

## THE CONSUMER SOCIETY

Якищик А.А.,

научный руководитель преподаватель Бухтоярова А.А.

*Сибирский федеральный университет*

*Институт управления бизнес-процессами и экономики*

The 21st century creates its coordinates of development in all areas of our society. Changing from one form of organization of the global community to others, we can note changes in each area. The most important area is economic side of the society, economic aspects are the engines of our life and development.

The new century has taken the dynamic course of society's transition to a different, more sophisticated level - the level of the information society, technologies and the global marketplace. Rapidly evolving, barely keeping up with the flow of information and constantly changing conditions, the world economic system suddenly has faced with a serious problem, which require deep changes at the structural level of organization of the world economy.

Today we live in a consumer society, not thinking about all the misery of the situation. The problem of the consumer society is particularly widespread in the 20th century. A lot of scientist devoted their labors to this issue, presenting different concepts. Some of them agree that the main function of individual in the modern society has become a function of consumption. As noted in his writings Galbraith: " Individual serves to the industrial system, without giving to it his savings and ensuring it his capital, but consuming its products. There are not, however, any activity - religious, political or moral - which is cooked by so complete, scientific and expensive way. " That means in public relations man is seen only as a consumer. And now, all economic system depends on the way how much we are able to consume. If previously wars organized for markets (all the great battles had its base a purely economic interest), the world today is so saturated that even the global market is not capable of supporting up to the aggregate demand.

So, the main features of the consumer society:

- The most of population is involved in the process of consumption;
- Mall shops and supermarkets play the main role in trade;
- Shopping is a popular form of entertainment;
- Development of the information space;
- Managing customer desires;
- Developed system of credit;
- Enhancing the role of brand;
- Sport becomes the subject of commercialization;
- It creates the beauty industry and etc.

During the Great Depression, Bernard London issued a proposal to resolve the crisis through the concept of "planned obsolescence." While such a program seemed too radical, but later all manufactures around the world tacitly accepted the concept of "planned obsolescence." Widely known the plot of light bulb is not the only example, but only the most prominent. Today, almost all companies use the method of premature obsolescence of its products. Now such methods support demand. As Galbraith said: "The product, which has no wear is a tragedy for business."

The state of crisis today says that the economy has stalled. Inhumane practices such as "planned obsolescence," total control over consumer behavior, advertising, are not able to solve the full range of tasks. There are the greatest losses in a banking sector - the original mechanism was created to support aggregate demand through consumer credit.

But we can hope that the crisis is only a push for the implementation of innovative forms of business. So, today it is appearing in the banking industry. Triodos Bank is one of the world's leading sustainable banks. Their mission is to make money work for positive social, environmental and cultural change.

More specifically, we are in business to:

Help create a society that protects and promotes the quality of life of all its members and that has human dignity at its core

Enable individuals, organizations and businesses to use their money in ways that benefit people and the environment, and promote sustainable development

Provide their customers with innovative financial products and high quality service.

They only lend money entrusted to them by savers and investors, to entrepreneurs they know well. Because they work in the real economy they don't invest in complex financial instruments which promise high profits but also bring greater risk.

It is too early to judge about prospects of development of these structures, but the worsening situation in the financial sector of the global market forces to search some new ways out of the crisis. And maybe one of these ways is reorientation of our consumer society to the society of socially responsible entrepreneurship.