

FORMING THE BUSINESS COMMUNICATION CULTURE OF FUTURE BANKING BACHELORS BY MEANS OF TRAINING TECHNOLOGIES IN THE DIGITAL EDUCATIONAL ENVIRONMENT

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ABSTRACT

The issue of forming a professional culture, and in particular a culture of business communication, requires special attention and study, since professional education involves not only mastering knowledge and skills for performing specific work in a certain profession, but also a high general cultural level, a broad professional outlook and professional interests that form the ability to creatively and effectively solve production tasks. Taking into account modern educational realities, digitalization is gaining momentum, therefore one of the means of information and communication technologies that creates a modern digital learning environment is the Moodle system, which makes it possible to organize a full-fledged educational process. The Moodle system has functional capabilities for using training technologies in the educational process aimed at forming a professional culture and a culture of business communication of a future banking specialist. The scientific work proves that modern training technologies used in classes in the humanities showed positive dynamics in formation levels of the business communication culture and professional culture of higher education applicants.

KEYWORDS

Professional culture, business communication culture, higher education institution, digital educational environment, training technologies.

10.1 DIGITAL EDUCATIONAL ENVIRONMENT OF A HIGHER EDUCATION INSTITUTION

The educational environment of a higher education institution should be aimed at providing high-quality professional education and training of highly qualified specialists capable of being competitive in the labor market.

According to the requirements of the legislation and standards of higher education, it is necessary to create an educational environment, under the influence of which the process of socialization, general cultural and professional development of a young person, the development of the professional culture of a future specialist takes place, in a higher education institution.

The educational environment surrounds the student throughout the entire period of study and affects the level of his/her self-identification as a person.

Creating an educational environment in a higher education institution where a future specialist would have the opportunity to acquire skills for future professional activity, develop abilities and aspirations for

professional self-realization and self-improvement is a priority direction in the process of providing higher education to today's students.

Currently, digitalization is gaining momentum in modern society, transforming spheres of human life into new, more effective and modern ones in order to facilitate and improve living conditions in the state. This social transformation has a direct impact on higher education, since society forms the demand for human potential, the need for the development of science and technology, which in turn adapts the content of education to modern challenges and leads to the emergence of new curricula.

Digitalization is the introduction of digital technologies into all spheres of life: from interaction between people to industrial production, from household items to children's toys, clothing, etc. This is the transition of biological and physical systems into cyberbiological and cyberphysical (combining physical and computational components). The transition of activities from the real world to the virtual (online) world. Digital transformation is the mutation of existing analog (sometimes electronic) products, processes and business models of an organization, based on the effective use of digital technologies. Digitalization saturates the physical world with electronic-digital devices, tools, systems and establishes electronic-communication interaction between them.

Digital technologies include: Internet of Things, robotics and cyber systems, artificial intelligence, big data, paperless technologies, adaptive technologies (3D printing), cloud and fog computing, unmanned and mobile technologies, biometric technologies, quantum technologies, identification technologies, block-chain, etc. Digital technologies have an impact on society because they enable learning or working remotely, offer fast and full access to information, and open up new spaces for professional development. A digital society is a society that intensively and productively uses digital technologies for its own needs (self-realization, work, recreation, education, leisure of each person), as well as for achieving and implementing common economic, social and public goals [1].

Today, the problem of creating a high-tech information and communication educational and scientific environment that meets the needs of a digital society, global educational standards and contributes to the formation of information and communication competencies of all participants in the educational process from professor to student is an important and urgent issue for higher education institutions. Among the innovative technologies, on the basis of which a new digital educational environment is being created in higher education institutions, where students can access educational materials at any time and in any place, there are technologies of electronic (distance, mobile) learning, the use of which will make the educational process more attractive, democratic, comfortable and will stimulate students to self-education and lifelong learning.

The digital educational environment is based on pedagogical communication between teachers and higher education students, aimed at interaction and transmission of information in time and space using digital technologies and Internet communications [2]. The most common digital communication tools between teachers and students in the digital educational environment are:

– Moodle, Zoom, Google Meet, Microsoft Teams – organization of learning (text, presentation, video, testing, communication and evaluation of results); video conferences; asynchronous classes, discussion forums, chat rooms for communication, virtual classrooms, webinars; testing, storage and exchange of documents, accounting of learning results, calendar of events, news, etc.;

– social networks and messengers (Telegram, Viber, WhatsApp, Discord) – for communication with teachers and students, sending messages, methodological materials, correspondence, consultations; feedback, etc.;

– Google Chat, ChatGPT, Microsoft Copilot, Claude – for searching and systematizing sources; selecting methods and techniques; generating text, images, videos; translating, etc.;

– e-mail – for organizing the educational process, transferring educational and methodological support, presentations, lecture notes, assignments; for interaction between teachers and students, and students among themselves; feedback [3].

One of the means of information and communication technologies is the Moodle system – a modular object-oriented dynamic learning environment, which is a freely distributed educational content management system.

The Moodle system is focused, first of all, on organizing interaction between teachers and students in the learning process, although it can also be used to organize traditional distance courses, as well as support full-time and part-time learning [4].

Moodle is recommended for educational institutions as the most developed e-learning system that has a multilingual interface, in particular, the system localization in Ukrainian.

The Moodle system provides the opportunity to organize a full-fledged educational process, including learning tools, a system for monitoring and evaluating student learning activities, as well as other necessary components of the e-learning system.

MOODLE (Modular Object Oriented Distance Learning Environment) is a learning content management system (LCMS). With the help of this system, you can create electronic training courses and conduct both classroom (face-to-face) training and distance learning (correspondence/distance learning).

The Moodle system meets all the main criteria that are put forward for electronic learning systems, in particular, such as:

– functionality – the presence of a set of functions of different levels (forums, chats, analysis of student activity, course and study group management, etc.);

– reliability – ease of administration and management of training, ease of updating content based on existing templates, protection of users from external actions, etc.;

– stability – a high level of the system resilience in relation to different operating modes and user activity;

– cost – the system itself is free, the costs of its implementation, course development and support are minimal;

– no restrictions on the number of licenses for students;

– modularity – the presence in educational courses of a set of blocks of material that can be used in other courses;

– the presence of built-in tools for developing and editing educational content, integrating various educational materials for various purposes;

– support for the international standard SCORM (Sharable Content Object Reference Model) – the basis for exchanging electronic courses, which ensures the transfer of resources to other systems;

- the presence of a system for checking and assessing students' knowledge online (tests, tasks, monitoring activity on forums);
- convenience and ease of use and navigation – intuitive learning technology (the ability to easily find the help menu, ease of transition from one section to another, communication with a tutor, etc.).

The Moodle educational content management system enables a higher education institution to:

- implement a modular organization of the educational process in accordance with the requirements of the Bologna Declaration;
- implement a full-fledged scientific and methodological support for disciplines;
- integrate a HEI into the European scientific and educational space;
- include a HEI in the world register of owners of electronic forms of educational and methodological process organization;
- create an Internet environment for electronic forms of learning;
- create a distance education center;
- ensure operational control of the educational process.

Opportunities and advantages that the use of the Moodle system in the educational process provides to the participants of this process:

1) for the teacher:

- have a structured form of educational and methodological support for the discipline;
- have a convenient tool for accounting and controlling students' educational activities;
- set the required deadlines for students to complete tasks;
- have software that meets European standards for organizing the educational process according to the modular system in accordance with the Bologna Declaration;
- use text, graphic, audio and video materials when organizing the educational process;
- be included in the European register of owners of author's courses;
- quickly and conveniently change, expand, supplement and correct the educational and methodological materials of the discipline;
- organize computer testing of students' knowledge control, using different types of questions;
- have an automated rating system for evaluating students' independent work;
- involve students in the formation of educational and methodological materials in the discipline;
- have software that is protected from unauthorized access, changes and damage (destruction);
- have software for performing scientific and methodological developments at their own choice, sequence and pace;

2) the student:

- have access to logically structured and complete educational and methodological materials that improves the conditions for independent mastering of the discipline content;
- have means for self-testing and completing tasks and their evaluation regardless of the human factor (teacher);
- personal participation and assistance to the teacher in computer support of the educational process;
- take real part in the scientific and methodological work of the departments;

- expanded access to Internet resources;
- the opportunity to master educational material remotely;
- pass the assessment and examination session ahead of schedule.

Editing of course content is carried out by the course author in any order and can be easily carried out directly during the learning process. It is quite easy to add various elements to the electronic course: Lecture, Task, Forum, Glossary, Wiki, Chat, etc. For each electronic course there is a convenient page for viewing the latest changes in the course.

Thus, the Moodle system provides the teacher with tools for submitting educational and methodological materials of the course, conducting theoretical and practical classes, organizing both individual and group learning activities of students.

Since the main form of knowledge control in distance learning is testing, Moodle has a powerful tool for creating tests and conducting educational and control testing. Several types of questions in test tasks are supported (multiple choice, matching, yes/no, short answers, essays, etc.). Moodle provides the user with many functions that facilitate the processing of test results. You can set an evaluation scale, and when the teacher corrects test tasks after the students pass the test, there is a mechanism for semi-automatically listing the results.

Moodle not only has a multifunctional module for testing, but also provides the opportunity to evaluate the work of students performed in such elements of the course as Assignments, Forum, Wiki, Glossary, etc., and the evaluation can be carried out according to scales created by the teacher him/herself. There is a possibility of evaluating Wiki articles, glossary, answers on the forum by other course participants. All assessments can be viewed using the course assessment journal, which has many settings for displaying and grouping assessments.

The system supports advanced tools for statistical analysis of test results and, very importantly, the complexity of individual test questions.

Taking into account the above, we note that the Moodle system can be used not only for organizing distance learning in higher education institutions, but also to support the traditional educational process of higher education using a blended (combined) model.

Thus, the modern educational environment in digital format provides many opportunities for building an effective educational process in a higher education institution and creates all the conditions for the formation and development of professional competencies and professional communication skills in students, which will contribute to professional self-realization and self-improvement in the future[5].

10.2 BUSINESS COMMUNICATION CULTURE AS A COMPONENT OF THE PROFESSIONAL CULTURE OF A FUTURE BANKING SPECIALIST

The professional activity of a banking specialist is associated with a large number of business contacts, communication with clients, the search for interaction partners, etc., which requires a developed professional culture. One of the components of professional culture is the ability of the activity subject to conduct

business communication on the basis of equal interaction with business partners, which is based on a special logic, psychology, ethics and business etiquette, which increases its competitiveness and prestige. Culture is an obligatory attribute of any community of people, including in the business world, where the ability to communicate productively with real or potential partners is an important criterion for determining the professionalism of a business person, a necessary element of his/her conversational and psychological culture.

The issue of professional culture is the subject of research by scientists from various scientific fields: teachers, psychologists, philosophers, sociologists, managers, etc. R. Vechirko defines professional culture as "a high level of professional training, its quality. This is the brightest facet of the human personality and society as a whole. The high state of the general culture of society, the nation, provides proper education and professional culture" [6]. I. Sabatovska considers "professional culture from the point of view of society's need for the cultural level of people engaged in a particular professional activity. It consists in raising the professional activity of each person to the general norms for performing a certain type of work. Undoubtedly, being an important indicator of the social maturity of an individual, professional culture is also a complex of personal knowledge, skills, abilities, and qualities that determine the readiness to realize one's essential forces in a specific field of social work" [7].

The process of forming such a complex phenomenon as the "professional culture of a banking specialist" is long-term and complex, since it is associated, firstly, with ensuring the professional training of these specialists, which will cover not only the acquisition of knowledge, skills and abilities within the educational process, but also direct the extracurricular activities of students to self-improvement and the development of professional culture; secondly, with the presence of a certain educational environment and the creation of appropriate conditions, in which it can achieve a positive result. This means that the specified socio-professional phenomenon must be formed in a future specialist while studying at a higher education institution.

The culture of business communication as a component of professional culture appeared as a result of the branching of management, when communication only at the level of subordination was considered as intra-firm management, communication only at the level of horizontal, that is, partnership relations – as inter-firm management, and later transformed into the concept of "communication of business partners". Business communication is a necessary part of human life, the most important type of relationship with other people. Depending on how a person understands moral norms, what content he/she puts into them, to what extent he/she takes them into account in communication, he/she can either facilitate business communication, make it more effective, help in solving the tasks set and achieving goals, or complicate this communication and even make it impossible.

Business communication is a very multifaceted process that is implemented in the forms of interpersonal communication, social dialogue, business and professional communication, etc. [8]. Business communication can be direct, when people interact face to face, and indirect, which is implemented through business letters, orders, instructions, reports, telephone and electronic communication.

In general, communication is described as a process of exchanging information, thoughts, judgments, assessments, feelings between people. In this case, formal and informal communication are distinguished. Informal is a subjective, unregulated communication, its purpose and nature are determined by the social functions of a person and are determined by personal relationships between people. Formal includes

business communication, which is carried out in accordance with certain rules and is a specific form of contact and interaction between people who have certain powers from their organizations.

Informal communication differs from formal communication in that even if we don't like it or something doesn't suit us, we can just leave, while in formal communication we must continue to communicate regardless of the relationship. And in such cases, it is necessary to know additional rules and techniques that will help find a way out of difficult, unpleasant situations.

Informal communication is not planned in advance, its purpose and content are not determined, while business contacts always involve preliminary preparation, definition of content, goals, possible conclusions. In an ordinary conversation, any topics can be discussed, often unrelated to each other. A business conversation does not go beyond the topic, is constructive in nature, aimed at solving specific tasks, achieving the intended goal. Business communication is always result-oriented.

Conscious mastery of the principles and culture of business communication and their correct use increases the effectiveness of business contacts and, as a result, the effectiveness of the work of an enterprise or firm. The specificity of business communication is due to the fact that it arises on the basis of and in connection with a certain type of activity related to the creation of any product. In this case, the parties to business communication act in formal (official) statuses that determine the necessary norms and standards of human behavior, including ethical ones. The ethics of business communication can be defined as a set of moral norms, rules and concepts that regulate the behavior and relationships of people in the process of their production activities.

Business communication ethics covers a wide range of issues related to the goals and means of doing business. It must be taken into account in its various manifestations: in relations between the enterprise and the social environment; between enterprises; within the enterprise – between managers and subordinates, between people of the same status. Each of the listed types of business communication has its own specifics. The task is to formulate such principles of business communication that would not only correspond to each type of business communication, but also would not contradict the general moral principles of human behavior. At the same time, they should be a reliable tool for coordinating the activities of people involved in business communication.

For a business person, communication is his/her environment. Without business communication in general, and without speech in particular, it is impossible to form a human personality, educate him/her, and develop his/her intellect. Correct speech is a manner of speaking that consists of the correct tone, articulation, pronunciation, volume, and precise selection of words. Language culture is a central element of a business image.

Business conversation is oral business contact between people connected by business interests who have the necessary authority to establish business relationships, solve business problems, and develop specific approaches to their solution. Business conversation is primarily oral business speech, which is significantly different from its written form. This is direct communication that involves a specific interlocutor (or interlocutors), which allows you to directly influence him/her (or them). The presence of an interlocutor allows you to use facial expressions, gestures, intonation, and other communication techniques.

In business communication, it is recommended to choose simple, understandable to everyone, the most suitable and expressive words, which can be easily replaced if necessary. Business conversation

should be full of casual forms of communication, as well as some grammatical and stylistic features, since direct communication excludes the possibility of prior reflection.

It should be remembered that the culture of business communication is the most important aspect of the morality of professional behavior of a business person.

Knowledge and implementation of the norms and rules of professional culture is a necessary professional quality that must be acquired and constantly improved. It should also be remembered that compliance with the rules of the culture of business communication and behavior implies, first of all, deep respect for the human personality [9].

10.3 USING TRAINING TECHNOLOGIES TO HELP STUDENTS MASTER THE SKILLS AND ABILITIES OF PROFESSIONAL INTERACTION AND THE BUSINESS COMMUNICATION CULTURE OF A BANKING SPECIALIST

The use of training technologies in modern higher education in the context of our scientific research is aimed at mastering the skills and abilities of professional interaction in compliance with the values, norms and rules of professional ethics and the culture of business communication, which form the basis of the professional culture of banking specialists.

Training technologies are a combination of a complex of active methods and forms of organizing interaction between participants (business, role-playing games, cases, group discussion, brainstorming, situation analysis, etc.), which are aimed at acquiring certain skills, abilities, experience, personal and professional improvement. Training technologies are implemented during the training.

In domestic and foreign theory and practice, training and its implementation technologies were considered by V. Zlyvkov [10], O. Kokun [11], O. Kolodizev [12], S. Lukomska [10], N. Miloradova [13], L. Moroz [14], V. Tyshchenko [15] and others.

In the most general form, training is a specially organized learning that is carried out through the use of appropriate exercises (tasks, actions, games, situations, etc.) with the aim of forming new and improving existing skills and abilities, increasing the effectiveness of certain types of activity [16]. When conducting training, techniques are used, the choice and combination of which depends on the goal, tasks, content of the activity (educational, professional) and focus on the psychological sphere of the personality (intellectual, emotional, volitional, communicative) [17].

As noted by O. Kokun [11], the use of training as a method of preparing future specialists for professional activity allows the implementation of the following functions:

- 1) educational – development of special professional knowledge and skills;
- 2) informational – transfer of information that helps to expand the understanding of professional activity, to navigate in the professional environment;
- 3) motivational – changing the attitudes of employees and stimulating professional motivation;
- 4) communicative – development of communicative skills and abilities, improvement of models of interpersonal and professional communications.

Taking into account the above, the choice of training technologies for the formation of business communication culture is determined by a number of provisions.

Firstly, the implementation of training technologies allows the development of skills and abilities of interpersonal and professional interaction and communication, the formation of models of behavior and business communication, the acquisition of experience in professional activity, the increase of motivation and interest in the profession, which integrates the concept of "professional culture".

Secondly, it allows the variably use of a complex of interactive methods (game, non-game, dialogic, situational, etc.) and techniques in accordance with the purpose and needs of professional activity in the context of the formation of a professional culture of future banking specialists.

Thirdly, the possibility of developing training programs that are directly aimed at the development of psychological attitudes, motivation and mastery of specific skills necessary for specific types of activity or for the performance of tasks of professional activity of specialists in a certain field, in particular, banking.

In order to form professional interaction culture and business communication skills when implementing training technologies, it is advisable to use training techniques that are divided into four groups:

1) information techniques aimed at familiarizing participants with significant amounts of information new for them, conceptual concepts, theories, etc. The specified technique is implemented in the following sequence – conducting a mini-lecture, informing and instructing (the main part), discussion. The use of this technique involves the application of technical means of training (multimedia presentations, videos, etc.). In order to obtain "feedback" on the mastery of the specified information, it is advisable to conduct a group discussion;

2) simulation techniques that imitate the workplace, organizational situation, involve the implementation of certain actions and solving professional activity tasks. This technique involves the use of active learning methods: decision-making games, solving typical professional situations, case studies, role-playing and business games of a professional orientation. This technique allows:

a) to select professional situations of different orientations, taking into account factors and interactions that reflect the real conditions of professional activity;

b) to highlight and make clear professional functions and tasks;

c) to determine and work out the optimal actions for typical professional situations;

d) to work out certain exercises, realizing the essence of the task and developing practical skills;

e) to make mistakes without fearing their negative consequences;

f) to increase the interest and professional motivation of participants;

g) to adapt topics to the needs of professional activity;

3) exercises in the practical performance of professional functions, which are programs of industrial training of students, which are carried out either directly at the workplace or in special training centers using certain software tools. This technique includes the method of work rotation (or the method of "cross-training"), if it is aimed at achieving certain training goals (for example, students get acquainted with or independently perform certain professional operations under the guidance of a mentor). This training technique has the following advantages:

- a) no need to simulate the situation and transfer the learning results to real conditions of professional activity;
- b) active participation of a student in the application of knowledge, mastery of skills and practical experience;
- c) control and guidance, which allow avoiding typical mistakes and accelerating learning;
- d) the possibility of feedback and maximum approximation to real professional situations.

However, this technique has weaknesses, for example, the need to appoint special managers (mentors) to participate in the training and/or create training centers (auditoriums), which requires additional costs;

4) group dynamic exercises aimed at the formation and improvement of various personal characteristics of specialists: personal qualities (leadership, management, communication, etc.), culture of business communication, interaction in a team, the ability to prevent or constructively resolve conflicts, etc. Group dynamic exercises are focused on the ability to use the available personal resource of the training, the ability to improvise, the ability to change the situation and/or adapt to it. These exercises are widely used for employees whose activities are directly related to interpersonal and professional communications, in particular the provision of services (social, financial, educational, etc.) [18].

This technique has the following advantages: the ability to improve and develop professionally important qualities, practicing behavior models in certain professional situations, developing flexibility and adaptability to environmental changes, a specific target orientation. The weaknesses of this technique include: the likelihood of distraction from solving the main training tasks due to performing exercises and practicing skills when the situation changes; the dominance of communicative and upbringing influence.

10.4 PRACTICAL IMPLEMENTATION OF THEORETICAL ASPECTS OF THE USE OF TRAINING TECHNOLOGIES IN ORDER TO MASTER THE SKILLS AND ABILITIES OF PROFESSIONAL INTERACTION AND THE BUSINESS COMMUNICATION CULTURE OF A BANKING SPECIALIST

In order to promote the formation of the professional culture and the business communication culture of future bachelors of banking, an author's professionally oriented training "*Professional Culture of a Banking Specialist*" was developed, which provided for the use of a complex of active methods and forms of organizing interaction between participants (role-playing games, cases, group discussion, brainstorming, training exercises, situation analysis, etc.) and to cover all areas of the educational environment of a higher education institution – educational, communicative, upbringing, and to influence the personal spheres of participants in the educational process (motivational, communicative, intellectual, personal), which will allow to increase the level of their professional culture.

The purpose of the training: the formation of the professional culture and the business communication culture of future bachelors of banking.

Tasks:

- 1) increasing students' awareness of the features and conditions of professional activity;

2) increasing students' motivation and interest in professional activity, forming a positive attitude towards the chosen profession in them;

3) forming value orientations, stable ethical principles and norms of professional activity, strengthening an active professional position;

4) developing a humanistic orientation in students and forming high-moral ideals of professional activity;

5) forming professionally important communicative qualities (tolerance, tact, persuasiveness, empathy, the ability to prevent conflicts and effectively resolve them);

6) improving and forming communicative skills and abilities;

7) developing reflection skills, self-education and self-improvement.

Expected results of training work:

– *the increased level of professional knowledge* (knowledge of the specifics and features of future professional activity; knowledge of the essence and features of professional communication of future banking bachelors, necessary for the performance of official duties);

– *the increased level of professional motivation* in students, the formation of a positive attitude towards the chosen profession, professional values, aspirations, attitudes, interest, motives of professional activity, the desire to realize oneself in professional activity;

– *formed professionally important qualities* (organization, purposefulness, tact, persuasiveness, communicative tolerance, empathy, reflexivity, etc.);

– *formed communication skills and professional communication skills* of future banking bachelors (the ability to objectively perceive and correctly understand a communication partner; the ability to adequately understand the feelings and emotional state of a communication partner; the ability to listen and establish "feedback" with partners in a situation of individual business communication; the ability to establish and maintain psychological contact, establish effective professional and interpersonal communicative interaction; the ability to freely use verbal and non-verbal means of communicative influence; mastery of business communication ethics, language norms and speech culture; compliance with the rules of speech etiquette in professional activities; the ability to flexibly change the style of communication in conflict situations, etc.);

– *formed reflective skills and abilities* (the desire to carry out value reflection and self-reflection; the ability to critically evaluate one's personal, professional qualities and results of activity; the ability to critically evaluate one's actions and the actions of others; a motivated desire for continuous self-education, self-development and self-improvement).

Program and content of the training.

Lesson 1. Topic: Professional activity of a banking specialist (3 hours).

Goal: determining the features of the professional activity of a banking specialist, developing professional motivation.

Content: mini-lecture, conversation, educational group discussion, performing training exercises, feedback, tasks for independent work.

Tasks: establishing training goals and expectations of students; pedagogical diagnostics of the formation level of professional culture in students; determining the stages of the professional path and professional development of the personality; developing an individual self-improvement program for each student.

Content: setting students up for active work, finding out the formation level of students' professional culture, group discussions: "Features of a professional banking specialist", "Professional functions of a banking specialist", "Communicative component in the activities of a banking specialist", "Essence and structure of professional motivation". Definition of a self-improvement program by each student. Performance of training exercises (exercise "Rules", exercise "Expectations", exercise "Declaration of self-worth", exercise "Who am I?"). Role-playing of professional activity situations: Business game "Learn business communication", Role-playing game "Means of professional development: professional reflection, analysis and introspection, professional intuition".

Tasks for independent work:

1) preparation of essays on the following topics: "Why I chose the profession of a bank employee", "What I like about the profession of a bank employee", "What are my professional prospects", "My future professional activity: pros and cons", "My life and professional values", "My future professional responsibilities", etc.;

2) drawing up a map of the motives for choosing the profession of a bank employee with further discussion;

3) test "Tree". Using a drawing, reflect your level of readiness for future professional activity. Give a comment on the completed task;

4) professional agitation. Prepare a speech for 3-5 minutes. Reflect the positive and negative aspects of the future profession;

5) keep a diary of self-knowledge and self-development, in which you will record your own observations every day (What can I do to improve my professional qualities? What qualities of mine do I need to work on? Which ones should I improve? What knowledge do I lack? Where and when can I get them? What resources do I need for this? etc.);

6) create a program for your own self-development and self-improvement.

Lessons 2–3. Topic: Moral and ethical principles of professional activity of a banking specialist (6 hours).

Goal: forming value orientations, stable ethical principles and norms of professional activity, strengthening an active professional position, forming the ethical culture and moral qualities of students.

Content: mini-lecture, self-diagnosis, educational group discussion, case-study, role-playing of situations of future professional activity, performance of training exercises, feedback, tasks for independent work.

Tasks: increasing the level of professional and ethical knowledge of students; determining moral and ethical requirements for the professional and personal qualities of a banking specialist; developing a humanistic orientation and forming highly moral ideals of professional activity in students; forming students' moral qualities; developing their own strategies and tactics of effective behavior in future professional activity.

Content: discussion of completed tasks for independent work. Mini-lecture "The essence and structure of the concept of "Professional culture of a banking specialist", Group discussions: "Current problems of modern professional ethics", "Professional and ethical culture of a banking specialist: problems of formation", "Moral principles and moral qualities of a banking specialist", "Manifestations of professional and ethical culture in the activities of a banking specialist", "Moral and ethical requirements for professional and personal qualities of a banking specialist", "Basic rules and principles of service etiquette of a banking specialist". Role-playing of professional activity situations. Performing training exercises.

Tasks for independent work:

1) compile a dictionary-reference book that reflects the essence of the professional culture of a banking specialist;

2) preparation of essays on the following topics: "Moral and ethical principles of professional activity of a banking specialist", "Moral and ethical aspects of the problem of professional communication of a banking specialist", "Ethical norms of business communication", "Specifics of communication and interaction of a banking specialist", "Stages and patterns of formation and development of a banking specialist as a professional", etc.;

3) outline ways to improve professional and ethical culture to achieve professional ACME.

Lessons 4–6. Topic: Culture of professional communication of a banking specialist (6 hours).

Goal: mastering the components of the professional communication culture; forming skills and abilities of professional interaction and business communication.

Content: mini-lecture, educational discussions, brainstorming, case-study, role-playing situations of future professional activity, performance of training exercises, feedback, tasks for independent work.

Tasks: determining the features of professional communication of a banking specialist; developing one's own strategies and tactics of effective behavior in future professional activities; increasing the level of empathy (ability to sympathize, empathize); developing communication skills and abilities; developing skills to effectively resolve conflict situations.

Content: discussion of the completed task for independent work. Mini-lecture "Professional communication, its functions, types, structure". Filling out a questionnaire on the formation of professional communication skills. Discussion on the topics "The role and place of communication in the professional activities of a banking specialist", "Communicative component in the activities of a banking specialist", "Structure of professional communication of a specialist", "Factors and patterns of the professional communication effectiveness", "Ethics of communication in professional activities", "The role of empathy in the process of professional communication", "Styles and models of professional communication", "Conflict situations in professional activities and methods of resolving them", "Rules of conflict-free communication", "Basic tactical moves in conflict". Training exercises for teaching communication (exercises for developing pre-communicative orientation skills; for developing contact skills; exercises for developing speech communication skills): exercise "Clarification of information", exercise "Confirmation", exercise "Discharge", exercise. Formulation of "I-statements", exercise "Rules of dialogical interaction". Role-playing of situations of future professional activity (role-playing game "Complex conversation", business game "Forms of communication"). Feedback: reflection of the changes that occurred with each participant during the lessons.

Tasks for independent work:

1) prepare mini-speeches for group discussion: "Communicative competence and its components"; "The role and place of professional communication in professional activity"; "The role of empathy in the process of professional communication"; "Styles and models of professional communication"; "Self-development of a specialist in the process of professional communication"; "Ethics of communication in professional activities"; "Professional tact and ethics of business communication", "Conflicts in the process of professional communication"; "Styles of behavior in a conflict situation", "Universal methods of conflict

resolution", "Conditions and ways of developing the professional communication culture of a banking specialist", etc.;

2) test yourself using the following methods: Diagnostics of communicative tolerance (V. Boyko), Diagnostics of self-regulation and communicative control (M. Schneider), Methodology for diagnosing the level of empathy (V. Boyko), Diagnostics of communicative and organizational tendencies (COT), Michelson's communicative skills test, Thomas's test: diagnostics of typical ways of behavior in conflict situations. Compile your psychological and communicative portrait based on the results of the test;

3) identify ways to improve your own professional communication skills.

Lessons 7–8. Topic: Professionally important communicative qualities of a banking specialist (9 hours).

Goal: forming professionally important communicative qualities in students as future banking specialists.

Content: mini-lecture, self-diagnosis, role-playing of situations of future professional activity, brainstorming, performance of training exercises, feedback, tasks for independent work.

Tasks: forming communicative, organizational qualities; forming a fair, polite, attentive, friendly and impartial attitude towards citizens in the process of professional communication; development of skills of reflection, self-education and self-improvement.

Content: discussion of completed tasks for independent work. mini-lecture "Professionally important communicative qualities of a banking specialist (empathy, knowledge, skills, abilities and methods of communication and interaction, ability to establish psychological contact, overcome communication barriers, tolerance, verbal activity)". Group discussions: "The importance of professionally important qualities of a specialist for future professional activity", "Professionally important qualities of a banking specialist", "Ways to improve professionally important qualities of a banking specialist", "Professional development of the personality of a banking specialist". Assessment of the development of professionally important communicative qualities. Role-playing situations of future professional activity. Completion of tasks and training exercises. Feedback: reflection on the changes that occurred with each participant during the lessons.

Tasks for independent work:

1) compile a list of qualities of the "ideal banking specialist" with further discussion;

2) determine the formation of professionally important communicative qualities in yourself. Compile your own personal profile;

3) compile a dictionary-reference book that reflects the essence of the professional communicative culture of a banking specialist;

4) prepare a micro-speech: "Stages and patterns of the formation and development of a professional";

5) outline ways to improve professional communicative competence to achieve professional ACME.

Lessons 9–10. Topic: Formation of professional and ethical skills of business communication of a banking specialist (12 hours).

Goal: Forming speech and communication and ethical business skills.

Content: self-diagnosis, educational group discussions, brainstorming, case-study, role-playing situations of future professional activity, performance of training exercises, feedback, tasks for independent work.

Tasks: performing speech exercises, communicative and situational tasks and cases; working out one's own strategies and tactics of effective behavior of future professional activity; developing communicative skills and abilities; developing skills to effectively resolve conflict situations.

Content: discussion of the completed task for independent work. Mini-lecture "Professional and communicative skills of a banking specialist." Discussions on the topics "Communicative skills of professional communication", "Interactive skills of professional communication", "Perceptive skills of professional communication", "Conflicts in the process of professional communication"; "Styles of behavior in a conflict situation", "Universal methods of conflict resolution". Filling out a questionnaire on the formation of communicative skills and abilities. Performance of speech exercises, communicative-situational tasks and cases. Role-playing situations of professional activity: Role-playing game "Conflict at the company", Role-playing game "Self-development of a specialist in the process of professional communication". Communicative exercise "Convey in one word". Communicative exercise "Conversation" Communicative exercise "Celebrities". Feedback: reflection on the changes that occurred with each participant during the lessons.

Tasks for independent work:

- 1) prepare mini-speech for group discussion: "Self-realization in professional activity"; "Ways of professional self-improvement";
- 2) identify ways to improve communication skills.

10.5 DISCUSSION OF THE RESULTS OF SECTION 10

Modern requirements for the level of training of banking specialists require conducting scientifically based research and determining the formation level of their business communication culture in the context of professional culture formation. The implementation of these requirements involves the isolation (or development) of a set of pedagogical diagnostic methods that will allow objectively assessing the formation level of the relevant characteristics that make the basis of the professional culture of banking bachelors. In the context of developing a set of methodological measures, it is necessary to analyze the impact of the training course "Professional Culture of a Banking Specialist" on the formation of the business communication culture of future banking specialists.

Experimental and research work on the formation of the business communication culture of banking bachelors in classes on "Ukrainian language (for professional purposes)" was carried out in stages.

The first stage involved the development of methodological principles of the study, the quantitative and qualitative composition of the participants of the experiment was established, a survey of students was conducted, diagnostic methods were determined, the initial formation level of the business communication culture of banking bachelors was established according to the selected criteria. At the second stage, experimental measures were substantiated and implemented that could affect the formation of the business communication culture of banking bachelors. At the third stage, systematization, generalization and qualitative and quantitative processing of data, clarification of the formation level of the business communication culture of banking bachelors after the implementation of experimental measures, comparison of the results

obtained with the initial ones, determination of the effectiveness of their implementation according to the results of pedagogical diagnostics were carried out.

The pedagogical experiment was attended by first-year students of the Semyon Kuznets Kharkiv National Economic University of the 2024–2025 academic year. An experimental group of 25 people and a control group of 23 people were created to implement the experimental work. The difference between the numbers in the experimental and control groups is insignificant (2 students) and is due to the number of students in the study groups, which has no significant impact on the results of the study.

To identify the formation levels of the business communication culture of banking bachelors at the beginning of the pedagogical experiment, we selected and used the following research methods: empirical methods (observation, conversation, interview, testing) and diagnostic methods that allow us to identify the formation of the relevant indicators: the method "Diagnostics of personality orientation" (V. Smekal, M. Kucher), the method of diagnosing communicative and characterological personality traits (L. Umansky, I. Frenkel, etc.), the test of communicative skills (L. Mikhelson, modified by Yu. Gilbukh).

The diagnostics of formation indicators of the business communication culture of banking bachelors was carried out on the basis of a cross-section of knowledge and the performance of test tasks by students of the experimental and control groups. The following knowledge was diagnosed: axiological (the concept of values, knowledge of ethical and cultural principles of professional communication, language norms, speech culture, speech etiquette and the features of their application in professional activities); speech and communicative knowledge (knowledge of the essence, types, functions, means, methods, techniques of professional communication, knowledge and correct use of lexical, grammatical, orthoepic, stylistic, phraseological norms of the literary language, etc.).

The results obtained indicate that at the beginning of the experiment, a significant number of students of the experimental and control groups had a low formation level of axiological and speech and communicative knowledge, which directly affects the formation level of business communication culture. This may be due to the beginning of their studies at a higher education institution. In order to identify the level of students' awareness of the concept of "business communication culture" of future banking specialists, a pilot study was conducted with the students in the form of a diagnostic conversation. 46 students participated in the conversation.

The students revealed the essence of the concepts of "speech culture" and "ethical culture", defined the concept of "professional culture", and also correlated the content of this concept with the concepts of "professional activity", "communicability", "professional motivation". Analyzing the students' responses, we came to the conclusion that only 16% (8 people) of the surveyed students understand that the culture of business communication of a banking specialist combines language etiquette, moral values, general culture of behavior and professional skills and abilities; 30% (14 people) realize that successful communication, and communication skills appear in the process of communicative experience, which is directly related to the formation of a communicative personality; 54% (24 people) do not sufficiently understand the connection between the concepts of "professional motivation" and "professional activity", do not consider professional motivation as a stimulus that determines the choice of a profession and the long-term performance of duties related to this profession. The students do not always clearly define the concept of "business

communication culture" of future banking specialists, do not differentiate the concepts of "professional education" and "professional skills of a banking specialist"; do not distinguish between the concepts of "professional culture" and "corporate culture".

The most common is the erroneous identification of speech etiquette with the moral values of a specialist, where the rules of speech behavior are presented not as an element of the culture of communicative relations and social culture in general, but as a component of a moral norm that is inherent in human nature itself and manifests itself in a particular life situation.

Thus, the obtained data indicate that the students have fragmentary and superficial knowledge about the essence of the business communication culture of banking specialists, there is no systematic approach to their assimilation; the reproductive nature and insufficient level of knowledge about the business communication culture, communication, ethical culture as a scientific category are obvious, there is no clear awareness of the importance of these characteristics in the professional activities of a bank employee.

During the academic year, educational tools (business games, project defenses, creative relay races, philological tournaments, training games, intellectual rings, competitions, virtual trips) were developed and implemented in the process of humanitarian training in order to form business communication culture and professional skills in students. After the work carried out, a test control was introduced at the end of the academic year to diagnose the formation level of the business communication culture of banking bachelors from the experimental and control groups.

According to the results of the experiment, according to all the specified criteria, a more intensive positive dynamics was observed in the formation level of the studied phenomenon in the higher education students of the experimental group compared to the control group. Thus, we experimentally confirmed the effectiveness of the complex of measures introduced in the educational process in the classes on "Ukrainian language (for professional purposes)", aimed at mastering by students the skills and abilities of professional interaction and business communication with observance of the values, norms and rules of ethics of a banking specialist, which positively affects the formation of business communication culture and professional culture.

Therefore, taking into account modern realities aimed at training a specialist in a higher education institution who is able not only to carry out banking transactions and provide banking services, but also to professionally interact with the environment, know the norms and rules of professional ethics, business communication and speech etiquette, we can formulate the following conclusions: the digital educational environment creates new high-tech learning conditions that meet the needs of the information society and contribute to the formation of information and communication competencies of all participants in the educational process; the culture of business communication increases the general level of professional culture of a future banking specialist and contributes to further professional development and self-realization in work; one of the most effective methods of forming business communication culture is the use of training technologies that combine a complex of interactive types of educational activities and are aimed at personal and professional improvement; the pedagogical experiment showed intensive positive dynamics in the formation levels of business communication culture after the introduction of training technologies into the initial process, which proves the correctness of the choice of pedagogical actions for the formation of the business communication culture of future banking bachelors.

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