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УДК 366:330.54(045) *Krzysztof Rejman (Politechnika Rzeszowska)*

CONSUMERISM IN CONTEMPORARY SOCIETIES. THE SOCIO-ECONOMIC DIMENSION

Консюмеризм XXI століття полягає в тому, що люди споживають матеріальні блага і послуги, які не є їхніми справжніми потребами. Консюмеризм є складовою «матеріальної» сторони мислення та дій підприємців, який призводить до загрози глобальному довкіллю та виживанню людства. Надмірне споживання спричиняє марне використання товарів і природних ресурсів. Виникає надмірне виробництво товарів та руйнування навколишнього середовища, що призводить до необхідності розвитку сталого споживання та впливу споживачів на формування поведінки підприємців у контексті сталого розвитку. Щоб запобігти негативним явищам, пов'язаним з надмірним споживанням, слід враховувати соціально-економічні детермінанти цього явища, що стали фундаментальною основою для написання цієї статті.

Consumerism of the 21st century consists in the fact that people consume material goods and services that are not supported by real needs. It is an element of material «thinking» and entrepreneurial activities contributed to the threat of the global biosphere and the survival of humanity. Excessive consumption generates a waste of goods and natural resources, it results in overproduction and environmental degradation, which results in the need to develop sustainable consumption and consumer impact on shaping the behavior of entrepreneurs in the context of sustainable development. In order to prevent the negative phenomena associated with excessive consumerism, one should take into account the socio-economic determinants of this phenomenon; it is the objective of the article.

Ключові слова: поведінка споживачів, консюмеризм, суспільство.

Keywords: consumption behaviors, consumerism, society.

The concept of consumerism is derived from consumption, that is satisfying the needs of individuals, social groups and society as a whole. Satisfying the needs is a process

composed of human actions and behaviors. These actions and behaviors are aimed at identifying needs, choosing goods and services, time and place of consumerism as well as stimulating the new needs.

This attitude is characterized by excessive connection with material possessions and the conviction that they can improve our lives. Nowadays, consumerism becomes characteristic of all social strata, despite the fact that only a few decades ago it concerned only the richest.

Contemporary society is overstretched, overworked, focused on consumption. People nowadays are addicted to consumption, they lose their personality. They buy things to throw them away and soon they buy the new ones. The consumers become bored quickly with the items they have already bought, they want to have new and better ones. And such features are inherent in modern products – they can't be used for a long time, that is why they should be replaced quickly.

Referring to Schweitzer, E. Formm writes that humanity is stunted and children brought up by such miserable parents are deprived of the most important development factor; later the person being overworked wants only superficial entertainment. Being oriented to possessions, a man loses his/her humanity, he/she becomes a slave of things. They are things that rule the people, tempt them, make their lives.

Nowadays, one can state different models of consumption. Many factors affect this process: economic, social and cultural ones. The main economic factors include: expansion of the range of consumer goods and services on the market, increase in the production of substitutes and imitations of consumer goods, the emergence of new sales techniques, increase in consumer buying power, changes in the satisfaction of basic needs and the widespread availability of loans, especially consumer loans.

The increase in purchasing power for the majority of consumers did not result only from the increase in disposable income, but also from the search for means, ensuring the implementation of consumption goals. These purposes include: firstly, taking up a paid work by women. The increase in a family income, due to work spouses, affects the amount of consumer spending and its structure, for example the purchase of a second car. Secondly, reducing the number of people in the household (fewer children, separate households of grandparents) affects families. Thirdly, it is also important to incur consumer loans, that is, co-financing purchases of consumer goods through loans taken out in credit institutions. Fourthly, the increase in purchases is also caused by the use of payment cards. Having a personal account in a bank is connected with the possibility of obtaining a permanent loan contributed to the situation in which the individual first purchases and consumes the product, then repays it (first pleasure, then renunciation).

Another important economic factor influencing the development of the consumer society is the expansion of goods and services offers, which means that more consumer goods and services have affordable prices on the goods market; it also goes here about the diversification of consumption sphere and its continuous expansion. The process of expanding the consumption areas results from the impact of four trends: - differentiation of the products and services offer due to target groups, for example, production and sale of cars of the same brand adapted to the needs of various groups of customers – “classic” cars, combi, cabriolets, etc;

- the massive spread of cheap substitutes for branded products of comparable utility value, such as the sale of surplus production of branded products under a different cheap brand; or the similarity of symbolic value, for example, the imitation of exclusive brands;

- the expansion of consumer markets to areas that previously did not belong to consumption, such as the sacral sphere, art, sex, leisure time, etc.

- the expansion of fashion and equipping consumer goods with the symbolic culture and emotions causes the phenomenon of increasing the diversity of products with the same utility value and faster replacement of old products with the new ones. The consumer's role is connected with consumption culture.

All civilizations who were committed to materialistic and hedonistic lifestyle had to do with consumerism and the moving forces of modern consumerism became the idols of mass culture. As a social phenomenon, consumerism had been criticized by St. Francis from Assisi, who was called Poor Man of Assisi. He has been a symbol of simplicity, poverty, humility and respect for animals, becoming the counterweight to consumerism nowadays. A Russian philosopher Jurij Loskutov noted : «Man strives for things he does not have. The animals, on the other hand, live due to the things they have. [1]

Consumer society

It is assumed that the political transformation of Poland which started in 1989 launched market mechanisms and introduced for a mass scale such concepts as promotion, advertising or marketing (the youngest generation grows up in the belief that “in order to be one should have”: iPhones, iPads, etc.). In the commercial language and advertising discourse we can come across the following slogans: [2]

«**To invest** in love», «**to consume** a relationship», «**to invest** in yourself», «**to put** your feelings», «one **has calculated** in a proper way», «good upbringing **causes good results**».

«Now you have got **much more money** - exactly as you like!», «A lot of **profit!**», «Spend your **money** on», «**Price** insanity», «High **prices**», «**Price** madness sunk», «**Make yourselves rich!**» «**To get more**, you'll do everything», «Reach for **thousands!**» «**Stay young**», «**To grow up, just what for?**» «You gain **more**», «The immediate **realization** of dreams», «**Satisfy your desires**», «It is a perfect product **for you**», «We care of **your happiness**», «Feel **comfortable**», «**Without** great **austerities**», «**Without difficulties**», «Now you can **go crazy**», «What for to dream?» «Pump it up! **Buy**, «**Shopping and fun**», «**Relax yourself**», «**She keeps away her worries**», «Moments of **happiness, relaxation, forgetfulness**», «**Faint heart** never won fair lady».

«Feel the **joy** of life», «**Take as much as you can** from life!», «Life becomes **easier**», «**Take it easy**», «A lot of **pleasure**», «The unique **pleasure**», «More **pleasure**», «**To enjoy** every moment of your life», «What else can we do **for you?**», «How can we **help you** today?», «Now think of **yourself**», «Do it **for yourself**», «It's everything **for you**», Closer to nature, **closer to you**», «You are in **good hands**».

It is no wonder that Poles of all age groups quickly gained interest in colorful «tinsels», because they were stuck with poverty of the previous regime. Deficit of basic commodities was a common phenomenon and people had to queue long hours / days and used cards for some products. The lack of products had to be satisfied in a short period of time and all the needs were met, because of small possibility to choose that discouraged and depressed.

In the modern history of Poland, the first change took place in the 70s of the 20th century under the rule of Edward Gierek. The so-called consumptive socialism was dominated. In difficult living conditions the society had obtained the perspectives of promotion and future prosperity. It was improved the supply of industrial goods and refrigerators, washing machines, TV sets, adapters and tape recorders which became part of the furnishings of homes and flats. However, the state authorities were unable to keep up with their promises, and despite of food rationing (eg. equal possibilities to buy sugar), the supply crisis was not stopped. The consumers were in favor of setting up «Solidarność», expressing the opposition to the rulers and socialist welfare state.

Nowadays, consumerism in Poland is beating records in Europe. During 2005-2015 Poland has recorded the highest increase in consumer spending in the European Union. According to statistics, a Pole buys nearly one third of goods and services more than in 2005. Poland was also the only country in the EU that has not experienced a drop in consumption over the last ten years. Poland joined the EU at a very low economic development and the society had to overcompensate with shopping arrears.

The modern society is at a turning point on the political scene, people are overworked and focus on consuming. Contemporary man falls into a trap of consumption, loses his personality. One buys items to throw away and then buy new ones. The consumers are quickly bored with items, every time they would like to have new, better ones. It is inherent in modern products that they can't be used for a long time and people dare to change and buy the new ones. E. Form, referring to Schweitzer, writes that the content of humanity dwarfs and that children brought up by miserable parents are deprived of the most important development factor; then an adult who is overworked has a great need of superficial entertainment [3]. A man who dares to have, loses his humanity, becomes a slave of the world of things. They are the things that manage, tempt and make our lifestyle.

One can state nowadays different concepts of consumption which are influenced by many factors – economic, social and cultural ones. The main economic factors include: differentiation of consumer goods and services on the market, the growth of substitute products and imitation of consumer goods, the emergence of new sales techniques, the increase in consumer purchasing power, changes in meeting the basic needs and the widespread of credits availability, mainly consumer credits.

The usage of money and its function is the topic under discussion. It is often discussed the issue of money and non-monetary value. Money becomes a carrier of the addictive process of society commodification. A. Viviana Zelizer gives some examples of social interaction and the aim of money usage: [4]

- establishing of social bonds (spending money relating to “recommendation”, maintenance obligations),
- intensive efforts to control others (bribes, currency used in penitentiaries),
- creating and maintaining inequalities (benefits for the poor, money for cotton swabs for women),
- maintaining subtle differences in statutes (tips for postmen and nurses),
- managing the sphere of intimacy (loans or presents for friends and relatives),
- establishing and maintaining of individual and group identity (different types of donation),
- participations in the rituals (payments referring to weddings and christenings),

- maintaining hidden social relationships (costs for blackmail, payment for spies services).

The increase in the consumer purchasing power for most consumers did not result only from the increase in disposable income, but also from the search of measures meeting the needs of consumer aims. Firstly, the above perspectives include: applying for a job. The increase in the family income caused by working spouses affects the amount of consumer spending and its structure, for example, buying the second car. Secondly, the reduce in the number of people in the household (fewer children, separate grandparents' households) affects the family. Thirdly, it is also important to incur consumer credits, that is, co-financing purchases of consumer goods by loans taken out in loan institutions. Fourthly, the increase in purchases is caused by using of payment cards. Having a personal bank account linked to the ability to obtain a permanent credit, caused the situation in which an individual acquires and consumes the product and later works to pay for it (first a pleasure, then renunciation) [5].

The other important economic factor influencing the consumer society development was the widening of offers relating to products and services; it does not only show that more commodities and services appear on the consumer goods market in affordable prices, but it also goes here about diversification of consumer sphere and its constant widening. The process of widening of consumption areas is influenced by four tendencies:

- mass dissemination of cheap substitutes for branded products of comparable utility value, such as the sale of excess brand products as the similar cheap products for the symbolic price or the imitation of exclusive brands;
- the expansion of consumer markets to areas which previously did not include the consumption, such as the sacred sphere, art, sex, leisure, etc.;
- the expansion of fashion and equipping consumer goods in the sphere of symbolic culture and emotion;
- the increase in the products diversity with the same value of use and faster exchange of old products for the new ones [6].

H. W. Opaschowski singled out the following consumers: [7]

1. The consumers permanently adapting to the new situation are those, who need to be adapted to new conditions. Such features as fascination, consumption and the wish to buy "here and now" are inherent in the above mentioned category of people. Prices are of no importance for them, they have only to make a purchase. For the above people spending money is more important than making money. They have a tendency to be spontaneous buyers, that is, to buy things without paying attention to the usefulness.

2. The demonstrative consumer often purchases luxury goods in a luxurious manner to show them to others in the same way as the model, presenting the fashion show. Material and social independence derive from money possession and social importance. The consumer's behavior is characterized by an external appearance which it expressed by the emancipation, narcissism, extravagance. Consumption becomes a matter of one's lifestyle.

3. A consumer of pleasure is a person whose consumer behavior is characterized by a dictate of novelty, for example, the desire to have the latest models of desirable commercial products. The consumer of pleasure is oriented towards the consumption of leisure time spent for a prestigious sports hobby and travelling. The customer of pleasure does various sports to have a perfect figure (it goes here about the desire to be slim).

The other attributes of this type of consumer are the following ones: modern technology, the best electronic equipment, which at the same time, must be the most expensive one. The above goods are helpful in creating the identity of a customer of pleasure.

4. The demanding consumer is characterized by the consumption of luxury goods. These people associate consumption with culture and lifestyle and it causes their active participation in cultural life – visiting of vernissages, attending of music festivals, ballet shows or theater premieres. The above consumers have high demands referring to the quality of consumer goods.

5. The consumer of culture is interested in culture, tries to develop ideas and is open to new suggestions and proposals. The above consumer pays much attention to spiritual, cultural and social life. The consumer of culture attends courses organized by higher education institutions, decides to travel to another city or state to improve his qualifications. He usually needs a lot of time for himself, for intellectual reading. Consumption process creates great opportunities for the consumer of culture – «to live in a good way», it is one of the important determinants of a cultural lifestyle.

6. Consumers of basic consumer goods use leisure consumption as part of current consumption. They are busy with work at home and supply of the family with basic goods. A daily consumption includes household and work at home, going to a supermarket and special promotions in stores. Leisure time consumption is possible only on holidays or on leaves (it depends on a family budget).

7. A saving consumer is a person, who because of low budget must assess his purchase possibilities before each shopping – whether he or she can afford to buy the goods. On the one hand, his personal budget for consumption is strictly calculated, and on the other hand, he is ready for other expenditures than purchase of basic goods (it goes here about students). Faced with low domestic budget and a wealth of world consumption, a new pragmatism arises: price awareness becomes a consumer self-awareness, that is, consumers use their free time for watching, informing and critical comparison of the sought after consuming goods.

Too many choices result in the fact that many decisions should be taken in a short period of time. The people, who are asked about the difficulties in choices, often mention the following aspects: [8]

- they want to make the right choice (that is why they change constantly the mobile operator),

- they wonder in what way other people will judge about their choice and what decisions they could make ,

- they feel that nobody rules the society as a whole (they wonder, for example, if they really want to be able to choose a power supplier. They ask themselves: «Should this be a matter of individual choice?»),

- they fear that they do not actually make a free choice (they suspect that other people or even companies, using their marketing strategies, «choose» for them).

It shouldn't also be forgotten that the actions of consumers are often associated with mistakes known as perception biases, which cause systematic errors and judgement biases. The most important of these are the following ones: [9]

- 1) «law of small numbers» – it is assumed that the characteristics of a sample population can be estimated from a small number of observation;

2) «confirmatory bias» – the tendency to interpret new evidence as confirmation of one's existing beliefs;

3) the assumption that a relationship exists between events and facts that are really not related – «an illusory correlation»;

4) «expertise effect» – the tendency lying on the fact that people have to be more confident in their own abilities, they trust the opinion of leaders (experts), who usually have divergent views – overconfidence bias. This is the cause of cognitive dissonance of non-professionals;

5) preference for the status quo («status quo bias») – refer to situations when people prefer things to stay the same by doing nothing or by sticking with decisions made previously;

6) «the endowment effect» – a circumstance in which individuals value something they already possess more, than something they do not own yet;

7) «diminishing sensitivity» – people become less sensitive to the expected benefits. In other words, the perception of the marginal change of well-being is the highest one in the reference level and falls in case of moving away from it;

8) «myopia» – the immediate gratification of the future is strongly preferred; costs incurred are more important.

Consumerism – an economic approach with regard to the concept of free market economy

The market approach to the issues discussed has led to the dispute of supporters and opponents, which boils down to the contradictory concepts:

- a choice versus commodity fetishism,
- consumer sovereignty versus corporate power,
- prosperity versus inequality,
- dynamism versus dehumanization,
- freedom versus hegemony.

It is worth mentioning here the concept of Karl Marx's commodity fetishism which signifies the reduction of relationships between people in the social division of labor, production and exchange of goods [11]. Under capitalist economy, work has become a commodity. Commodity fetishism treats the production of material goods and its possession as superior values. It is considered to be an inhuman phenomenon, as it objectifies social relationships; and relations between people in the production process it reduces to the commodity exchange. Producing some commodities, the individual loses control over it. This phenomenon was associated with the advanced phase of capitalism development and was one of the reasons for human alienation. The commodity prevails over an individual, human work products can destroy the maker, as they have their own way at the end of the productive process and become fetishes by attaining power which is not always useful for a man. A particular case of commodity fetishism is money fetishism and bullion fetishism, which due to universal function, begin to play a special role, becoming the basis of economic and political power. There is nothing innately destructive about fetishism, because an individual becomes addicted to the thing which starts to dominate. The above dependency also influences trade relationships. The manufacturers are under the impression that commodity exchange determine their

future. An aspect of man's alienation referring to fetishism had to be overcome after the abolition of private property.

John Kenneth *Galbraith*, *economist* concluded that a value system, which focused on the productivity of society, gave the rise to the consumer impulse. [12] The more you produce, the more you have to hold in order to maintain prestige and proper status [13]. In addition, a consumer vision as a free market sovereign, is far from being; consumer autonomy is limited due to artificially increasing demands by manufacturers, who use advertising and marketing for this purpose. It is true, that the growing amount of consumer goods in the welfare society means that the marginal utility of these goods should decrease, that is, each successive unit should be less and less useful for the consumer, and therefore, as a result of the decreasing willingness of the consumers to make purchases, the producers should limit their supply. Meanwhile, the supply of goods is still growing. Manufacturers, however, have learned to prevent the phenomenon referring to the principle of marginal utility decreasing by differentiating the products, so that the consumers may continue to learn about the specific brands.

In the case of a consumer, it is important to cite a quote of Adam Smith in «Wealth of Nations»: «It is not from the benevolence of the butcher, the brewer, or the baker that we expect our dinner, but from their regard to their own interest. We address ourselves, not to their humanity but to their self-love, and never talk to them of our own necessities but of their advantages. Nobody but a beggar chooses to depend chiefly upon the benevolence of his fellow-citizens». [14]

Adam Smith believed that the only task and goal of the production process was consumption, and that the interests of the producer should be considered only so far, as it may be necessary to promote the interests of the consumer. But in the mercantile system the interest of the consumer is almost constantly sacrificed to that of the producer. It seems, that the above system considers production but not consumption to be the ultimate object of all industry and commerce [15].

The supporters of economic liberalism (Ludwig von Mises, Friedrich August von Hayek, Milton Friedman) were of the opinion that in a free-market economy they were the consumers, who had power. They are the consumers who making use of the free market economy (for example, price system) and declaring their willingness to buy (forming the demand), determine what to produce and what quantities are needed for production. On the other hand, the goods produced by the manufacturers enable the consumers to meet their needs. It is true that producers, responding to consumers' appeals about their own needs, do not follow the direct influence of altruism; but they serve to meet the needs directly through a market economy and selfish motives. In this context, the consumers are not perceived as beggars at the mercy of producers, but as sovereign entities making free choices and meeting their own needs.

In 1957, Milton Friedman developed a new theory of household consumption expenditures [16]. Friedman considered that the consumer's income

consisted of temporary income and permanent income. The permanent income hypothesis is based on the consumers expectations, regarding the amount of income they are going to get during their lifetime. Permanent income is also subject to changes over time, as expectations do not always coincide with reality. However, these changes are minor. The other part of income, determined by Friedman, is called transitional income

- the difference between current and disposable income. Although the transitional income is subject to greater fluctuations than the permanent one, Friedman considered that the transitional income did not significantly affect the level of consumption over time. In the case, when current income is lower than the permanent one, consumers may borrow money. In the opposite situation, when current income surpasses permanent income, people save some money. This is the way of consumption smoothing over the time.

The additional consumption will temporarily increase the standard of living. But in the long term, this temporary increase in standard will not, however, influence the supply of goods, depending only on the productive potential, which by the very fact of money emission does not change. The temporary increase in consumption, however, causes a steady increase in demand in the long run, which entails constant pressure on the increased money supply. In this situation, the state either continues to increase money supply by causing inflation, or causes public dissatisfaction with cutting off its income. This point of view was very contradictory to Keynesian theory, according to which “the quantity of money in the economy is a side issue”, and the emission increase does not cause the rapid increase in the consumption. If household expenditures do not depend on current income (as Keynesian theory states), the efficiency of fiscal policy involving sudden, short-term manipulations of tax amounts (changing current income to household disposable income) is likely to be much less than politicians expect it to be.

Chris Casey, in his publication on the Mises Institute’s free-market website, asks in turn: If consumer spending is generated by the expected income, it must certainly be backed by current wealth [17] “It may or may not be true. It will vary depending on time, place and decision of many business entities that are driven by time preferences. And time preferences, that is, to what extent an individual values goods or services satisfaction at given moment rather than in future, are dependent on many variables, not only on the current unrealized wealth contained in the brokerage statements and property valuation”.

The issue of consumption and consumers was also discussed in many publications and speeches by free-marketer Janusz Korwin - Mikke, who came to the conclusion: [18, 19, 20].

«Yes – people are not divided, as Karl Marx would like to be, into «workers and capitalists». «People are divided «crosswise» – during working hours I am a Working Man – after work I am a Consumer. The difference between a worker and a capitalist is the same as between a gangster and a gang leader. But the gang’s duty is to provide the consumers with good and cheap goods – each gang competes with other gangs.

- Every day I’m a Working Man for 8 hours – I’m a Consumer for 16 hours (also of pajamas and bed linen ...). In addition, there are holidays, vacation leaves, illnesses, Saturdays and Sundays... Besides, I am only a consumer under 18 - and over 65 too. As a result, I’m a Working Man for 1/10 of my life – and for 9/10 of my life I am a Consumer.

- In countries where Workers rule, goods are getting worse and more expensive (inflation is on the rise); and in countries where Consumers rule, goods are getting better and cheaper (deflation is on the rise).

- Women were the most important element of the economy – because, I remind you: the purpose of the economy is not production, but only consumption. A reasonable spending money is an art. A woman, spending her own time, knowledge, abilities and efforts, can reach such degree of prosperity for her family, as a single man would reach ... for half of that price – so it can be said that a good wife earns essentially the same

amount of money as her husband ! (...). Those women, seeking diligently good and cheap goods, forced manufacturers to improve quality and lower prices».

Conclusions

One can state functioning of credit and debt conditions in Poland which seem to cause concern for observers and socio-economic analysts. The studies indicate that an average Polish household is located in a city, the head of a household is a well-educated person under 44 who has higher incomes than average; a person is employed or self-employed; it is usually the case of married people with children [21]. It should be noted, that they are young people who are indebted to an unprecedented scale. In 2017, nearly every fifth young person aged 18-24 takes out a loan; nearly 70% of serviced loans are consumer loans.

On the one hand, a marketer professor Robert Gwiazdowski in the newspaper «The highest times!» notes that the Poles no longer save: [22] «For the first time in 12 years the voluntary savings ratio fell below zero! The opposite of savings is consumption. In addition, savings are useful for investments – they create capital (buildings, machines) that makes it possible to get a profit in the future which can be used for later consumption and ... for future savings». On the other hand, while remaining in the independent discourse, we can state and ask: «Is there something wrong if a person decides to buy something without savings and decides to make financial commitments for several months /years to return the loan? We become the lender's slaves but we are not forced to do so, each of us has free choice and the right to decide on lifestyle and happiness.

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