



中南财经政法大学学术文库

消费转型 与经济发展

CONSUMPTION TRANSFORMATION AND ECONOMIC DEVELOPMENT

胡雪萍 著

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总 序

一个没有思想活动和缺乏学术氛围的大学校园，哪怕它在物质上再美丽、再现代，在精神上也是荒凉、冷清和贫瘠的。欧洲历史上最早的大学就是源于学术。大学与学术的关联不仅体现在字面上，更重要的是，思想与学术，可谓大学的生命力与活力之源。

我校是一所学术气氛浓郁的财经政法高等学府。范文澜、嵇文甫、潘梓年、马哲民等一代学术宗师播撒的学术火种，五十多年来一代代薪火相传。因此，在世纪之交，在合并组建新校而揭开学校发展新历史篇章的时候，学校确立“学术兴校，科研强校”的发展战略。这不仅是对学校五十多年学术文化与学术传统的历史性传承，而且将成为谱写新世纪学校发展新篇章的战略性手笔。

“学术兴校，科研强校”的“兴”与“强”，是奋斗目标，更是奋斗过程。我们是目的论与过程论的统一论者。我们将对宏伟目标的追求过程寓于脚踏实地的奋斗过程之中。由学校斥资资助出版《中南财经政法大学学术文库》，就是学校采取的具体举措之一。

本文库的指导思想或学术旨趣,首先在于推出学术精品。通过资助出版学术精品,形成精品学术成果的园地,培育精品意识和精品氛围,提高学术成果的质量和水平,为繁荣国家财经、政法、管理以及人文科学研究,解决党和国家面临的重大经济、社会问题,作出我校应有的贡献。其次,培养学术队伍,特别是通过对一批处在“成长期”的中青年学术骨干的成果予以资助推出,促进学术梯队的建设,提高学术队伍的实力与水平。第三,培育学术特色。通过资助在学术思想、学术方法以及学术见解等方面有独到和创新之处的成果,培育科研特色,力争通过努力,形成有我校特色的学术流派与学术思想体系。因此,本文库重点面向中青年,重点面向精品,重点面向原创性学术专著。

春华秋实。让我们共同来精心耕种文库这块学术园地,让学术果实挂满枝头,让思想之花满园飘香。



2001年11月28日

Consumption Transformation and Economic Development (Abstract)

Recent years, there is an insufficient effective demand in China, under this condition, it is limited to keep economic growth by simply enlarging supply, we should stimulate economy from spurring demand. Demand includes consumption, export and investment. The role of export and investment to economic growth becomes increasingly weak, domestic consumption must be stimulated, so we must research consumption. In the course of economic transformation, consumption transformation emerge. The significance of researching consumption transformation helps us to know the important role of consumption in market economy, to set up correct sense of consumption, to solve some problems occurred in economy, and to drive economic development.

In essence, consumption transformation is market - oriented consumption, which builds on market economy mechanism, keeps the initiative in consumer's hands. During these dynamic courses, commodities and services are brought into the orbit of market economy, every consumer enters into market and acquires commodities and services by money. In the condition of market economy, consumption becomes more and more important, but because it is affected by traditional welfare system and sense of consumption, consumer's initiative can not be reflected fully, by advocating market - oriented consumption we hope to transfer

consumption planned into consumption reflected consumer's needs, transfer welfare consumption into initiative consumption. The book overall expounds the relations between consumption transformation and economic development, by realizing consumption transformation, tries to arouse consumer's potential and practical demand, push economy forward. Economic development, on the one hand provides rich products, enlarges areas of consumption choice, on the other hand impels to enhance resident's income, thereby, accelerate consumption transformation.

Chapter 1 expounds the historic and economic background and significance about consumption transformation, consumption transformation has relation with market economy, the more developed the market economy is, the higher the extent of consumption transformation is. In this chapter, mainly expounds the economic cause of consumption transformation, include economic growth, industrial structure, circulation structure, income distribution, and how to realize consumption transformation.

In chapter 2, elaborated the first economic cause of consumption transformation, in the base, explain the relationship between consumption and economic growth. From classical school of economics, the role of consumption to economic growth has been discussed, then Marx put forward a theory that consumption and production are interaction, consumption is a aim of production and creates new demand. Economic growth is a premise of consumption growth, which can advance the level of consumption, optimize consumption structure, enlarge area of consumption and decide the change of way of consumption; consumption is a motive power of economic growth, it directly promotes economic growth, the contribution rate of consumption to economic growth is

high; at the same time, it indirectly promotes economic growth, consumption demand initiates investment demand. Due to the insufficient effective demand in China, new point of economic growth can not formulate, in order to stimulate consumption, we must choose new consumption area. The cause of under effective demand is the restriction of level of income, the impediment of psychology anticipation, the barrier of system and inappropriate between supply structure and demand structure. The main thoughts of starting consumption must emphasize the following: increases income of city and rural resident, renews sense of consumption, reforms the relation of distribution, chooses area of stimulation. For example, house consumption enters into market, every consumer who wants to acquire house must depend on money; ordinary family can own their car; education industry must be developed; countryside market must be opened up; tourism consumption will be advocated.

In Chapter 3 expounds the second cause of consumption transformation. Industrial structure affects consumption structure, the arise of new industry can create new consumption demand, then affects consumption structure. Consumption structure affects industrial structure, the change of consumption structure requires a conformable industrial structure, the escalation of consumption structure puts forward a request for regulation and escalation of industrial structure, at the same time, consumption structure affects the choice of leading industry. There are some problems during our industrial structure. We should regulate industrial structure in order to conform to consumption structure, accelerate consumption transformation, on the one hand, make industrial structure rationalized, on the other hand, make industrial structure ad-

vanced, which asks for some measures to be put into practice, for example, increasing effective supply, making industrial structure adapt to demand structure, continuing technology reform, regulating the regulations between three industries.

Circulation is a bridge of consumption, it is beneficial to enhance level of consumption and enlarge scope of consumption, whose speed affects the speed of consumption. At the same time, consumption affects circulation, the change of consumption structure puts forward a request of circulation structure changed. The more rational the circulation structure is, the quicker the products transfer into consumption, the realization of consumption can produce new demand and leads to the change of consumption structure, give rise to consumption transformation, which asks for a change of supply structure. Due to the diversification, we should take measures to satisfy different kinds of consumer's demand. According to the present situation of circulation, for example, there is less characteristic during products orientation, so we should regulate circulation structure, renovate business form, spur economic development. All these are included in chapter 4.

Income is an important factor to affect realization of consumption transformation. Marx had discussed income distribution and admitted there was difference during income distribution; Western economist thought consumption is a function of income, expenditure on consumption is relative to income, income distribution affects consumption structure. From our country condition, when income distribution is on a average level, consumption structure is duplicate, when income distribution is different, consumption structure is diversified. There are reasonable and unreasonable causes about income difference. In order to shriek

difference, income policy must be implemented, guarantee ordinary living standard of a consumer whose income is low. All these are included in chapter 5.

Consumer psychology, consumer demand, consumer intention, consumer personality, social factors all affect consumer behavior. chapter 6 expounds the theories of purchase intention, social factors affect to consumer behavior, cultural factor, social groups, social stratum and family affect the choice of commodities.

Chapter 7 is about consumption transformation guidance, whose implication includes four aspects: first, it guides consumer to carry on commodity consumption; secondly, it guides the directional of purchase power; thirdly, it guides consumer to change their sense of consumption; fourthly, it guides consumer to change their way of life.

The contents of consumption transformation guidance include: guide consumer to set up a correct sense of consumption, courage consumption, enlarge scope of consumption, for example, increasing cultural consumption、network consumption、household consumption, opening up old age consumption and insurance consumption. We should educate consumers and produces in consumption, cultivate consumer's ability of purchasing, impart knowledge of commodities to consumer, enhance consumer's self-protection sense, educate producers to set up better profession ethics, put end to false commodities and make consumers set their mind at rest in consumption. Guide in consumption policy, includes the policy of supporting consumption, guiding consumption and stimulating consumption.

The goal of guiding market-oriented consumption has two aspects: on the one hand to make consumption in accordance with eco-

conomic sustainable development, make consumption become a kind of sustainable consumption, this consumption can ensure consumer's physical and mental demand development from low to high, promote sustainable development. Many measures must be adopted to realize sustainable consumption, for example, increase sense of ecology, provide sustainable consumption goods, and so on; on the other hand to make consumption in accordance with the development trends of modern consumption.

In chapter 8, put forward economic measures to realize consumption transformation. For example, enhances level of income, create new supplies, implement consumer credit. Consumer credit is beneficial to increase immediate consumption, promote consumption structure escalation, advance urban consumption, push economic growth. From present condition, there are some problems in our consumer credit, which block the development of consumer credit, for example, a lack of belief in consumption, resident's being affected by traditional sense of consumption, there being less assortment of consumer credit. According to these, the sense of consumption must be changed to build up individual credit system, grasp consumer's credit condition, reduce credit risk, increase assortment of consumer credit and draw up relative laws to consumer credit.

Chapter 9 is about system guarantee in realization consumption transformation. It includes building up social guarantee system, guarantee consumer rights and constructing consumption environment.

Social guarantee system is an important guarantee to solve resident's fear of disturbance in the rear and improve resident's unstable anticipation, it is beneficial to improve internal consumption, spur on eco-

nomie growth; guarantee consumer whose income is low to have a normal living standard, realize consumption transformation.

Consumption environment gives a guarantee which is reflected as follows: on the one hand, a better ecology environment, cultural environment and social environment will make consumer happy in psychology and happy to consume, then it will advance the extent of market-oriented consumption; on the other hand, by protecting consumer rights and interest, market-oriented consumption will be guaranteed to realize from law.

Chapter 10 expounds the acceleration push to consumption transformation of China joined WTO, which push transformation of consumption sense, transformation of consumer behavior, transformation of consumption structure. During this course, there are nine trends of consumption transformation.

目 录

| | |
|------------------------|----|
| 第 1 章 经济发展中的消费转型 | 1 |
| 1.1 消费转型的背景意义 | 3 |
| 1.1.1 消费转型的背景 | 3 |
| 1.1.2 消费转型的意义 | 15 |
| 1.2 消费转型的经济动因 | 20 |
| 1.2.1 经济动因 I:经济增长 | 20 |
| 1.2.2 经济动因 II:产业结构 | 22 |
| 1.2.3 经济动因 III:流通结构 | 23 |
| 1.2.4 经济动因 IV:收入分配 | 24 |
| 1.3 消费转型的主体实现 | 24 |
| 1.3.1 消费转型的主体行为 | 24 |
| 1.3.2 消费转型的市场引导 | 33 |
| 1.3.3 消费转型的经济保障 | 34 |
| 1.3.4 消费转型的制度规范 | 35 |
| 第 2 章 消费转型的经济动因 I:经济增长 | 37 |
| 2.1 消费与经济增长关系的理论溯源 | 37 |
| 2.1.1 古典学派的消费经济理论 | 37 |
| 2.1.2 马克思主义的消费经济理论 | 44 |
| 2.2 消费与经济增长互动关系考察 | 53 |
| 2.2.1 经济增长是消费增长的前提 | 53 |
| 2.2.2 消费是经济增长的动力 | 57 |
| 2.3 启动消费 | 64 |
| 2.3.1 现阶段中国消费需求不足的种种表现 | 64 |

| | | |
|-------|------------------|-----|
| 2.3.2 | 消费需求不足的原因透析 | 67 |
| 2.3.3 | 在经济增长中启动消费 | 70 |
| 第3章 | 消费转型的经济动因Ⅱ:产业结构 | 96 |
| 3.1 | 消费结构一般理论 | 96 |
| 3.1.1 | 消费结构分类 | 97 |
| 3.1.2 | 恩格尔定律及其适用性 | 98 |
| 3.2 | 产业结构一般理论 | 100 |
| 3.2.1 | 产业分类 | 100 |
| 3.2.2 | 产业结构演进的一般规律 | 102 |
| 3.3 | 产业结构对消费结构的影响 | 106 |
| 3.3.1 | 产业结构对消费结构的影响 | 106 |
| 3.3.2 | 我国产业结构现状 | 109 |
| 3.3.3 | 产业结构的调整 | 112 |
| 3.4 | 消费结构对产业结构的影响 | 122 |
| 3.4.1 | 消费结构变化引导消费结构升级 | 123 |
| 3.4.2 | 消费结构升级推动产业结构升级 | 126 |
| 第4章 | 消费转型的经济动因Ⅲ:流通结构 | 130 |
| 4.1 | 流通与消费相互传导影响 | 130 |
| 4.1.1 | 流通对消费的影响 | 132 |
| 4.1.2 | 消费对流通的影响 | 135 |
| 4.2 | 流通结构 | 136 |
| 4.2.1 | 流通结构的分类 | 136 |
| 4.2.2 | 流通结构的现实状况 | 137 |
| 4.3 | 流通结构与消费结构的相互传导作用 | 144 |
| 4.3.1 | 流通结构影响消费结构 | 145 |
| 4.3.2 | 消费结构变化要求流通结构多元化 | 146 |
| 第5章 | 消费转型的经济动因Ⅳ:收入分配 | 154 |

| | | |
|-------|-----------------------|-----|
| 5.1 | 马克思的收入分配理论 | 154 |
| 5.2 | 消费与收入关系理论 | 156 |
| 5.2.1 | 凯恩斯的绝对收入假定 | 157 |
| 5.2.2 | 杜生贝利的相对收入假定 | 158 |
| 5.2.3 | 弗里德曼的持久收入假定 | 159 |
| 5.2.4 | 莫迪利安尼的持久财产假定 | 160 |
| 5.2.5 | 摩根的消费决策影响收入学说 | 161 |
| 5.2.6 | 消费与收入关系理论评价 | 162 |
| 5.3 | 收入分配格局对消费转型的影响 | 162 |
| 5.3.1 | 分配结构与消费结构的关系 | 163 |
| 5.3.2 | 我国收入分配格局基本情况 | 166 |
| 5.3.3 | 居民收入差距形成的原因 | 173 |
| 5.3.4 | 收入差距扩大对消费转型的影响 | 177 |
| 第6章 | 消费转型的主体行为:消费者行为 | 181 |
| 6.1 | 消费者行为概述 | 181 |
| 6.2 | 消费者心理 | 186 |
| 6.2.1 | 消费者心理的一般过程 | 186 |
| 6.2.2 | 影响消费者心理的因素 | 188 |
| 6.3 | 消费者需要 | 190 |
| 6.3.1 | 消费需要的特点 | 191 |
| 6.3.2 | 消费需要的分类 | 191 |
| 6.3.3 | 马斯洛的需要层次理论 | 193 |
| 6.3.4 | 消费者需要影响的购买行为 | 196 |
| 6.4 | 消费者动机 | 196 |
| 6.4.1 | 购买动机概述 | 196 |
| 6.4.2 | 购买动机的一般形式 | 197 |
| 6.4.3 | 购买动机的具体形式 | 199 |

| | |
|---------------------------------|------------|
| 6.4.4 购买动机理论 | 201 |
| 6.4.5 影响购买动机的因素 | 203 |
| 6.5 消费者个性 | 204 |
| 6.5.1 个性与购买行为 | 204 |
| 6.5.2 气质、性格与购买行为 | 205 |
| 6.5.3 兴趣与购买行为 | 206 |
| 6.5.4 能力与购买行为 | 207 |
| 6.6 社会因素对消费者行为的影响 | 207 |
| 6.6.1 文化因素 | 208 |
| 6.6.2 社会群体 | 211 |
| 6.6.3 社会阶层 | 212 |
| 6.6.4 家庭 | 214 |
| 第7章 消费转型的市场引导:消费营销 | 218 |
| 7.1 消费营销的必要性 | 219 |
| 7.1.1 我国居民近年来消费方面的特点 | 219 |
| 7.1.2 消费营销有利于理性消费、文明消费 | 221 |
| 7.2 消费营销的内容 | 223 |
| 7.2.1 消费观念引导 | 223 |
| 7.2.2 进行消费教育 | 227 |
| 7.2.3 消费政策引导 | 229 |
| 7.3 消费营销的目标 | 230 |
| 7.3.1 消费与经济的可持续发展相适应 | 231 |
| 7.3.2 消费符合现代消费发展趋势 | 240 |
| 7.4 消费营销的对策 | 241 |
| 第8章 消费转型的经济保障:配套措施 | 247 |
| 8.1 提高居民收入水平 | 247 |
| 8.1.1 实行收入增长政策 | 248 |

| | |
|----------------------------|-----|
| 8.1.2 实行收入保护政策 | 251 |
| 8.1.3 实行收入调节政策 | 252 |
| 8.1.4 先富起来与共同富裕政策 | 253 |
| 8.2 创造新的供给 | 256 |
| 8.2.1 产业政策的选择 | 256 |
| 8.2.2 寻找新的经济增长点 | 260 |
| 8.3 实施消费信贷 | 263 |
| 8.3.1 消费信贷有利于促进经济增长 | 264 |
| 8.3.2 我国消费信贷发展中存在的问题 | 266 |
| 8.3.3 消费信贷的发展和完善 | 269 |
| 第9章 消费转型的制度规范:权益保护 | 275 |
| 9.1 社会保障制度的建立 | 275 |
| 9.1.1 社会保障制度建立的必要性 | 275 |
| 9.1.2 社会保障制度的内容 | 279 |
| 9.1.3 社会保障制度存在的缺陷 | 292 |
| 9.1.4 完善社会保障制度的措施 | 293 |
| 9.2 消费者权益保护制度化 | 293 |
| 9.2.1 消费者权益的含义 | 294 |
| 9.2.2 消费者权益的内容 | 294 |
| 9.2.3 消费者权益保护的实施 | 296 |
| 9.3 消费环境的改善 | 298 |
| 9.3.1 消费环境分类 | 298 |
| 9.3.2 改善消费的市场环境 | 299 |
| 9.3.3 改善消费的生态环境 | 300 |
| 9.3.4 改善消费的社会、文化环境 | 302 |
| 第10章 消费转型的加速推动:中国入世 | 304 |
| 10.1 中国入世对经济发展的加速推动 | 304 |