

METHODOLOGICAL FOUNDATIONS OF THE PSYCHOLOGY OF FINANCES OF STATE EDUCATIONAL INSTITUTIONS IN THE CONDITIONS OF GLOBALIZATION

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ABSTRACT

It all starts with learning. From the very beginning of its existence, man learns about the world through learning. Education, and especially inclusive education, is the foundation on which the future existence of an intelligent person rests. A decline in the quality of education leads to the collapse of education, which in turn leads to the collapse of the nation. Therefore, the task of ensuring the quality of education is a priority for every state. As a result of modern transformations in Ukrainian society, a new direction of psychological science is actively forming, which studies in depth the process of financial activity of the subjects of society. Nowadays, financial and economic processes are highlighted by domestic scientists as a special sphere of public life and social relations, where psychology plays its extremely important role in regulating interpersonal relations. It should be noted that more and more scientific works focus on the psychological component of the financial and economic activity of individuals and social groups. That is, the modern psychology of finance appears in a close relationship with the process of socio-economic and economic activity of our country.

Awareness of the essence, trends and problems in the psychology of finance makes it possible to more adequately and purposefully use human potential for the formation of a new approach in Ukraine in the conditions of globalization, European integration and the transition to an innovative economy.

KEYWORDS

Financial and economic psychology, methodological principles, methods of scientific and psychological research, inclusive higher education.

1.1 PSYCHOLOGY OF FINANCES OF INCLUSIVE STATE EDUCATIONAL INSTITUTIONS: A MODERN CHALLENGE

Since the beginning of the 21st century, under the influence of the integration of the Ukrainian national education system into the European educational space, the strategies of the national education policy have radically changed. One of the directions of implementation of these strategies is the implementation into practice of the idea of creating an inclusive educational space of an educational institution and the implementation of inclusive education, which is a component of the

humanitarian policy of every modern country and shows how much its society protects inalienable human rights. The system of inclusive state educational institutions created today in Ukraine provides state-guaranteed educational services and is based on the principles of non-discrimination, consideration of the multifacetedness of a person, effective involvement and inclusion in the educational process of all its participants.

The professional competence of subjects of inclusive state educational institutions ensures successful use of relevant knowledge and skills in everyday practical activities for comprehensive assistance to various categories of the population that need it. Creation and state support of inclusive state educational institutions enables access to quality education for persons with special needs. Education for a person with a disability is a path to integration, to gaining financial and economic independence. This type of educational environment must be created, for example, for a student with certain nosological components (deafness, blindness, cerebral palsy, autism spectrum disorders, etc.), and for a student who has experienced the consequences of military events, or for an emigrant student, a student with manifestations of emotional instability, student families, students with other characteristics that require a specially organized educational space. This is what inclusion is all about, adaptation of the environment to the person, and not the other way around. This mission requires the coordination of knowledge from various fields, one of which is the psychology of finance.

Financial and economic psychology (psychology of finance) is a new direction of psychological science and is still in the formative stage. Its subject is the regularities of the psychological reflection of economic relations. The psychology of finance studies and gives answers to the phenomena that occur with the subject of society in the process of its economic activity. With the help of psychological methods of influence and sociological interaction, this new science explains the basis of personality development and provides an understanding of the peculiarities of financial decision-making by participants in financial relations. Finance is primarily a relationship between people. Initially, these relations are formed in the mind of each subject, and only later in the form of various contracts, securities and documents. That is, financial decisions are always influenced by behavioral factors, such as stereotyped thinking, cognitive biases, mentality, as well as relationships between the participants of a specific agreement. Moreover, this influence is relevant both at the macro and micro levels. Therefore, the object of the psychology of finance is both individuals and institutions, including inclusive state institutions.

In the conditions of uncertainty and variability of the external environment, as well as the lack of reliable information, a person makes decisions based on its own preferences, stereotypes, accumulated experience, in fact – intuitively. Stereotypes usually form a false impression of the functioning of any institution, whether it is a commercial bank or a public university. Psychological reasoning of individual behavior is very important for economic research, as it explains the model of financial behavior of citizens in conditions of risk and uncertainty, provides the possibility of its adjustment using a number of psychological techniques and established patterns of behavior. All this applies to the functioning of any institution, because it is the person (an official or a student)

who makes decisions, in particular financial ones. This is what determines the psychological determinants of financial behavior and inclusive state institutions.

The synthesis of psychology and financial and economic activity makes it possible to increase the efficiency of inclusive state institutions in the process of providing relevant services, which will improve the pragmatic mechanism of socialization of inclusive education in Ukraine. An important step on the way to this will be solving the issue of complex system management of financial resources of inclusive institutions of higher education, which involves the formation of a psychologically grounded concept of reforming the economic mechanism of their functioning. Therefore, the search for economic and organizational levers of influence on the activation of the development of inclusive education in Ukraine through the mechanism of systemic socio-economic and financial and psychological inclusive socialization of special state educational institutions seems to us to be a relevant and necessary direction of research.

Since the sphere of the financial and economic life of society is extremely complex, it is clear that it clearly requires the use of scientific and psychological research methods that will help establish the patterns of financial processes. As the classic of domestic psychology S. Maksymenko believes: "...only the application of correct scientific methods will give an opportunity to understand the true essence of any phenomenon under study".

The phenomenon of the psychology of finance in domestic and foreign psychological science is thoroughly investigated in [1–7]. The scientists understood socio-economic processes in the aspect of financial behavior, analyzed the main reasons for its changes in age and social manifestation, identified dominant typologies, established the relationship of financial behavior with a specific form of its manifestation in different social conditions, characterized the problems of forming interpersonal relationships in the field of finance [7].

At the same time, despite the multifaceted study of aspects of financial processes, scientists have outlined the following difficulties in the study of this issue: methodological principles, technology, and the sequence of using scientific and psychological research methods that will help establish patterns of financial behavior in the conditions of inclusive state educational institutions are not clearly defined.

So, the specified problem of identifying the peculiarities of empirical research in the field of psychology of finance in the conditions of inclusive state educational institutions is closely related to the development of a comprehensive program, where the basic methods of scientific and psychological research will be used.

1.2 METHODOLOGICAL FOUNDATIONS OF THE MODERN SCIENTIFIC APPROACH IN THE PSYCHOLOGY OF FINANCE

Modern psychology of finance focuses its efforts not only on the study of the phenomenon of the financial activity of a business entity, but also on the study of the problems of the development

of interpersonal relationships in the field of finance and on solving the practical tasks of optimizing the financial behavior and activity of an individual in the conditions of inclusive state institutions.

Scientific research in the psychology of finance, as in any other natural or social system, primarily involves the development of a certain technology, which is based on consistency and systematicity. In the psychology of finance, one should take into account such a feature as the adjacent nature of research on psychological and financial and economic aspects, which in the real financial and economic activity of an individual are inextricably linked and function holistically. Therefore, the specificity of the subject of the psychology of finance requires the development and application of special research methods. According to V. Rybalka, the quality of psychological research directly depends on its methodological support [6]. This means that every researcher in the psychology of finance must clearly know the methodological principles, be able to choose and, if necessary, create, in accordance with the purpose and objectives of the research, specific methods, have a sufficient idea of the system of methods suitable for learning psychological phenomena in the financial sphere. The statement of a number of domestic scientists that science should be based on certain methodological principles in creating its methodological toolkit is also convincing [6, 8, 9]. In their opinion, knowledge of methodological principles and compliance with their requirements will help to avoid errors in scientific research.

The methodological foundations of the modern scientific approach in domestic psychology were laid in the works of H. Kostyuk, S. Maksymenko, V. Rybalko, M. Savchyn, and M. Yaroshevsky. Summarizing the methodological achievements of these scientists, the Ukrainian researcher L. Turykina identified and combined into a coherent system the main scientific methodological principles, which, in our opinion, will be appropriate to use during research in the psychology of finance. The most important methodological principles are: the principle of determinism, the unity of the psyche and activity, the principle of reflection, the system-structural principle, the principle of the development of the psyche [9]. These methodological principles open up the possibility of scientific knowledge in the psychology of finance and are the main condition for the use of scientific methods (special techniques, means and operations) used during the study of the subject's financial and economic activity.

The analysis of domestic and foreign publications in the field of economic psychology, psychology of finance and related areas shows the ambiguity of scientists' views on the possibilities and expediency of using certain scientific methods of research. In general, scientists distinguish three groups of scientific research methods that can be used both in economic psychology and in the psychology of finance (**Table 1.1**).

In modern scientific studies in the field of economics and the psychology of finance, attention is increasingly focused on the psychological component of the financial and economic activity of individuals and social groups [3, 5]. Nowadays, the psychology of finance appears in a close relationship with the process of socio-economic and economic activity of the country and therefore requires the use of such methods of scientific and psychological research that will help to establish regularities in the sphere of financial and economic activity of a person.

● **Table 1.1** Classification of basic research methods in the psychology of finance

№	General characteristics of the group of methods	List of methods included in this group
1	Methods traditionally used in psychological research	Observation, experiment, questionnaire, survey, interview, testing, mathematical and statistical methods of data processing and objectification
2	Economic methods and methods used in related scientific areas	Mathematical modeling method, logical-theoretical analysis, synthesis, abstraction method, historical approach
3	The methods that began to be actively used with the emergence of economic psychology and the psychology of finance were developed taking into account the specifics of these scientific disciplines	Economic and psychological experiment conducted according to the scheme of a traditional economic experiment, but with psychological equipment

Since the psychology of finance should take into account such a feature as the adjacent nature of research into psychological and financial and economic aspects, for analysis and comparison it is appropriate to consider the views of scientists on the classification of purely psychological methods of scientific research (**Table 1.2**).

● **Table 1.2** Classification of psychological research methods

№	General characteristics of the group of methods	List of methods included in this group
1	Organizational methods	Comparative method, longitudinal method, complex method
2	Empirical methods	Observation, experiment, survey method, testing, projective methods, analysis of activity products
3	Data processing methods	Quantitative analysis, qualitative analysis
4	Interpretive methods	Genetic method, structural method

As can be seen from **Table 1.2**, all methods of scientific psychological research, depending on the stage of research and its task, are divided by scientists into four large groups: organizational, empirical, data processing and interpretive. The choice and use of each of these specific methods in the psychology of finance is determined by the goal and task of scientific research.

Let's note that research methods based on the mathematical apparatus of optimal programming, mass service theory, game theory, and heuristic programming are increasingly used in modern publications [3, 7, 10]. According to V. Moskalenko, game theory is a fairly effective tool for modern finance psychology and economic psychology, especially such sections as business and entrepreneurship. Game-theoretic tasks are used by researchers to predict the reaction of

competitors to a change in pricing policy, offer additional services, modify old and develop new products, and model the economic behavior of investors in the securities market [4].

It should also be taken into account that modern researchers often and quite successfully use the following psychological methods to obtain information in marketing research: surveys (questionnaires, interviews, hall tests), observations, experiments, expert evaluations [4, 10, 11]. It is clear that the use of psychological research methods in the psychology of finance has its own characteristics and requires certain adaptation to the goal and task of each specific scientific study in the field of financial processes. For example, let's take the method of observation as one of the oldest and most basic methods in psychology. This method is especially appropriate in situations where it is impossible to interview the subjects, and conducting any experimental procedure is complicated. In the psychology of finance, this method is effective for researching the behavior of buyers at points of sale (in front of stands with goods), for studying the direct interaction of a buyer (client) with a seller (a person who provides services). The observation method has advantages compared to a traditional survey: higher objectivity in the study of spontaneous behavior; leveling the possibilities of a person (as a client, buyer) to embellish or distort their preferences; the opportunity to observe and investigate unconscious (impulsive, affective) behavior of an individual. The disadvantages of observation as a research method in the psychology of finance are difficulties in ensuring representativeness (when observing the behavior of customers in a store, it is impossible to make a sample according to the demographic structure of society) [7].

According to a number of authors, the experimental method differs from observation by the active intervention of the researcher in the activity of the subject in order to create conditions under which the given mental quality of the subject is revealed [5, 8]. The researcher can repeat the research several times, specifying the obtained results. In psychology, different types of experiments are used: natural (in conditions familiar to the subject, its psychological features are revealed), laboratory (in specially equipped rooms with the use of devices, the mental functions of the subject are studied), ascertaining (reveals actual mental manifestations of the subject), and formative (aimed at the formation of desired mental qualities) [6]. These types of experimental research in the psychology of finance are of particular importance, as they relate not only to the interpersonal relationships of people, but also provide an opportunity to reveal the psychological characteristics of an individual in the conditions of economic activity.

Interview, and questionnaire methods as survey methods [9] refers to L. Turynin interview methods. In the psychology of finance, the conversation is conducted according to a previously prepared scheme and defined questions. Depending on the nature of the research, the interview can be standardized, when the issues to be covered are fixed in advance, or free, exploratory, when it is the first stage of the research and is used to clarify its technology. The interview procedure is based on the "question-answer" principle. As a rule, questions are clearly programmed in advance. This method makes it possible to study a large number of people at the same time, to collect an array of data related to their various problems and interests in the field of financial processes. Questionnaires provide significant opportunities for obtaining a large amount of information in a

short time. A marketing questionnaire consists of open, alternative or closed questions. Open-ended questions are answered freely, and alternative answers are fixed ("yes", "no", "I know", "I don't know"). Closed questions require a free answer that requires additional interpretation. During the questionnaire, it is not permissible to change the wording of the questions, as this complicates their analysis. A significant advantage of the questionnaire is its anonymity, which ensures the truthfulness of the answers. The possibility of using the questionnaire method in the psychology of finance is presented in **Table 1.3**.

● **Table 1.3** Indicators of financial behavior in the field of earnings

Indicators of financial behavior	1	2	3
How often do you strive to find a higher paying job?	Never	Rarely	Constantly
How often do you try to find additional income?	Never	Rarely	Constantly
How often do you try to improve your skill level?	Never	Rarely	Constantly
How often do you try to acquire new knowledge, skills and abilities in order to increase the level of your earnings?	Never	Rarely	Constantly
Have you had to defend your rights before the employer?	Never	Rarely	Constantly
Do you earn from deposits (interest-bearing money deposits in the bank)?	Never	Rarely	Constantly
How often do you apply to state authorities for the purpose of receiving various types of financial aid (subsidies, unemployment benefits, assistance to forced migrants, etc.)?	Never	Rarely	Constantly
How often do you contact non-governmental organizations (charitable foundations, volunteer organizations) in order to receive various types of financial aid?	Never	Rarely	Constantly
Do you want to start your own business?	Never	Rarely	Constantly
Are you looking to expand your business?	Never	Rarely	Constantly

The analysis of modern publications in the field of psychology of finance and economic psychology revealed the growing popularity of the use of the field research method [1, 3, 4]. Field research is a study of permanent representation with the aim of obtaining primary information about the state of markets, spheres of financial activity of individual enterprises, households, and individual consumers. This method consists in regularly receiving information from the formed audience in the form of completed questionnaires. Field studies can be:

- short-term (during 1–2 weeks, the respondent fills out and hands over the questionnaire to the representative of the organization every day);
- long-term (for six months, a year or several years, when information is provided once a week, month, quarter);

– information is recorded not in written form, but with the help of video and audio devices, which show exactly which programs, channels, or web pages the research participant listens to, perceives on radio, television, and the Internet.

The most popular types of modern field studies in the psychology of finance include:

- sellers' platform (stores, kiosks, system retail, sales volumes and their market share, distribution, retail prices);
- consumption site (volume of consumption, market share, average retail price, purchasing behavior, consumption profile, consumption habits);
- an information platform (the volume of television viewing, the rating of channels and their share, the state of the telecommunications market and its impact on the economy and psychology).

1.3 FINANCE AS A LEVER FOR THE TRANSFORMATION OF ECONOMIC PROCESSES.

THE ROLE OF THE PSYCHOLOGY OF FINANCIAL RELATIONS IN THE TRANSFORMATION OF ECONOMIC PROCESSES IN STATE INSTITUTIONS

Finance is the fundamental lever, with the help of which the regulatory azimuths of economic factors are carried out, and the fundamental main problem of the transformation of economic processes. The development of modern and effective methods of financial policy, their implementation in practice forces to fundamentally change fixed views on finances and to define them as fundamental in the context of strategic tasks of economic development of Ukraine [12, 13].

The thousand-year development of humanity shows that the most important tools for regulating economic and national redistribution processes are value factors, the basis of which are finances and psychological financial relations of the relevant subjects of the country's economic system. It is with their help that society can actively ensure proper socio-economic development of every individual in our country.

With the help of effective financial and economic services of the population and the economic activity of the business entity or the state, in particular, a multilateral influence is exerted on the organization of market relations and the processes of extended reproduction. On the one hand, "psychology" – as the brainchild of philosophical knowledge, and on the other – "finances", as the core of social and political-ideological issues, which concentrated in themselves the fundamentality of the economy, the pragmatism of politics and the rationality and effectiveness of their activities in the process of creation, distribution and redistribution of the newly created value of the economic entity, individual, state.

So, finance is a resource-generating category, because financial relations are always connected with the formation and use of financial resources, that is, money that is formed in the process of distribution and redistribution of the gross domestic product. Funds of financial resources are created at enterprises, in sectoral management bodies, as well as at the national level and are used for their intended purpose.

In the processes of the value distribution of the gross domestic product, various value instruments can participate, in particular, finance, credit, prices and tariffs, wages, each of which has its own characteristics and its own history.

The genesis and evolution of value distribution with the help of finance was accompanied by a change in the forms of value distribution, priorities in the formation and use of financial resources, capital investment, the fullness and direction of money and financial flows.

This, in turn, significantly influenced the history of the development of human civilization, the growth of power or decline of states, the creation, distribution and consumption of goods, the development of industries, creative and intellectual achievements, etc. Finance as a tool of value distribution is used at all stages of social reproduction: production, distribution, exchange and consumption.

The objects of distribution with the help of finance are:

- Gross Domestic Product;
- national wealth;
- external receipts in the form of financial aid, external state loans, foreign investments, as well as other interstate transfers from foreign countries, international financial institutions and foreign legal entities and individuals in modern conditions of martial law.

The subjects of the distribution of finances are:

- the state;
- entities;
- individuals;
- international organizations;
- other states.

As can be seen, the subjects of the distribution are the direct managers of the financial and economic relations of the institution (states – the Prime Minister of Ukraine; legal entities – heads of enterprises and institutions; territorial communities – the mayor; inclusive higher education institutions – the rector). That is, the subjects of financial relations are a person or a subject of society who is the manager of state (non-state) finances.

As a result, the subject of society – a person – naturally has inherent emotions. Emotions are a psychophysiological process, a holistic reaction of the organism that reflects the subject's attitude to the object (another subject) in a situation of uncertainty. Emotions "color" and in this way fix individual experience in the economic sphere, influence economic behavior.

Thanks to emotional memory, useful forms of behavior are fixed, and unsuccessful ones are rejected. Positive emotions and a good mood stimulate more consumer activity, so various factors (visual, auditory, olfactory, etc.) that raise the mood in stores, supermarkets, and entertainment venues will be used. Positive emotions strengthen optimistic expectations, which increase unplanned expenses and reduce the consumer's desire to save. The action of negative emotions is the opposite. The same patterns work for stock market players: against the background of positive emotions, they give more hope regarding the product, its operation or the situation on the stock exchange, which stimulates greater risk. Thanks to emotion, energy reserve capabilities

are activated in a situation of uncertainty [14]. However, different situations and activities require different levels of activation.

If the level of activation is too high, desires and cognitive components of activity are destroyed, the goal and results are replaced (energy is spent on presenting the result, on the fear of losing it).

The factor of the complexity of the task, the responsibility for the result of the activity, makes its own corrections in the activity model of financial behavior. It turned out that with simple tasks it is necessary to maintain a high level of arousal to avoid lethargy. Difficult tasks require a low level of arousal, and medium-complex tasks require a medium level of activation and stress.

In a state of high arousal, people are more likely to engage in easier types of activities (putting papers in order), and in a state of low arousal – more complex ones (drafting a budget, innovative investment projects). If overstrain and overmotivation occur in a situation of increased responsibility in labor and educational activities, then such a state worsens the work result, which leads to the instillation of tension and anxiety in such situations, and will be a management error.

So, taking into account the above, the extremely important importance of the psychology of finance in the life of society is due to the fact that the subjects of society (people, individuals, individuals who are managers of state and non-state funds), taking into account the emotional actions of self-existence (good or bad mood): ensure the distribution of gross domestic product and financial needs of legal entities and individuals and the state; redistribute financial resources between economic sectors, regions, social strata of the population, legal entities and individuals; ensure the circulation of financial resources and the continuity of the reproductive process; and also exercise control over the processes of formation and use of financial resources both at the state level and at the level of an inclusive state institution and business entity.

1.4 DISCUSSION OF THE RESULTS OF SECTION 1

Scientific research in the psychology of finance involves the development of a certain technology, which is based on consistency and systematicity. In the psychology of finance, one should take into account such a feature as the adjacent nature of research on psychological and financial and economic aspects, which in the real financial and economic activity of an individual are inextricably linked and function holistically.

The psychology of finance is the psychology of the subject (natural or legal entity, state, financial or budgetary institution, enterprise, corporation, etc.) in the process of economic, fund-forming, social, economic and fiscal relations. Relations based on the productive forces and production relations of society, covering the sphere of labor and management, entrepreneurship, commodity-money exchange, distribution and consumption, redistribution of resources, represent a subjective form of these relations and property rights. The regularities of the psychological reflection of financial and economic relations are the subject of the psychology of finance. The psychology of finance is a scientific direction that studies the behavior of people and business

entities, and the state in particular, in the conditions of financial and economic relations, that is, in the conditions of production, distribution, redistribution, exchange, consumption, ownership and management.

The psychology of finance arose as a result of the awareness of the fact that understanding human behavior in the field of financial relations and choosing a successful economic policy is impossible without understanding the psychological characteristics of a person as a subject of these relations.

The emergence of a new field of knowledge at the junction of the theory of finance and psychology was determined by the objective requirements of solving practical problems in the financial and economic field, psychology of marketing, perception of money, consumer behavior, psychology of investment and accumulation behavior, psychological aspects of economic policy, psychology of advertising, etc. The financial approach considers economic behavior as economically expedient, rational, aimed at maximizing benefits and minimizing costs. The main task of the economy is the study of the laws of conducting a more efficient economy and state formation.

Modern researchers successfully use psychological methods and techniques to obtain information in marketing research. The use of psychological research methods in the psychology of finance has its own characteristics and requires certain adaptation to the purpose and task of each specific scientific study in the field of financial processes.

The analysis of classical and modern scientific views on the problem of the scientific-methodological approach to research in the psychology of finance allows to determine the system of methodological principles and ways of organizing the practice of psychological research in this field, to choose the appropriate methods and psychological techniques suitable for empirical research in the field of psychology of finance.

The perspective of further research is the development and approval of a comprehensive research program in the field of psychology of finance, where the basic methods of scientific and psychological research will be used in the conditions of inclusive state institutions to expand opportunities in all areas of social inclusion, which cover the issues of successful learning and acquisition of competencies necessary for meaningful employment of graduates, their personal and civic life.

The growing role of the psychology of finance and its practical application in the form of financial inclusion in the development of society requires higher education institutions to constantly search for ways and methods of improving the educational process, bringing the content of higher education closer to the requirements and needs of a complex socio-economic environment, creative and innovative thinking.

The practical component of financial relations in the conditions of recovery processes and post-war transformation, high variability of the environment requires not only the ability to adapt to the new, but also the ability to anticipate events, to take a proactive position, and also to maximally involve every member of society in the functioning of the financial system and the accumulation of the financial potential of Ukraine.

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