Analysis on China’s Consumption Alienation Issue Under the Background of Internet Finance

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Abstract. The Internet finance brings much convenience to human’s life and consumption, meanwhile, it is also the “catalyst” which intensifies “blind consumption”, enhances “luxury consumption”, boosters “sensual consumption”, and breeds “boastful consumption”. Analyzing the China’s consumption alienation issue under the background of Internet finance is an important subject with characteristics of the times. This paper takes the characteristics of Chinese people’s consumption behaviors under the background of Internet finance as object, reviews and examines China’s current consumption alienation issue, calls for the return from “materialized people” to “free people”, and the concept transformation from “consumption comes first” to “green consumption”, and the step-by-step progress from “materialism” to “post-materialism”. Moreover, it actively explores ways of abandoning the consumption alienation, to provide theoretical reference for building harmonious consumption culture with Chinese characteristics.

Introduction

In China, with the rise of Internet Plus, the Internet finance also grow vigorously, refers to the burgeoning finance that realizes the businesses such as monetary circulation, payment and Information Intermediary, based on Internet tools like payment, cloud computing, social networks and search engines. In this era of material-obsession, Internet finance makes consumption convenient and fast, allows us to break through the limitation of time and space, and to consume anytime and anywhere. From the novel and unique commodities to the exotically bizarre advertising images, Chinese people are surrounded by a structured materialized-system. In this materialized era, the commodities are increasingly abundant nowadays, while the consumption is also growing with the continuous progress of productivity. “Consumption” is not equal to “waste” or “extravagance”, should not be labeled as “financial loss or a collapse of a political, moral value”. There is no doubt that consumption is one of the essential and important conditions of social development. An ideal society should also provide the conditions to meet the basic requirements of human being. However, Chinese people shall be aware: on the one hand, alienated consumption inevitably entails the damage to the ecological environment; on the other hand, the blind-sight to alienated consumption is followed by inner acknowledgement straight from the heart, as a direct result, the human originally as the main body would disappear.

Analysis of Concept: the Meanings of “Alienation” and “Consumption Alienation”

“Alienation” is the core word of criticism towards a consumer society, refers to the inverted positions of the subject and the object in their relationship, the object should be determined by the subject, while the object created by the subject in reverse restricts the subject, namely, the object as an alien is not dependent on the subject, but exists outside the subject, being an independent power opposite to the subject. [1] Karl Marx put forward the “fetishism” in the commercial society in his
early works of Economic and Philosophical Manuscripts of 1844, and the Capital, fetishism refers to the situation that human as the subject extremely admire their own creation, bow down in worship, while being completely unaware of it [2]. Human are enslaved and controlled by the materials, resulting in the reversed subject-object relationship, this commodity-oppressing human theory disclosed by Marx is actually a form of “alienation”. In the cognitive model of alienation, human’s behaviors and results thereof become a master, human lose their real contact with themselves and the outside world, not perceiving themselves as the center of the world. Human cannot perceive themselves as the carrier of themselves and richness, but as an impoverished “object”, being dependent on some sort of power outside themselves, and projecting the meaning of living on such sort of power. [3]

Before defining the concept of alienated consumption, Chinese people have to firstly clarify the meaning of “real consumption”. Erich Fromm, one of the main representatives of the Frankfurt School, made a relatively complete interpretation of “real consumption”. Fromm put forward that the “real consumption” should be a kind of human behavior, which contained feeling, demand and aesthetic appreciation of the subject, among which human is concrete and conscious, with emotions and ability of judgement, meanwhile, consumption behavior also is a kind of meaningful, human-oriented and creative experience. Otherwise, human would gradually be weaker and weaker, be dependent on consumption behavior and lack of freedom and intention of self-expression [4], consumption does not have the value as tool or means any longer, but become a reason of human’s existence, human consume for the sake of consumption, are over-dependent on consumption activities, and consider the endless pursuit of consumption as the only way to meet the requirements, just the other way around, the consumption, whose original attribute is behavior, dominates the human, consumption alienation leads to the alienation of human, which is the essence of alienation. Among alienated consumption, human’s desire to materials is endless, while the latter could devour human’s initiative and creativity, while the materials manipulate and control human, consumption activities also control and dominate human’s activities. Human in the world of consumption loss the self, the status of human and the materials are reverted, human bow down in knees and become slaves of the materials which are created by their hands, on the contrary, the materials get supreme significance, in higher-level status than human. The status, value of human and all that truly incarnate the characteristics of human have to be represented by the materials only, all belongings of human are dependent on the material, relying on the material, making human inescapably sink into consumerism.

Alienated consumption is the most typical alienated phenomenon with characteristics of the times, which is the most realistic, most specific cause of global ecological crisis. Not only does alienated consumption objectively distort the human nature, but also destructs the ecological environment in reality, in addition, in long-term and overall dimensions, it affects the free, comprehensive development of human [5]. Specifically speaking, the alienated consumption refers to blind consumption, luxury consumption, sensual consumption and boastful consumption, etc. These consumption activities under the background of Internet finance may lead to a greater crisis. Alienated consumption is not a simple superficial phenomenon in the contemporary society, but a deep social issue that is driven by modernity.

**Situation of the Era: the Consumption Society in Globalization Trend Under the Background of Internet Finance**

If the commodities in the era of Marx was only worshipped because of being used as the necessities of life, nowadays, with the rapid increase in the scientific and technological productivity, the commodities are increasingly abundant, and human’s worship of the commodities are more and more complicated. In particular, the prominence of Internet Plus, O2O and other new business models is changing the traditional business model in China, at the same time, is innovating people’s consumption patterns and consumption concept. The Internet finance accelerates the pace of
consumption, and offers convenient ways of consumption, making us enter an era of “no cash, no bank card”, all consumption could be completed as long as people have a mobile phone.

Under the model of Internet finance, E-commerce merchants of all sizes have sprung up like bamboo shoots after a spring rain, by means of rich festival images, advertising, discounts and free gifts ideology, stimulate the consumers’ purchase desire with the momentum of an avalanche, creating consumption myths one after another. Self-evidently, under the background of Internet finance, China is in an era when the consumption is endowed with highlighted influence and status.

Just as the description in the beginning of Jean Baudrillard’s *The Consumer Society*, “Today, around us, there exists an amazing consumption and abundant phenomenon composed by continuous growth of commodities, services and material wealth, which constitutes the fundamental change in human’s natural environment. Properly speaking, rich people are no longer surrounded by people as they were in the past, but surrounded by materials...We are living in the era of materials: namely, we live our lives according to the rhythm of materials that are constantly upgraded.” [6] in such a society surrounded by materials, the massive consumption of which not only changed human’s daily life, changed the food, clothing, housing and transportation - basic necessities of life, but also changed the way in which human perceive the world and their basic attitudes toward the self. In other words, the fundamental difference between people living in the consumer society and the predecessors does not lie in the changes occurred in material needs and the ways meet the needs, but lie in the fact that people’s purpose of life, desire, ambition and dream, as well as world outlook and sense of value, have changed today, and ultimately the way of presence as the body of human essence has changed accordingly. This kind of change firstly occurred in the western developed countries, but it is not the unique social phenomenon of the western capitalist countries. Under the impetus of globalization, even if people were in the world’s most outlying corner, they could come into contact with it and be affected by it [7]. The commodity fetishism criticized by Marx has become a universal problem in the context of modern consumer society.

Since the Reform and Opening up in China, along with the change of economic pattern, China has begun to experience significant and comprehensive social changes. This change, not only brings about many new phenomena and new problems in economic and political fields, but also results in several new changes in the fields of value and ideology. If value and ideology in the era of the planned economy are deemed as relatively simple and single, then in the era of market economy, people’s value and ideological pursuits are clearly showing independence, difference, diversity, variability and other characteristics, In conformity with which, some values not prevailed or even not existed in the past, such as hedonism, money-worship, extreme individualism and so on, become popular under the impetus of market economy.

**Situation of the Reality: the Diversified Embodiments of Consumption Alienation Issues Under the Background of Internet Finance**

Internet finance is the product of scientific and technological progress, as a new model and a new way of thinking, it plays an important role in configuration and adjustment of economic resources as well as the distribution and redistribution of social income, tremendously promoting the transformation of China’s economy. It develops very quickly in China, completely changing Chinese people’s way of life, the way of consumption in particular, while it facilitates and enriches the consumption, to a certain extent, it also unconsciously becomes the “catalyst” of consumption alienation.

**Convenient payment intensifies “blind consumption”**

Under the background of Internet finance, mobile payment is the basis in terms of payment. Mobile payment, also known as mobile phone payments, is a service mode allowing users to pay via the mobile terminals (usually mobile phone) for the consumption of goods or services. Mobile Banking Service, Alipay Wallet, and We-Chat Wallet belong to the third party mobile payment platform. “No
“cash, no card” payment prevents the “heartache to spend money” happening when paying in cash or credit card in front of the counter, as consumption can be completed by tapping the phone. To a certain extent, it shortens the time of thinking over the commodity and making purchase decision, inactivates the feeling of spending money, meanwhile, and also intensifies the likeliness of “blind consumption”. Nowadays, the Internet consumption is getting increasingly popular, and many people even hardly could consume the genuine value-in-use of the materials, sometimes, people purchase things only for the purpose of getting emotion off, for instance, the enjoyment of paying all those in shopping cart at one time only by tapping the phone or clicking the mouse, however, this kind of enjoyment would disappear very soon. When people “live for the commodities”, the relationship between human and commodities would be completely reversed, not that the latter exists to meet the needs of the former, but that former exists to realize the consumption of the latter. This kind of “false need” undoubtedly makes the relationship between human and commodities reversed, and the commodities dominate human’s way of life and pattern of consumption, becoming a “manipulated consumption” [8]. Satisfying this need may temporarily make people happy, but the so-called “happiness” produced by this pattern of alienated consumption is a kind of “false” happiness, impossible to retain for a long time. The blind consumption lack of value-in-use as basis also becomes a waste consumption with waste as the result.

**Obscure payment terms enhance “luxury consumption”**

Another important change brought about by the Internet finance is the diversity of payment terms, payment become obscure in the credit consumption, payment by installment. As the overdraft, lending and other overconsuming concepts become popular, luxury consumption is no longer the privilege of a small number of people in society, and people do not need to rely on saving money to buy luxury commodities, but can deliver meet their needs of consumption of luxury commodities immediately as long as they want. Obscure payment terms contribute to indulgence of the luxury consumption atmosphere, faking the illusion of paying part of real value for the whole commodity. Just as illustrated by Jean Baudrillard in his *Object System*, “It seems the object is obtained by a symbolic gesture, a little bit of small investment leads to a large harvest.” Obscure payment terms constantly give consumers such a psychological hint: as long as cost a small part, the needs of luxury consumption can be achieved. Some shopping malls even carry the slogan “zero down-payment, without guarantee” to attract consumers to buy things that they cannot afford by one-off payment, that is, breaking through the constraint of consumers’ real purchasing power, directly or indirectly encouraging people to consume without control or rationality, and laying a foundation for people’s further expansion in acquisitiveness and consumption of luxury commodities. Because of obscure payment terms, consumers feel they get gain extra advantages, while in fact it is not the case. First of all, whether it is credit payment or payment by installment, the consumer needs to pay a high interest as compensation for overconsuming and luxury consumption. Furthermore, time-limit reimbursement and debt caused by irrational pre-mature enjoyment easily result in the consumers’ anxiety, payment as invisible shackles firmly imprisoned the borrowers, who once can’t pay on time would have poor record in personal credit system. The foundations of “luxury consumption” is extremely complex, however, obscure payment terms do provide breeding and spreading soil for the “luxury consumption”.

**Mass media boosters “sensual consumption”**

Media is the colorful phantom platform for manufactured products, good at constructing phantasmal enjoyments, it combines with high-tech, brings out the best of both culture and science and technology, pushes the human’s social productivity to a golden age of rapid development, being the guarantee of constantly repeated consumption miracles. However, there is no denying that, under the induction of media, consumers would easily lose themselves in the vast ocean of commodities, lose judgment and directions, and completely follow the trend led by media. Advertising is the most typical and the most excellent mass medium, which controls consumption taste and fashion via visual
images, products appearance full of charming, with the help of a perceptual technocracy named commodity aesthetics, covers the commodities with a shiny coat, and makes the goods be the object of desire, therefore, some scholars also compare advertising as “the driving force of consumerism culture”. Advertising used to appear mainly on the television, newspapers and other traditional media, but under the background of the Internet finance, as the rise of WeChat, Weibo and other new media, advertising is veritably ubiquitous now, which can be seen everywhere, fully participates in infiltration into people’s life, even “Circle of Friends” (refers in particular to “Circle of Friends” in We-Chat) are filled with all kinds of advertising, which has developed from mainly static ads into dynamic ads, overwhelmingly shock and stimulate the senses of people. Nowadays, what people consume most often is not the commodities, but the “intention of being consumed”, which is a fantasy produced by the dizzying advertising through media platform. This is the extremely clever point of advertising, namely the implementation of the compulsory control consumption can be voluntarily realized by consumers lured by illusions, which firstly conquer the senses of people, then plunder mildly.

Interactive sharing breeds “boastful consumption”

Another important feature of Internet finance model is people, during consuming the commodities, can openly share what they got to known and unknown friends in ways of “photo-sharing” and “video-sharing” etc. With the help of the Internet, through the tools such as Weibo and WeChat, people’s consumption behaviors, like a virus, spread in the consumer’s own circle of friends, and then spread to larger group and wider scope at a higher rate. Consumption itself only, without the Internet as the “foreign aid”, consumers’ wealth, status, identity would not be enough to let everybody know. But with the Internet as a “helper”, boastful consumption becomes vivid and lively, and let the identity construction and material consumption closely and adhesively show in front of other net-pals. At this time, the original value-in-use of commodities often becomes a kind of pretext, as a matter of fact, becoming an ostentatious display of their wealth and status. When the difference between symbol systems becomes a decisive factor for people to choose commodities, the possession of commodities is no longer pure, but becomes a boastful comparison and waste of wealth. Instead of realizing the exchange value of commodities, it actually is a symbolic value for the purpose of social distinction, based on the destruction of the exchange value [9]. At this time, people do not consume for the purpose of material needs, but only to show off their status, success, wealth, rights, etc., to in order to achieve the purpose of boast. The rise of “boastful consumption” will form a social psychological or social consciousness with the characteristics of opposites between two extremes, making the minority rich group easily form the boastful superiority while the vulnerable group in consumption ullage would sense a strong feeling of loss. The contradiction between limited real purchasing power and the strong desire and demand motivated by the media would constantly increase, become intense and overflow, and then the strong social injustice would arise spontaneously, the resentment and hatred initially pointed to a few rich groups would turn towards the whole society, which not only causes a huge impact on relationships, also makes it hard to guarantee social civilization. [10]

Thought on Practice: Fully Exert the Innovation and Initiative of Consciousness to Abandon the Alienated Consumption

As it is known to all, material determines consciousness, while consciousness takes material as its premise and foundation. Nowadays, the development of productivity offers people more abundant commodities to choose from, and the Internet finance model makes people’s consumption more efficient and ahead-of-time. However, together with the satisfaction in achieving materials, people should have a higher pursuit of spiritual and cultural life. Only by fully exerting the innovation and initiative of consciousness, and keeping highly conscious mind in the consumer society, can people not kneel in front of their own creation.
The return from “materialized people” to “free people”

People who takes consumption, originally is a way of life, as the purpose of life is called “materialized people”. In the era of Internet finance, the power of materials in enslaving and dominating people is even more complex. Here the materials are not only simple commodities, but also include the multicolored illusion and fantasy built by media. If people fall into the trap of illusion and fantasy, being unlimitedly pursuing the materials and paying no attention to their spiritual world, they would loss themselves, losing their head in the crazy possession and consumption, and heading into the road to the enslaved by materials. In fact, consumption is only a means of life, should be deemed as the pathway of enriching and improving the human nature, enhancing and realizing the all-round development of human. People should return to “free people”, restore the status as the main body of society. The return from “materialized people” to “free people” is not a negation of material consumption, but the sublimation of material consumption. On the one hand, the consumer must correct their value orientation, set up the correct consumption view, and firmly grasp the initiative of harmonious consumption; On the other hand, the government should strengthen the regulation and supervision of mass media, and give full play to the guiding role of advanced and harmonious consumption culture.

The concept transformation from “consumption comes first” to “green consumption”

The Internet finance takes full advantage of the media to do advertising of commodities, which enlarges consumers’ sensual pleasure and makes goods more incisively and vividly shown in front of people, at the same time, there is no denying that the advertising also over exaggerates the symbolic meaning of the commodities, advocates individualism and hedonism, and becomes an important factor causing the loss of rational consumption. In the era of Internet finance, in the face of a wide variety of goods, people need to abandon the consumption concept of “consumption comes first” believing in “I shop therefore I am”, to cultivate rational consumption choice and proceed “green consumption”. The core of “green consumption” is sustainable consumption, which advocates the correct consumption choices, such as choosing uncontaminated commodities consumption, paying attention to the handling of rejected materials, etc., and being against waste of resources, environmental damage, and unrestrained consumption patterns. What needs to be emphasized particularly is that “green consumption” neither advocates excessive consumption, nor agrees to blindly limit consumption, but actively seeks the balance between material needs and spiritual needs, between consumption and ecological environment.

The step-by-step progress from “materialism” to “post-materialism”

Post-materialism is a new concept in postmodernity, in relative terms with “materialism” whose major emphasis is on the significance of material possession, social prestige and the external image. In the era of Internet finance, the characteristics of interactive sharing after purchasing commodities also offers the breeding soil for the consumers to “flaunt wealth”, “flaunt identity” and “flaunt social status”. In today’s consumption process, very few people are in the pure relationship between commodity purchase and use, and the process of consumption is distorted to be the process in which individual could show off their identity and social status to others. However, “post-materialism” adheres to the rationalization of material enjoyment, and resists the unreasonably conspicuous material consumption and material enjoyment, which actually is to “buy a hierarchy, self-esteem, a kind of social recognition. “Post-materialism” advocates that people should accept an ecological consumption and a simple way of material enjoyment, which focuses on spiritual cultivation, social respect and happiness based on meeting the basic needs of life, and lets people get gradually the consensus that “the money is their own, but the resource belongs to the whole society”. What needs to be emphasized particularly is that the lifestyle of “post-materialism” is not asceticism which preventing the material enjoyment of people, but just refuses lavish, luxury material enjoyment and takes human’s material satisfaction as center, in addition, it claims that material enjoyment should take into account the capacity of nature.
Enlightenment and Conclusion

Under the background of Internet finance, wave of consumption has swept across the globe, and the consumption alienation issue has become a huge problem put forward by the era and social practice. The immense effect of consumption on social reproduction process can neither be demised nor be ignored. There is no production without consumption, while consumption is a strong driving force of the development of production, is also one of the important factors improving the quality of labor force. The obstinate and conservative ideology of “depressed consumption” should be discarded, while the expansion of the consumerism should be alerted, the connection between traditional virtue and new consumption concepts in the era of science and technology innovation should be found, and moderate consumption should be known and advocated from the height of the sustainable development. Generally speaking, under the background of Internet finance, Chinese people should give full play to the innovation and initiative of consciousness to draw the positive elements brought about by science and technology progress to life and consumption, should abandon the negative factors and the consumption alienation, while should advocate rational consumption.

References


