely socially destructive development of the institution of consumer lending, especially in terms of lending through MFIs with interest rates of about 1-2% per day; - insufficient level of transparency of the institution of state and municipal orders; - underdevelopment of informal consumer protection institutions.
2. Financial	<ul style="list-style-type: none"> - limited financial resources of a significant part of the population of the Russian Federation, necessary to activate the processes of development of consumer behavior, especially in the situation of the pandemic crisis of 2020-2021; - the development of destructive schemes, mechanisms of financial fraud, especially in the virtual economic space, focused on the intensive formation of models of irrational consumer behavior of various kinds of quasi-services (tokens of virtual financial pyramids, etc.); - a deficit in a number of Russian companies, especially small and medium-sized businesses, in terms of acquiring modern automated procurement management systems (or ERP systems in general, within which procurement is an integrated unit).

3. Analytical and methodological	<ul style="list-style-type: none"> - insufficient representativeness of official statistics on the development of consumer markets in the Russian Federation, especially in terms of information on the dynamics of the consumer price index; - underdevelopment of tools for a comprehensive assessment of the rationality and effectiveness of consumer behavior; - insufficient correctness in determining the priorities for improving the system of state regulation of consumer behavior in the Russian Federation.
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In general, in our opinion, it is precisely the presence of analytical and methodological problems that impedes the processes of improving the system of institutions for regulating consumer behavior and enhancing the use of financial resources in order to maximize it in the national economy of modern Russia.

2.2. Development of Methodological Tools for Analyzing Consumer Behavior in the Modern Economy

-The progressive development of consumer behavior of various groups of subjects in the modern economy directly depends on the correctness of using the methods of its analysis. So, for example, sociological methods can be used to study the opinion on the effectiveness of the development of consumer behavior on the part of various groups of respondents. The main conditions for the representative application of this group of methods for studying consumer behavior in modern economic conditions are:

- anonymity of sociological research, providing an increase in the relevance of respondents' opinions regarding the rationality and effectiveness of consumer behavior;
- correspondence between the sample and the general population of sociological research;
- correct subsequent processing of the results of sociological research by methods of economic statistics.

Expert methods for analyzing the effectiveness of an organization's activities also represent a subjective version of the approach to the study of consumer behavior. As experts, employees of planning and analytical departments of organizations, industry

consultants, representatives of relevant state authorities and local self-government, teachers of relevant disciplines of industry universities, etc. can be involved. The most common variants of the expert assessment method that can be used, including for solving the problem of studying the effectiveness of consumer behavior of individuals and companies, are brainstorming methods, the Delphi method, the decision tree construction method, etc.¹

Methods of financial analysis are a fairly common analytical tool for studying the effectiveness of the development of organizations of various forms of ownership, scale and sectors of the economy, incl. regarding the development of their consumer behavior. Within the framework of this group of methods, both the statics and the dynamics of absolute and relative indicators characterizing various aspects of the company's financial and economic development are traditionally studied, incl. in terms of purchasing activities. At the same time, relative indicators are relatively more informative compared to the absolute criteria for the development of the organization.

At the same time, the main condition for the representative application of financial analysis methods in terms of assessing the economic efficiency of the development of consumer behavior of companies is the representativeness, reliability of the initial forms of the organization's financial statements, such as the balance sheet, income statement, etc. Unfortunately, in modern companies in the Russian Federation, this kind of reliability does not always take place due to the prevalence of the practice of forming the so-called. "double-entry bookkeeping" for the purpose of not quite legal optimization of taxation.

Methods based on the use of the cash flow discounting procedure can be applied to study both the efficiency and cost of organizations as a whole, and to analyze the financial and economic performance of individual investment projects formed and

¹ Gutsykova S.V. Method of expert assessments: theory and practice. M.: Kogito-center, 2021. P. 7476.

implemented by business entities, incl. in terms of rationalization of procurement activities. The most common indicators within this group of methods are the net present value (NPV), the internal rate of return of investments (IRR), the discounted payback period of the investment project.

The main conditions for the representative application of this group of methods for studying the effectiveness of consumer behavior at the corporate level are:

- correct forecasting of future cash flows that are generated as a result of the implementation of a particular model of the company's consumer behavior;
- the relevance of determining the discount rate, which is the rate of bringing the organization's future cash flows to the current valuation.

The portfolio approach is a tool for a strategic study of the effectiveness of consumer behavior, which can be used to analyze the process we are considering, both at the individual and at the corporate level of the functioning of the economic system. This method is implemented within the framework of such well-known portfolio analysis matrices as the strategic matrices of I. Ansoff, BKG, McKinsey, Arthur de Little, I. Adizes, etc.¹

A fairly common tool in the practice of managing consumer behavior is the correlation regression analysis. Within its framework, the construction of various types of one- and multi-factor economic-statistical functions is carried out, within which the intensity or effectiveness of consumer behavior can be represented both as a result variable and as a factor variable.

Thus, based on the study of the type, monotony, and possible extremum points of the constructed functions, one can draw a conclusion regarding the nature and elasticity of the influence of the relevant factor variables on ensuring the effectiveness of consumer behavior of various groups of economic entities.

¹ Akent'eva, P.A. Model of consumer behavior / P.A. Akent'eva // Economics and production management. Interuniversity collection / Ed. prof. E.L. Kanthoraidr. - St. Petersburg: 2020. P.78.

Within the framework of multifactorial correlation-regression models, an analysis is made of the joint influence of several internal and external financial and economic variables on ensuring the effectiveness of consumer behavior. Quite common general variants of such functions are the economic-statistical models of Cobb-Douglas, Solow. CES and Dr. J. Sebastian, within the framework of the approach we are considering, proposes, in particular, the following version of the function for studying consumer behavior in the national economy, in which only the parameters of the external financial and economic environment act as factor variables, namely¹:

$$In = f(GDP, I, K, S, B) \quad (2.2.1)$$

where In is the intensity of consumer behavior in the national economy as a whole; GDP is the growth rate of gross domestic product; I - the level of inflation in the national or regional socio-economic system; K is the value of the exchange rate for the corresponding period of time; S is the average level of interest rate on loans for legal entities; B is the average value of the exchange index for the period.

Thus, within the framework of the multifactor economic-statistical model of J. Sebastian, it is possible to assess the degree of influence of the most significant parameters of the organization's external environment on the dynamics of the intensity of consumer behavior in the national economy. This kind of influence can be determined on the basis of the study of the values of the elasticity coefficients for the factorial variables of the function.

At the same time, the significant conditions for the representative application of both single- and multi-factor models of correlation and regression analysis in the framework of the study of consumer behavior are:

- a sufficiently long range of observations necessary to build high-quality, relevant correlation-regression functions (at least 7-8 periods);

¹ Sebastian J. The trends of behavior in economics. NY.: Abc-presss, 2020. P.59.

-confirmation of the reliability of the obtained results of correlation-regression modeling by satisfactory values of such most significant statistical evaluation parameters as Fisher's and Student's criteria, the standard error of the model, the values of correlation and determination coefficients;

-the absence of significant autocorrelation between the factor variables of the economic-statistical function (for multifactorial correlation-regression models for studying consumer behavior).

In modern economic science of the Republic of Tatarstan, the tools of correlation and regression analysis are also quite actively used to study various trends and problems of socio-economic development in general, incl. to assess certain aspects of consumer behavior of residents of the regional economy (Sh.M. Valitov and O.V. Demyanova in the framework of the multidimensional model for assessing the effectiveness of a market economy that they formed, N.Z. Safiullin¹ and etc.).

At the end of the 1990s American economists R. Kaplan and D. Norton formed such a comprehensive tool for studying the effectiveness of the development of organizations as a balanced scorecard (BSC)². Within the framework of the classical BSC methodology, it is assumed that the development of a business entity is the more effective, the more balanced the individual blocks of indicators that reflect the diverse financial and economic processes of the organization. In the coordinate system of the traditional BSC variant, the following blocks of financial and economic indicators are distinguished:

- block of human potential of the company;
- block of investment and innovation activity;

¹ Safiullin, N.Z. Multidimensional market: theory and methodology / N.Z. Safiullin. – Kazan: Publishing house Kazansk. un-ta, 2002.

² Kaplan, R., Norton, D. Balanced Scorecard. From strategy to action / R. Kaplan, D. Norton. M.: Olymp-Business, 2020.

- a block of indicators reflecting the competitive position of the company in the industry market;

- a block of indicators of the financial performance of the organization.

The indicator of the intensity of consumer behavior of companies within the framework of the BSC methodology, respectively, can be included in the block of indicators that reflect the company's competitive position in the industry market.

Quite promising is the index method for studying socio-economic phenomena and processes. In the development of this methodological approach, we propose an index of socio-economic rationality of individual consumer behavior (2.2.2).

$$ICP = (CU * Fmin * B) / (ZKX * K * E) \quad (2.2.2)$$

where ICP is the proposed index of socio-economic rationality of individual consumer behavior;

CU is the share of consumption of digital goods services through virtual distribution channels in the overall structure of individual consumption;

Fmin is the ratio of the average actual consumption per capita to the minimum consumer budget;

B - consumption of services in the field of charity relative to total consumer spending;

ZKX is the share of payment for services of the housing and communal services sector in the overall structure of consumer purchases of the population of the socio-economic system;

K is the rate of change in the volume of consumer lending (in terms of newly issued consumer loans, except for mortgages);

E is the ratio of the volumes of consumption of goods, works, services that do not meet safety and environmental standards in the overall structure of consumption.

Thus, the coordinate system of the proposed index reflects relative indicators that characterize significant and at the same time diverse aspects of individual consumer behavior, such as the degree of its digitalization, social orientation in terms of the

consumption of charitable services, consumption based on lending, and safety of consumer behavior. At the same time, taking into account the hypertrophied development of the institution of consumer lending, both in the Russian Federation and in the modern world economy as a whole, it is proposed to include the parameter of the intensity of this kind of lending, which increases the possibilities of current consumption, but limits its potential in the future, to be included in the denominator of the proposed formula (2.2 .2).

At the same time, the main reserves for increasing the rationality of the consumer behavior of individuals in the Russian economy, which can be determined on the basis of testing the proposed index, are:

- ensuring further accelerated growth in the consumption of goods and services by the population based on digital technologies and platforms;
- limiting the growth rate of tariffs for housing and communal services, the steady increase of which in the national economy limits the possibility of maximizing consumer activity in other areas;
- further stimulation of the activation of social and charitable forms of consumer behavior of the population of the Russian Federation (tax, information, etc.).

In general, the proposed index makes it possible to evaluate, in a single coordinate system, the parameters of digitalization, security, the social orientation of consumer behavior, its provision at the expense of the institution of consumer lending, and other diverse socio-economic aspects of the process under consideration, and substantiate recommendations for its improvement on this basis. The index can be tested both at the level of a particular citizen or household, and in order to analyze trends and problems of consumer behavior in the economy of a region or a state as a whole.

2.3. Methodology for a comprehensive assessment of the effectiveness of consumer behavior in the national economy

It should be noted that one of the significant analytical and methodological problems is the insufficient elaboration of the issue of a comprehensive assessment of the economic efficiency of consumer behavior when considering the latter at the macro-, regional or municipal level of the functioning of the socio-economic system.

However, in domestic economic science in the late 1980s. methodological tools for systemic evaluation of the effectiveness of various economic phenomena and processes based on the modification of the methodology of rank statistics have been formed. Initially, this kind of toolkit, called the normative system of indicators (NSP), was formed by I.M. Syroezhin for a comprehensive analysis of the problems of ensuring the efficiency of an industrial enterprise¹. Later, in 2010, the methodological tools of the NSP were transformed for a comprehensive assessment of such processes as, in particular, the policy of resource conservation in industry (I.I. Gizyatov ²), assessment of the effectiveness of the process of reproduction of the company's fixed assets (J. Kalubi ²) and others. At the same time, the methodology for constructing a normative system of socio-economic indicators has not previously been used to assess trends and problems of consumer behavior.

Accordingly, we propose a method for a comprehensive assessment of the effectiveness of the consumer behavior of individuals in the national economy, based on the modification of the rank statistics tools in the paradigm of the normative system of indicators.

¹ Syroezhin I.M. System of indicators of efficiency and quality. - M.: Economics, 1980 2 Gizyatov I.I. Formation and comprehensive assessment of the effectiveness of the resource-saving policy in industry: Abstract of the thesis. dis. Ph.D. - Kazan, 2011. P. 13-15.

² Kalubi J. Improving the methods and models for assessing the efficiency of the reproduction of fixed assets of enterprises in the energy industry: Abstract of the thesis. dis. Ph.D. - St. Petersburg, 2018. S.17-18.

The proposed methodology includes the following sequential steps:

1. Formation of a reference sequence of the rate of change in socio-economic indicators included in the methodology. In general, the reference sequence of the rates of change in socio-economic indicators included in the proposed methodology for a comprehensive assessment of the economic efficiency of consumer behavior has the following form:

$$1/K_{dd} > DD > AZ > S > NP > P > V > IS > Z \quad (2.3.1)$$

where K_{dd} is the growth rate of the income differentiation coefficient of the population of the socio-economic system (funds ratio, decile coefficient), which is the ratio of legal money incomes of 10% of the most and 10% of the least wealthy individuals; DD is the growth rate of the average cash income of the population of the socio-economic system; AZ is the growth rate of the average level of wages employed in the economy of the corresponding level (state, region, municipality); S is the growth rate of consumption of services by individuals, incl. banking, insurance, etc.; NP is the growth rate of consumption of goods and services of domestic production; P is the growth rate of the total consumption of individuals and households of the socio-economic system; V is the growth rate of the total volume of production of goods, works, services in the national economy; IS is the growth rate of the number of individual entrepreneurs and self-employed in the economy of the corresponding level; Z is the growth rate of the total number of people employed in the economic system of the considered level.

Thus, the indicators of the proposed methodology include not only various characteristics of the consumer behavior of individuals in the socio-economic system, but also criteria that reflect related processes, such as the formation and differentiation of incomes of the population, the economic activity of business entities, structural processes in the field of employment and productivity labor.

The logic of the formation of the reference sequence of indicators included in the methodology proposed by the author is as follows:

1.1. In accordance with the proposed approach, the rate of decrease in the differentiation of incomes of the population of the studied economic system (the state as a whole, the region, the municipality) should be maximum. The goal of consistently reducing the level of this kind of differentiation (according to the criterion $1/K_{ddmax}$), respectively, is considered as one of the highest priority goals of the state socio-economic policy.

Indeed, if within a certain socio-economic system, for example, the economy of the state, there is a significant and growing level of income differentiation of the population, such a system will be dominated by irrational or primitive models of consumer behavior. The latter will be implemented by numerous representatives of the poor segments of the population, for whom, in fact, the only factor in consumer choice will be the price of the goods, and the former, irrational, will be formed by a narrow circle of extremely wealthy citizens demonstrating excessive, socially destructive intensive consumption of luxury goods. Accordingly, an important condition for the active development of rational and socially effective models of consumer behavior in the economy is the maximization of the share of the middle class in the population structure, which can be achieved only if income inequality is consistently reduced.

1.2. The growth rate of the population's average cash income in the coordinate system of our methodology should exceed the growth rate of the average wages of those employed in the economy ($DD > AZ$). The fulfillment of this ratio will indicate the accelerated growth of such significant elements of the population's monetary income as pensions, income from self-employment, income from entrepreneurial activity and, accordingly, a relative increase in the opportunities for recipients of this kind of income in terms of the formation and implementation of their own models of consumer behavior.

1.3. Indicators of income and wages should grow faster than those included in the indicators of the proposed method of indicators of the intensity of consumption of goods, works, services by citizens. The fulfillment of this ratio will indicate a relative

increase in the savings of citizens, due to which both an increase in social stability, confidence of individuals and households in the future, and an increase in the opportunities for implementing models of consumption of expensive goods in the future by significant groups of households (acquisition of housing, vehicles, payment for education) within the framework of non-state programs of higher and secondary special education, etc.).

1.4. The rate of growth in consumption of services within the framework of the proposed methodology should outstrip the growth rate of total consumption ($S > P$). In general, in accordance, for example, with the approach of J. Hodgson, which seems quite logical, the greater the share in the structure of consumption of the population is occupied by various types of services (household, digital, banking, insurance, etc.), the more developed is society as a whole¹. Indeed, the active consumption of only goods, but not services, is an indicator of either a high level of poverty of the population, or the extreme underdevelopment of such a significant element of the modern post-industrial economic system as the market for services to the population.

1.5. The growth rate of consumption of domestic goods, works, services must exceed the growth rate of total consumption ($NP > P$). The fulfillment of this reference ratio will indicate a relative increase in the share of consumption of domestic products and services in the overall structure of consumer spending by individuals, which may be a consequence of both the relatively high level of competitiveness of domestic producers and the effective implementation of protectionism in the consumer market.

1.6. The rate of change in the total consumption of individuals, in accordance with the reference sequence of the proposed methodology, should outstrip the rate of change in the production of goods, works, services in the economy as a whole over the same period ($P > V$). The fulfillment of this ratio will indicate the excess of the total aggregate demand over the aggregate supply of national producers, which, other things being equal, is a significant impetus for further activation of the domestic production process.

¹ Hodgson, J. Economic Theory and Institutions: A Manifesto of Modern Institutional Economic Theory / J. Hodgson // Per. from English. – M.: Delo, 2020. P.152.

1.7. The reference excess of the growth rate of output over the rate of change in the number of people employed in the economy ($V > Z$) is an indicator of the relative growth in the level of labor productivity within the economic system. It should be noted that even representatives of classical economic theory, primarily K. Marx, proved that the growth of labor productivity in the economy is a necessary condition for the expanded reproduction of most economic processes, incl. and progressive development of the national consumer market.

1.8. The reference excess of the rate of change in the number of individual entrepreneurs and self-employed over the total number of employed in the economy ($IS > Z$) is an indicator of a relative increase in the share of the former in the overall structure of labor resources. The fulfillment of this proportion is an indirect significant indicator of a long-term increase in the capacity of the consumer market of the economic system and the growth of the qualitative diversity of goods, works and services presented within its framework.

2. Evaluation of the actual rates of change in the indicators included in the developed methodology.

3. Calculation of intermediate coefficients of rank statistics in accordance with the general methodology of the NSP, reflecting the degree of correspondence between the actual and reference rates of change in the ranks of the indicators of the methodology, namely:

$$K_c = 1 - 6 \cdot \sum O^2 / (H \cdot (H^2 - 1)) \quad (2.3.2)$$

$$K_k = 1 - 4 \cdot \sum I / (H \cdot (H - 1)) \quad (2.3.3)$$

where K_c – intermediate coefficient of Spearman's rank statistics;

K_k – intermediate coefficient of Kendall's rank statistics;

O – deviation of the actual and reference ranks;

I – inversion of the actual and reference ranks (the inversion of ranks is equal to a positive deviation; if the deviation is negative, it is assumed to be zero); n is the total number of indicators included in the methodology ($n=9$).

4. Evaluation of the effectiveness of consumer behavior:

$$EB = (1+K_c)*(1+K_k)*100\%/4 \quad (2.3.4)$$

where EB is the level of efficiency of consumer behavior of the studied socio-economic system, measured on a scale from 0% to 100%.

5. Determination of the most significant reserves for increasing the efficiency of consumer behavior according to the criterion of maximum rank inversion (in accordance with the general statistical methodology of the NSP proposed by I.M. Syroezhin).

Accordingly, the main directions for increasing the efficiency of consumer behavior in the coordinate system of the proposed methodology are associated not so much with the regulation of the national consumer market, but with improving the development of related sectors of national socio-economic relations, primarily the policy of generating and distributing income in the Russian Federation. The main reserves for increasing the efficiency of consumer behavior, which can be determined by the criterion of maximizing the inversion of ranks, respectively, are:

- a decrease in the level of differentiation of the incomes of the population of Russia (inversion of ranks 7), which, due to the increase in the middle class in its structure, will make it possible to consistently increase the consumption of a wide range of goods and services of everyday demand;

- ensuring growth as real money incomes of the population as a whole, incl. due to the further progressive development of the institution of self-employment, and the average wage (inversion of ranks 3 and 4), which, in fact, is an objective financial basis for increasing the efficiency of consumer behavior in the national economy;

- Ensuring further growth in the effectiveness of the policy of national protectionism, aimed at increasing the production of domestic goods, primarily in the segment of high-tech consumer goods (rank inversion 2).

In general, the proposed methodology allows us to evaluate the effectiveness of the consumer behavior of individuals within the economic system of various levels (state, region, municipality) in the context of comparing the parameters of the intensity of change in various components of consumer behavior with the pace of development of related socio-economic processes, primarily income generation and the rate of change in labor productivity and employment, as well as to determine on this basis the most significant reserves for increasing the level of effectiveness of consumer behavior.

2.4. Improving models of consumer behavior in the context of the intensification of the processes of digitalization of the economic system of the Russian Federation

In paragraph 1.3 of the monograph, the main foreign models of organization and implementation of the consumer behavior of economic entities, typical for modern economic conditions, were systematized. In our opinion, it is advisable to single out a number of elements of such models that could be used to modernize the development of consumer behavior in the national economy of the Russian Federation and rationalize the system of its state regulation (Table 2.4.1).

Table 2.4.1

An enlarged assessment of the elements of modern foreign models of consumer behavior that can be used to improve the consumer behavior of the modern economy of the Russian Federation (compiled by the author)

Model name	Model elements that can be partially used in RF
1. American	A significant propensity to consume goods and services based on digital platforms of all population groups and the vast majority of organizations.
2. German	Wide participation of the population in corporate relations, receiving significant dividend income and maximizing personal consumption on this basis.

3. Japanese	The orientation of a significant part of the population towards maximizing the consumption of spiritual goods, and not the excessive consumption of various groups of material assets, primarily luxury goods. Widespread development of altruistic forms of economic behavior of individuals and organizations.
4. South Korean	Intensive integration of consumer behavior of a significant part of national companies of various profiles and scales with the development of territorial industrial clusters.
5. Brazilian	The model of consumer behavior is not of interest to the Russian economy.
6. Chinese	Discipline in terms of reorganizing consumer behavior during the lockdown period as part of the pandemic crisis (2020). Coordination of procurement parameters of companies and variable plans for macroeconomic regulation, formed and implemented by the Government of the PRC.
7. North Korean	The model of consumer behavior is not of interest to the Russian economy.

Thus, as shown in Table 2.4.1, when improving the models of consumer behavior of individuals and legal entities in the national economy of the Russian Federation, in our opinion, it is advisable to use certain effective elements of the American model (in terms of the intensive development of digitalization processes for the consumption of goods and services by all groups of economic subjects), the German model (in terms of ensuring the close integration of consumer and corporate behavior of individuals), the South Korean model (in terms of increasing the activity of clustering consumer behavior of corporations and individual entrepreneurs), the Japanese model (in terms of ensuring the priority of consumption of spiritual and cultural values), the Chinese model (in terms of the high level of discipline of economic behavior in general, which is of particular importance in crisis conditions of management). Elements of the Brazilian and, moreover, the North Korean models of consumer behavior, in our opinion, are of no practical interest for the national economy of the Russian Federation.

So, in modern conditions of organization and implementation of economic activity, one of the urgent forms of increasing the financial and economic efficiency of the development of modern organizations in various sectors of the national economy and the scale of economic activity is the formation and maintenance of the functioning

of territorial economic clusters. The problems and features of the activities of clusters have been worked out in sufficient detail in the studies of such domestic and foreign scientists as, in particular, M. Porter¹, I. Adizes² and etc.

In the most general form, an economic cluster is a way of sustainable long-term mutually beneficial cooperation of its business entities. The main direction of ensuring the effectiveness of cluster formations in the modern economy and industry, respectively, is the generation of various types of synergistic effects that are formed as a result of the implementation of this kind of cooperation and integration interactions. The main subjects of a modern typical industrial cluster are:

- a large, as a rule, industrial, cluster enterprise, often, especially in foreign economic literature, also called an "anchor" enterprise;
- satellite enterprises of the economic cluster, closely, on the basis of long-term business contracts and (or) corporate integration relations, cooperating with the "anchor" enterprise (companies for the production of equipment, components, semi-finished products, the provision of repair, service, transport, logistics, information, communication and other services within the cluster);
- specialized organizations of higher, secondary specialized and primary vocational education that have relations of industrial and educational cooperation with companies in the economic cluster;
- specialized research organizations;
- companies of the financial and credit sector of the economy, the investment sector and the insurance market - if, for example, they are part of a financial and industrial group (FIG), whose activities correspond to the boundaries of the corresponding economic cluster (companies of this profile meet the needs of organizations of real sectors of the economy that are part of the economic cluster, in financial and investment resources of the required volume at an acceptable cost).

¹ Porter, M. Competition / M.. Porter //Trans. from English. – M.: Williams, 2020.

² Adizes I. Corporation Life Cycle Management. Moscow: Alpina Publisher, 2021.

The main advantages of the formation and development of territorial economic clusters in modern conditions of organization and implementation of economic activities of organizations are:

- ensuring a sustainable reduction in specific overheads, primarily transport and storage, costs due to the territorial proximity of the companies that are part of the cluster;

- reduction of transaction costs of activities of subjects of cluster relations, incl. in terms of searching and processing economic and technological information, ensuring information security (for example, through the use of a single ERP management system for cluster organizations), court costs, etc.;

- activation of the processes of formation and implementation of joint innovation projects and programs for enterprises of the cluster;

- organizing joint educational initiatives for companies that are part of the territorial economic cluster, using the cluster's capabilities to improve the skills of employees, incl. in an intersectoral aspect (for example, through the implementation of advanced training programs for employees of satellite enterprises within the framework of a large, "anchor" cluster enterprise);

- reducing the overall level of economic risk in terms of undersupply, (incomplete or untimely) delivery of goods and services within the cluster and, accordingly, the risks of incomplete or late payment due to the formation and development of sustainable financial and economic ties with trusted business partners.

At the same time, the development of territorial economic clusters generates some additional financial and economic risks for their participants. It should be noted that the issue of special new risks inherent in cluster interactions is not fully covered in the specialized literature. In our opinion, the main risks of this kind are:

- a) the risk of reducing the financial and economic efficiency of the "anchor" enterprise of the cluster due to possible non-competitive supplies of goods, works, services from enterprises - satellites - in other words, the long-term development of

cluster relations can lead to an objective decrease in the level of competitiveness of the latter, to a reduction in incentives to increase quality and optimization of the cost of products or services;

b) the risk of reducing the overall level of value added generated by

within the framework of a territorial economic cluster, due to the possible formation of stable shadow corruption ties between representatives of individual business entities that are part of it (by overstating purchase prices for goods and services, an irrational increase in capital construction estimates, followed by the generation of commercial bribery, beneficial for individual unscrupulous representatives of the corps of managers, but unfavorable for ensuring the progressive financial and economic development of the cluster as a whole);

c) in the event that the cluster includes a large FIG, there is a risk of subordinating the economic development strategies of cluster companies in the real sector of the economy to the financial development strategy of such a FIG;

d) again, if the cluster is closely cooperating with the financial and industrial group, the possible bankruptcy of the latter (for example, a commercial bank that is part of the financial and industrial group - this situation is quite typical for the financial and credit system of the Russian Federation in 2015-2021) can lead to extremely significant financial and economic problems of all business structures that are part of the territorial economic cluster, up to the financial insolvency of the latter.

These risks of functioning and development of cluster relations can be minimized in the following main ways:

- in terms of the risk of reducing the level of competitiveness of the development of satellite enterprises and reducing, on this basis, the level of financial and economic efficiency of the functioning of the cluster as a whole, it is advisable to invest in increasing the level of competitiveness of the corresponding satellite enterprises and, at the same time, the central enterprise of the cluster is not limited to specialized supplies of goods and services only within the cluster, maintain and develop trade and economic, primarily economic and procurement, relations and beyond;

-in terms of corruption risks that determine the decrease in profits and added value generated within the territorial economic cluster, it is advisable to develop and improve the system of intra-cluster financial control, increase the level of transparency of transactions within the cluster, develop regulations for business operations, deviation from which, often arising for reasons corruption justification will automatically require special investigation by the top management of the cluster companies; in addition, in order to reduce this risk, which is quite relevant for many industrial clusters of the modern Russian Federation, it is necessary to improve the tools for controlling the property owners of companies that are part of the cluster over the processes of economic activity of their management at various levels;

-in order to reduce the level of risks of financial dependence of the development of the cluster on the financial-industrial group that is part of it, cluster companies should implement a strategy for diversifying the sources of financial support for activities, in particular, lending in several banks, and not only in the one that is integrated into the financial-industrial group, interact with several , independent investment companies, etc.

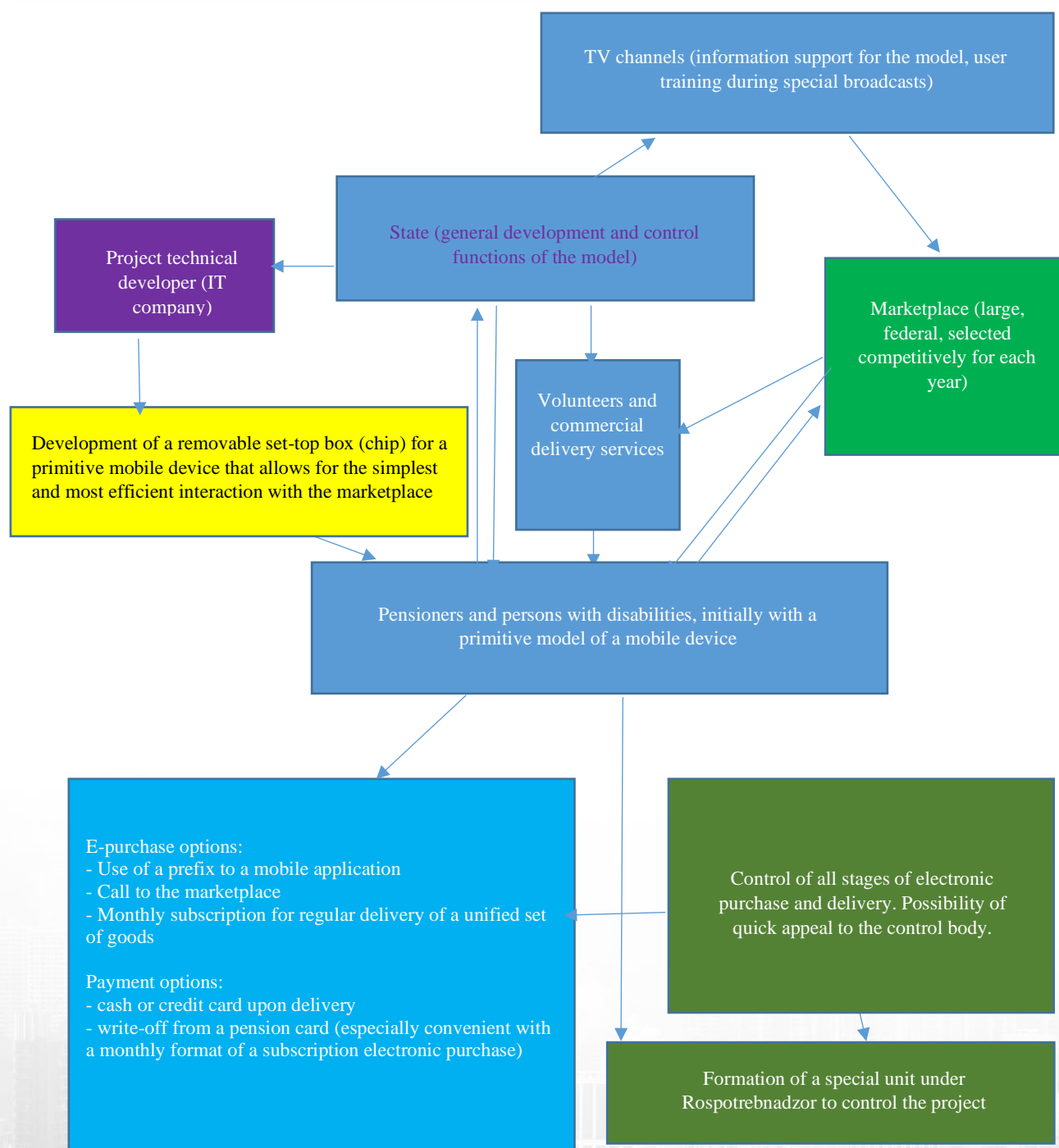
It should also be noted that for progressive development, increasing the level of financial, economic and social efficiency of modern territorial industrial clusters of the national economy of the Russian Federation, it is advisable to activate the state policy of comprehensive support for cluster relations.

This kind of policy should, in our opinion, focus on such basic areas as improving the transport, telecommunications and other infrastructure necessary to ensure the progressive development of domestic clusters, using the financial resources of the budget system at various levels, integrating clusters with national innovation institutions (state investment venture funds of the federal and regional levels, technopolises, technoparks, innovative business incubators, etc.), provision of concessional loans from state-owned banks (PJSC Sberbank, VEB, etc.) for the purpose of updating the production base of the most strategically priority clusters, etc.

As shown in paragraph 2.1 of the monograph, a significant problem in the development of consumer behavior of individuals and households in the national economy of the Russian Federation is the low degree of integration of certain, fairly significant groups of the population, primarily persons of retirement age and citizens with disabilities due to health reasons, in e-purchase systems.

Thus, the intensive development of territorial industrial clusters, the regulation of which should use certain elements of the Soviet experience in the formation and operation of territorial industrial complexes, will increase the level of rationality and efficiency of consumer behavior of the subjects of cluster interactions. In addition, in modern economic conditions, such clusters should be closely integrated with the capabilities of digital platforms and technologies, which will significantly increase the speed of financial and economic interactions within such clusters, including in terms of creating and developing various models of consumer behavior. its subjects.

To solve this problem, we have developed an organizational and economic model for intensifying the consumption of goods and services on a digital basis by pensioners and persons with disabilities (Fig. 2.4.1).



Rice. 2.4.1. The most general view of the developed model for intensifying the consumption of goods and services on a digital basis by pensioners and persons with disabilities.

The organizational and economic model developed by the author (Fig. 2.4.1), thus, is aimed at solving the following main problems that limit the intensity of electronic purchases by pensioners and persons with disabilities:

- the impossibility of accessing the Internet from the simplest mobile devices used by most pensioners of the Russian Federation, incl. on electronic platforms of marketplaces and other objects of electronic commerce (by creating a special mini-set-top box for simple models of mobile devices and its free distribution among Russian pensioners);
- cognitive limitations associated with the unfamiliarity of electronic purchases of goods and services for persons of older age groups (within the framework of the proposed organizational and economic model, it is proposed to solve the problem by forming a cycle of programs on the use of this mechanism on central TV channels, the constant functioning of the electronic purchases support service, committed within the specified, proposed format of consumer behavior);
- the problem of effective quality control of purchases through electronic channels for end consumers (as part of the model, to solve this problem, it is proposed to form a special unit within the framework of Rospotrebnadzor, focused on prompt response to user complaints and their elimination - replacement of goods, refunds, etc.).

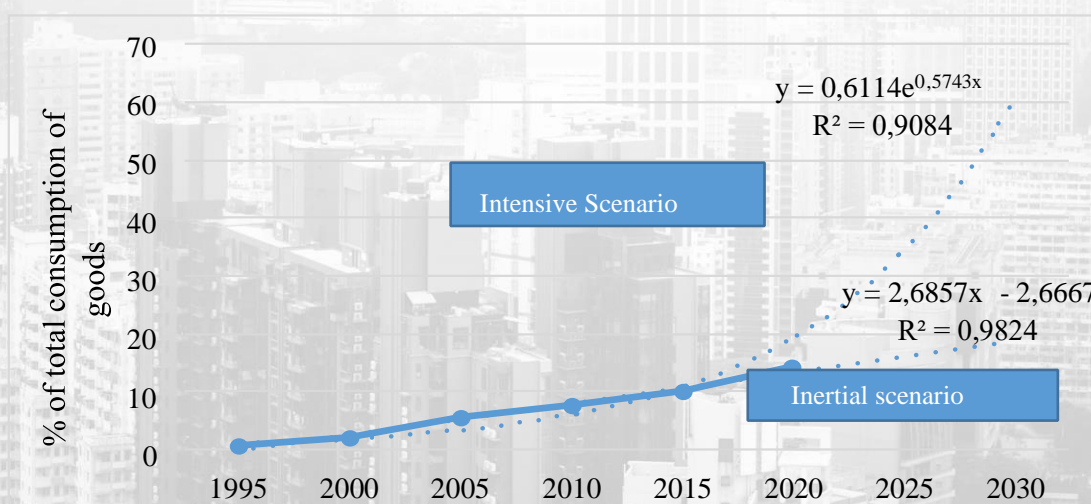
For the effective implementation of the model we propose, it is necessary both to develop a high-quality set-top box for the simplest mobile devices, and to actively use the potential of the volunteer movement in terms of ensuring the full and timely delivery of products ordered through electronic channels to the apartments of pensioners and people with disabilities. In addition, a free delivery system for this group of consumers, regardless of the volume of the order, should be developed by a large trading mechanism included in the proposed mechanism (a retail chain that has its own marketplace with goods of normal quality at minimum prices - an annual identification of this kind of one large seller is necessary in order to most pensioners did not constantly solve the rather difficult task of searching the Internet for the cheapest options for goods). At the same time, the price of all groups of goods within

the framework of this kind of electronic consumption system should not be higher than the price of similar assortment items of products in offline stores.

Thus, the model we have developed for intensifying the consumption of goods and services on a digital basis by pensioners and persons with disabilities makes it possible to increase the activity of the latter's consumption of goods and services through electronic distribution channels, to improve the quality of consumer behavior of this group of the population of the Russian Federation on this basis, and to reduce epidemiological risks due to reduce the intensity of visiting traditional grocery stores, increase the level of financial and economic efficiency of retail chains associated with the proposed model as a whole.

Through the implementation of the proposed model, as well as as a result of a further increase in the intensity of the digitalization processes of the national consumer market in the medium term, the activity of consumption by individuals and households of the economy of the Russian Federation of goods, works and services based on various kinds of digital platforms can be significantly increased.

Accordingly, the author made a scenario forecast of such a significant parameter of individual consumer behavior in the modern digital economy as the share of purchases of goods, works, services by individuals, carried out through electronic channels (Fig. 2.4.2).



Rice. 2.4.2. Scenario forecast of the share of e-commerce in the overall structure of consumption of individuals in the Russian Federation
(based on materials of own research)

As shown in fig. 2.4.2 of the study, in accordance with the inertial scenario of the forecast of the considered parameter of the intensity of consumer behavior, the share of electronic purchases of individuals will increase at a rather slow pace and by 2030 will amount to only 19.8% of the total consumption of goods by individuals and households in the Russian Federation.

The intensive forecast scenario, which is based on the assumption of the most complete and active integration of all consumer groups into the virtual financial and economic space, including on the basis of the implementation of the organizational and economic model we propose, implies a sharp increase in the share of electronic purchases to 59.0% of the total patterns of consumption of goods by individuals by 2030

In all likelihood, some medium version of the forecast for this parameter will be implemented, according to which by 2030 the share of electronic purchases in the structure of consumption of goods and services by individuals in the Russian economy will be about 33-37%, which, in principle, is close to the current value. this criterion for the economic systems of the USA and the EU states.

CONCLUSION

Consumer behavior is a set of reactions of an economic entity (individual, corporation, state) that precedes the decision to purchase and the actual act of acquiring a product, work or service in the relevant industry markets. Features of the formation and implementation of consumer behavior of various groups of subjects in economic theory can be considered in various sections, namely: at the micro-level of the analysis of the economic system - from the point of view of studying the decision-making processes for the purchase of various types of goods, works, services by different groups of economic subjects; at the meso level of the analysis of the economic system - from the standpoint of the formation and implementation of consumer behavior models in various types of industry markets, factors and conditions for the implementation of specific industry models of this kind; at the macro level - from the point of view of the characteristics and trends of consumer behavior in the national or regional economy as a whole in the context various groups of goods, works, services, as well as different types of economic entities.

We have considered the evolution of approaches to the economic and theoretical analysis of trends, problems and factors of consumer behavior in the paradigm of neoclassical, institutional, neoinstitutional and postneoclassical areas of economic thought. At the same time, in the coordinate system of neoclassical economic theory, the problems of consumer behavior were analyzed in the opposite way within the framework of the Cardinalite and Ordinalite concepts. In our opinion, the ordinalist theory of the utility of goods has somewhat greater potential in terms of applied analysis of trends and problems of consumer behavior of economic entities, since it is precisely to quantify and compare the levels of utility of individual goods and subsequently construct representative indifference curves for each actor of consumer behavior, as provided in the paradigm of the cardinalist direction of neoclassical analysis, in practice is quite problematic.

The author clarifies the content of the model of consumer behavior, which is a complex of interrelated stable stereotypes and mechanisms of consumer choice of the

subject of socio-economic relations, formed and implemented on the basis of macroeconomic, mesoeconomic, institutional and socio-psychological factors, financial opportunities and limitations of the economic entity and expectations of their change in the long term, focused on ensuring a sustainable increase in the individual socio-economic efficiency of such a subject (personal well-being of an individual or household, financial performance and market value of an organization as a subject of commercial consumption, the degree and quality of implementation of state functions in the field of state and municipal orders).

We have expanded the classification of types of consumer behavior according to such signs of differentiation as the degree of validity, integrativity, legality, social efficiency of consumer behavior and the possibility of using the experience of other economic entities in the process of its development. In general, an expanded classification of types of consumer behavior will allow economic entities to choose the most preferable option based on their own development strategy and the state of external financial and economic factors, and state regulatory bodies to form a policy of intensive development of the most preferable types of consumer behavior in the national economy. economy.

The specificity of rational, limitedly rational and irrational economic behavior of individuals and companies at the present stage of development of economic processes is highlighted. It is shown that ensuring rational forms of consumer behavior of different groups of economic entities as dominant is one of the strategic tasks of the state socio-economic policy, incl. policies of education and upbringing of individuals (financial literacy, education of altruism, the priority of spiritual consumption over material, etc.). At the same time, rational consumer behavior can be formed taking into account the classification features added by us - this kind of consumer behavior is usually justified, integrated, legal and socially constructive.

The features of the development of consumer behavior within the framework of the most typical foreign models, such as the American, German, Japanese, South Korean, Brazilian, Chinese and North Korean models are considered. The sustainability of such models of consumer behavior to negative changes caused by the situation of the pandemic crisis of 2020-2021 was assessed in an integrated way.

A comparative analysis of the intensity of consumer behavior at the individual, corporate and state levels in these countries with the national economy of the Russian Federation (2020) was carried out. As follows from the economic-statistical function we constructed, interest rates on consumer loans for individuals do have an inverse effect on the intensity of purchases of state households relative to GDP. Another fairly stable function built by the author indicates that with the growth of the transparency of the economy (in terms of the TI index, annually calculated for most states of the world economy by analysts from the international non-governmental organization Transparency International), the intensity of consumer behavior in terms of the ratio of the cost of state and municipal orders to GDP consistently is shrinking. Accordingly, it has been economically and statistically proven that an increase in the level of transparency of the state's economic system, a steady decrease in the significance of corruption risk are significant factors in rationalizing consumer behavior in the field of state and municipal orders.

The main paradoxes of the transformation of models of individual consumer behavior, typical for the situation of the pandemic crisis of 2020-2021, are systematized. The main socially positive paradox of this kind is the limitation of the possibilities of individual consumer behavior in a crisis situation to enhance participation in charity, volunteering, various forms of non-commercial crowdsourcing, etc. At the same time, the socially destructive paradoxes of the consumer behavior of significant groups of individuals are more pronounced, such as the irrational maximization of the consumption of durable goods in the face of a

reduction in the consumption of current goods, incl. food; maximizing consumption on the terms of consumer lending with a significant reduction in the level of certainty of generating future financial flows by individuals and households; activation of the consumption of fraudulent financial services, primarily of a virtual nature, for example, the services of modern virtual financial pyramids.

We have identified the main stages in the evolution of consumer behavior of individuals and companies in the domestic economy since the mid-1980s. to 2021. It is shown that the main directions of the transformation of models of individual consumer behavior during the period of market transformations were the gradual expansion of the possibility of consumer choice, the activation and qualitative improvement of the influence of marketing manipulative technologies on the latter, a significant impact, especially in 2010, on consumer behavior of the mechanisms of consumer lending, as well as the inertial growth in the share of electronic purchases in the structure of consumer activity, due to the general processes of intensifying the development of the national segment of the digital economy.

The main trends in socio-economic indicators that characterize various aspects of the development of consumer behavior in the Russian Federation in 1995-2020 are considered. Through correlation and regression analysis, it was revealed that for the Russian economy in 1995-2020. was characterized by an anomalous, nonmonotonic influence of the dynamics of the average consumer price index on the indicator of the ratio of purchases of individuals to the gross domestic product. Based on the economic and statistical analysis, it was determined that for the economic system of the Russian Federation in 1995-2020. there was a direct, albeit inelastic, relationship between the pace of development of consumer lending and the activity of consumer behavior of the population in terms of the ratio of purchases of goods, works, services by individuals relative to gross domestic product. Thus, in modern economic conditions, consumer

lending mechanisms play a significant role in ensuring the activity of consumer behavior of a significant part of citizens of the Russian Federation.

It is shown that in the national economy of the Russian Federation in 2010. a socially destructive model of consumer behavior of a number of individual borrowers has developed, consisting in the targeted consistent abuse of both consumer lending mechanisms and the norms of the institution of bankruptcy of individuals, which entered into force in the Russian Federation in 2015 and was significantly liberalized in 2020. This model of irrational consumer behavior on credit, coupled with the abuse of the possibilities of the institution of bankruptcy of individuals in the Russian economy, in our opinion, creates not only increased financial risks for organizations in the banking sector of the national financial and economic system, but also actually limits budgetary development opportunities. In fact, all citizens of Russia are the final payers for consumer loans of such unscrupulous borrowers.

The main directions of influence on consumer behavior of various groups of economic entities of the Russian Federation in the current economic conditions of such socio-economic institutions as the consumer rights protection institution, the institution of state regulation of the processes of ensuring national food security, the institution of the judiciary, the institution of state order, the institutions of the digital economy and etc. The most significant institutional, financial, analytical and methodological problems of the development of consumer behavior in the national economy are systematized.

The index of socio-economic rationality of individual consumer behavior is proposed, which allows to evaluate in a single coordinate system the parameters of digitalization, security, social orientation of consumer behavior, its provision at the expense of the institution of consumer lending and other diverse socio-economic aspects of the process under consideration, to substantiate recommendations for its improvement on this basis. . The proposed index can be tested both at the level of a

particular citizen or household, and in order to analyze trends and problems of consumer behavior in the economy of a region or a state as a whole.

As shown by the calculations carried out by the author, the proposed index of socio-economic rationality of individual consumer behavior in general for the national economy of the Russian Federation in 2013-2020. increased quite significantly, by 3.57 times. At the same time, the most intensive growth of this indicator took place in 2019-2020. and was associated with fairly intensive processes of digitalization of consumer behavior and an increase in the propensity for charity of citizens of the Russian Federation, due to the impact of the pandemic crisis. In addition, a certain reduction in the volume of newly issued consumer loans had a relatively positive effect on ensuring the rationality of consumer behavior of households in the average economic system of the Russian Federation in the period under review.

A methodology for a comprehensive assessment of the effectiveness of consumer behavior is substantiated, which makes it possible to evaluate the effectiveness of consumer behavior of individuals within the economic system of various levels (state, region, municipality) in the context of comparing the parameters of the intensity of change in various components of consumer behavior with the pace of development of related socio-economic processes, in first of all, the generation of income and the rate of change in labor productivity and employment, as well as to determine on this basis the most significant reserves for increasing the level of effectiveness of consumer behavior.

As the testing of the methodology justified by the author showed, the level of efficiency of consumer behavior in the national economy of the Russian Federation as a whole in 2020 was only 10.65%, which, in accordance with the unified scale of the proposed methodology, is an unsatisfactory value. To a large extent, this situation was due to the insufficiency of the monetary resources of most groups of the population necessary for the implementation of sufficient consumption of goods and services. The

main reserves for increasing the efficiency of consumer behavior, which can be determined by the criterion of maximizing the inversion of ranks, respectively, are: reducing the level of income differentiation of the Russian population, which, due to the increase in the middle class in its structure, will consistently increase the consumption of a wide range of goods and services of everyday demand; ensuring growth as real money incomes of the population as a whole, incl. due to the further progressive development of the institution of self-employment, and the average wage, which, in fact, is an objective financial basis for increasing the efficiency of consumer behavior in the national economy; ensuring further growth in the effectiveness of the policy of national protectionism, aimed at increasing the production of domestic goods, primarily in the segment of high-tech consumer goods.

The main elements of foreign models of the development of consumer behavior are identified, which can be used in the practice of improving the institutions and mechanisms that influence its content in the modern national economy of the Russian Federation. The possibilities of transformation in the current economic conditions of individual elements of the Soviet model of the development of consumer behavior are considered.

An organizational and economic model has been developed to intensify the consumption of goods and services on a digital basis by pensioners and persons with disabilities, which will increase the activity of the latter's consumption of goods and services through electronic distribution channels, improve the quality of consumer behavior of this group of the population of the Russian Federation on this basis, and reduce epidemiological risks for by reducing the intensity of visits to traditional grocery stores, to increase the level of financial and economic efficiency of retail chains associated with the proposed model, in general.

The author made a scenario forecast of such a significant parameter of individual consumer behavior in the modern digital economy as the share of purchases of goods, works, services by individuals, carried out through electronic channels. In accordance

with the inertial scenario of the forecast of the considered parameter of the intensity of consumer behavior, the share of electronic purchases of individuals will increase at a rather slow pace and by 2030 will amount to only 19.8% of the total consumption of goods by individuals and households in the Russian Federation. The intensive forecast scenario assumes a sharp increase in the share of electronic purchases to 59.0% of the total consumption of goods by individuals by 2030. the structure of consumption of goods and services by individuals in the Russian economy will be about 33-37%, which, in principle, is close to the current value of this criterion for the economic systems of the United States and EU countries.

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TRANSFORMATION
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