

Irina Zubiashvily
Ph.D., senior scientist
Laboratory of the Social Psychology
G.S. Kostyuk Institute of Psychology
at the National Academy of Pedagogical Sciences, Ukraine
ira_mu@ua.fm

Attitude to money of Ukrainian senior pupils

***Abstract:** In research on principles of culturally-active and structurally-functional approaches the psychological peculiarities of economic socialization of senior pupils open up in connection with the specific of their attitude to money.*

Structurally-functional model of determination of personality economic socialization as instrument of psychological peculiarities cognition of senior pupils' attitude to money as a factor of their economic socialization substantiate. Empiric position confirms that decrease of presentation of affective components with negative valency in the structure of attitude to money and increase of knowledge on economic reality and growth of significance of money in the system of values of personality, growth of the role of rational monetary options in organization of the system of attitude to money is straight connected with growth of level of economic socialization of personality on the stage of youth.

***Key words:** economic socialization of personality, attitude of personality to money, economic-psychological adaptation, monetary representations.*

Introduction

In the last decade in connection with capitalization of economic relations of Ukrainian society interest to the monetary problems grew considerably. Substantial changes going on in the economy of the country and requirements to the high citizens efficiency converted a research topic into practically and theoretically priority.

For the modern Ukraine which is in the process of deep social and economic transformation, influence of the monetary representations on all system of social relations is one of the urgent problems. A present transformation period is a long process of transition of the socio-economic system from one state into other, new both on a social form and on maintenance of social relations. In opinion of scientists its duration will be proportionate with

life of the whole generation of people. Purpose of this transformation is considerable socio-economic gain of public relations and forms of life bringing in accordance with the norms and principles produced and approved in the process of the civilized motion of humanity. However this gain isn't guaranteed automatically, its achievement depends on many objective and subjective factors. One of them is a change in the public consciousness of perception and attitude to monetary problems of the country.

As a result problem of economic socialization of rising generations in general and formation of the person as a subject of monetary relations in particular acquires a special actuality both in theoretical and practical aspects. Money as a social and psychological factor of economic socialization bring in individual and social life of the person a special orientation of educational and professional activity, predetermine a specific viewpoint of itself perception and environment. In the terms of reorientation of the Ukrainian economy on the market values the problem of rational attitude to money and effective operation by them acquire a special actuality for rising generations. That's why a special interest to the problem of economic socialization of the person which is observed during the last years on the pages of philosophical, sociological, psychological and pedagogical literature seems pretty reasonable.

Current state of knowledge referring to the topic of the research

Although quite a bit scientific researches are devoted to the study of money as factor of economic socialization : I.V. Andreeva (2005), K. Davis (1979), O.S. Deyneka (2000), D. Lassare (1986), R. Taylor (1979), A. Furnham (1982) ; to the features of attitude to money at different age stages: S. B. Abramova (2000), S. U. Burenina (2001), O.V. Kozlova (1998), R. Sutton (1962), V. U. Semenov (2004), B. Stacey (1994), A. Stross (1994); to attitude to money as leading component of economic consciousness: O. S. Deyneka (1999); to conformities of the development of thinking in the process of mastering of monetary representations at different age: K. Dantziger (1958), H. Dittmar (1997), R. Sutton (1962), A. Stross (1994), G. Firt (1994); to the social and demographic factors of forming of children's monetary representations: G. Marshall (1960), L. Magruder (1960), R. Sutton (1962), M. Sigal (1985), A. Furnham (1988), D. Schvalb (1985). Nevertheless necessary integrity and completeness are missing for the disclosure of the explored problem.

Theoretical and methodological basis of the research

Scientific principles of psychology, in particular, principle of consciousness and activity unity: G. S. Kostiuk (1988), O. M. Leontiev (1991), S. D. Maksimenko (2002), S. L. Rubinshtein

(1998); system approach to the analysis of the psychological phenomenon: B. G. Ananiev (1968), O. M. Leontiev (1991), B. F. Lomov (1984), S. D. Maksimenko (2004); cultural and activity conception of socialization of the person: V.V. Moskalenko (2006), V. T. Tsiba (2000), V. L. Shinkaruk (1996) became a theoretical and methodological basis of our research. Basic conceptions of socialization of the person: B. G. Ananiev (1968), G. M. Andreeva (2004), M. N. Kornev (1995), V. V. Moskalenko (2005), A.V. Mudryk (1991), T. Shibutany (1969); basic positions of the psychological conception of attitude: V. M. Myasishchev (2003); conception of the social representations: S. Moscovici (1984); research of the problem of person's economic consciousness formation: L. G. Borisova (2001), A. B. Boyarintseva (1994), O. V. Dancheva (1998), A. L. Zhuravlev (2002), L. M. Karamushka (2004), O.V. Kozlova (2004), V. V. Moskalenko (2007), A. Furnham (2005), U. M. Shvalb (1998), O. B. Shchedrina (1994) are a theoretical basis of the research.

Scientific novelty of the research

Structure and content of the person's attitude to money at youth age are found out; thesis about meaningfulness of the monetary representations of senior pupils as the indicator of their economic socialization is grounded; structurally-functional model of the senior pupils' attitude to money and features of its components are theoretically grounded.

The theoretical and practical importance of the research

The theoretical importance of the research consists in expansion and deepening of the theory of economic socialization, theoretical substantiation of the determining function of attitude to money in the process of economic socialization of the person; theoretical development of structurally-functional model of the person's attitude to money.

The practical importance of the work consists in the discovery of the specific of senior pupils' attitude to money as one of the meaningful facilities of the social and psychological accompaniment of the young people effective adaptation to the conditions of market economy.

Structurally-functional model of attitude to money of the person

The structure of any social phenomenon can be analyzed in many aspects depending on general conception. Attitude to money is considered by us within the limits of the single process of economic socialization of the person as its determinant, as a factor of forming of economic and psychological characteristics of the person through mastering of economic values of society as a result of realization of economic vital functions.

Leaning on traditions of social psychology, let's ground the next model for the study of the place and role of the person's attitude to money in the processes of determination of economic socialization (Figure 1).

In the structure of attitude to money such components as cognitive, affective and conative are more frequently marked.

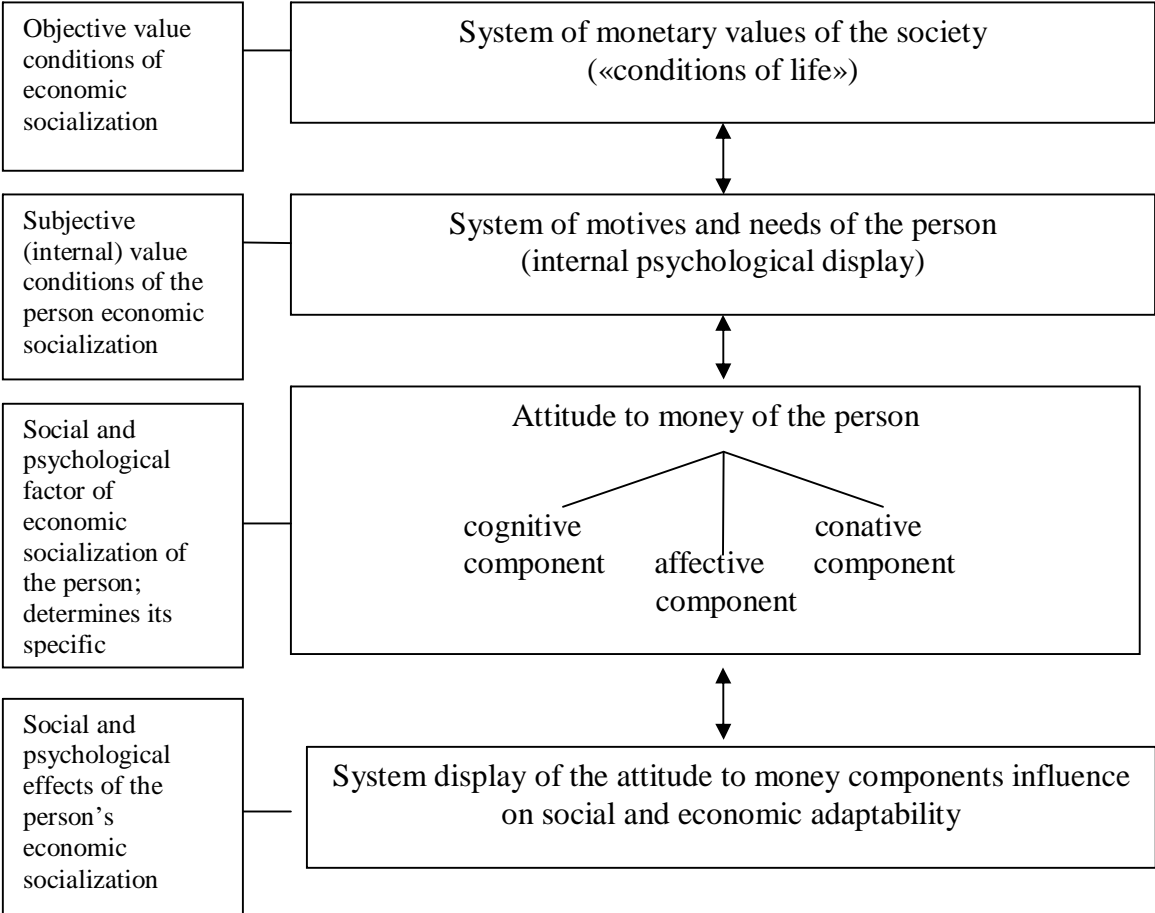


Figure 1. Model of the determination of economic socialization

The analysis of attitude to money in such foreshortening foresees a possibility to determine its specific in dependence, first of all, from the features of the value system of social environment, secondly, from the features of the individual's system of needs, accenting attention on it as on social and psychological factor of economic socialization of the person, that determines the proper socialization effects, in particular, psychological and economic adaptability.

As in causal connection between person's attitude to money and psychological and economic adaptability the components of the attitude act a big role, we will consider their psychological contest and functions more detailed.

An *affective* component unites those phenomena of economic consciousness that are connected with emotional attitude to money system of society and shows up through value judgments and monetary emotions. The emotional and value component of attitude to money of the person expresses features of the perception and estimation of economic reality, a degree of involvement in economic life.

A *cognitive* component of attitude to money shows itself an information that is contained in the individual or group or public consciousness and a man needs it for the construction of the economic world picture, acquisition of completeness, integrity and nonconflicting of the internal picture of the economic reality, awareness of the place of own «I» in the system of the monetary relations. Consequently, a cognitive component is a representation of the economic reality in the subject consciousness on the basis of activation of all processes of cognition. Person acknowledges concerning the economic reality is in direct dependence on complication of that or other economic phenomenon and reflection of it in the proper economic categories.

A cognitive component of attitude to money is determined by commons economic knowledge, representations of the system of the monetary values of society, information that person receives from different sources. S. Moskovici (as cited in Dontsov, 1987) considers representations as a universal psychological phenomenon, a form of the everyday cognition, that allow to the subject to fix a position towards itself and the external phenomena. Representations of money, their functions give to the man an opportunity of the rational ground of his actions.

Monetary representations are the phenomenon of the economic consciousness of an individual. An individual experiences the world of economy, organizes it in the concepts, categories, appearances; interiorizes methods of these categories, appearances, representations of activity aims - economic values accepted in society.

The representation of money is an instrument of the social cognition by means of which the process of social adaptation of the person to the new economic conditions of vital functions is carried out.

A *conative* component of attitude to money in the consciousness of a subject is connected with the regulation of the representations as monetary motives, norms, intentions and readiness to the acts.

Monetary motives show itself a special category of the motives. Motives that belong to accumulation of money, competition, egoism and altruism, propensity to the risk have an

economic orientation. They must help to explain monetary behavior of the person (Deyneka, 2000).

Notion of the motive is closely connected with the notion of needs. Needs display in the motives of behavior (attractions, desires, interests), that induce a man to activity. Need in money is an objective need of the subject in money; it is expressed in the desire of money, in aspiration to get them. Taking into account an exchange universality of money in the process of interaction of people, it is possible to affirm that a man as a social creature feels a need in money, predefined by the objective terms of existence in a modern social environment. Need in money is not innate. The social needs of man (we can also take to them a need in money) reflect his relations with social associations of different levels and also condition of existence and development of the social systems (Deyneka, 2004). Monetary need is considered by researchers as a generalized need, where a power potential of other needs is accumulated. Such approach allows to explain the phenomenon of money idolizing.

Actions in relation to money, acts, activity are considered as a display of monetary behavior, a behavior, in opinion of V.O. Yadov (1979), is a form of activity, its exteriority. Money for a user is the mean of realization of the models of monetary (consumer and set aside) behavior, determined by the objective functions of money and provide a possibility of satisfaction of the varied needs. The analysis of monetary behavior serves as a mean of study of such mass phenomena, as inflationary expectations of population, plans concerning future borrowings that must be taken into account during forming of economic policy of the country, especially in the modern terms of instability.

Due to the general value, money are an absolute stimulus and incentive motive of many types of activity, including nonhumane; make attractive any work even directed against a man; convert into the object of sale and purchase not proper things. Being a temptation, money are an examination of morality.

Defined components of attitude to money - cognitive, affective and conative – exist in the system unity and interdependence. If we consider them from this point of view, it is possible to select the features of their intercommunication that are characterized by hierarchicalness and dominating of one of them.

Components of attitude to money – cognitive, affective and conative – exist in the system unity and interdependence. Configuration of the components of attitude to money is determined by external factors (ecosystem) and internal ones (endosystem) that are characterized by needs and possibilities of the individual. Basing on the system approach of the research, we consider attitude of the person to money as a co-operation and

intercommunication of the defined components, features of which are characterized by prevailing of one of them.

Co-operation of the components of attitude to money is characterized, at first, by the distribution after the degree of their meaningfulness for the vital functions of individual in a certain hierarchical structure, divided into components more or less meaningful. Secondly, the relations between components can be both harmonious and disharmonious. This correlation is folded during the vital functions of personality and is existed as a system of orders that determine a monetary behavior of the person. Character of co-operation, reciprocal, unity of the components of attitude to money predetermines their features and dynamics in the process of socialization. Co-ordination of these components predetermines efficiency of the process of economic socialization of the person.

Empirical research of the psychological features of attitude to money of senior pupils

We provided to find out the social and psychological features of economic socialization of senior pupils in connection with attitude to money due to organizing the research after such logic: to find out the features of cognitive, conative and affective components of senior pupils attitude to money, to define a dominant component.

The research contingent was consisted of 10 – 11 forms pupils. The total amount of pupils that took part in the research is 252 among them 135 girls and 117 boys. Scientifically-research work was conducted during 2008 – 2012.

At the first stage (2008 – 2009) theoretical sources on a problem were analyzed; theoretical and methodological approaches to the explored problem were determined, structurally-functional model of the determination of economic socialization of the person was grounded.

At the second stage (2009 – 2010) a research sample was determined; methods and general strategy of the research were specified.

A basic diagnostic tool was made by the following methods: «Attitude to money» (A. Furnham, 1984), «Incomplete sentences» (modification by M. U. Semenov, 2004), «Retrospective questionnaire of monetary attitudes» (N. A. Nizovskykh, modification by M. U. Semenov, 2004), method «Level of correlation of «value» and «availability» (O.B. Fantalova, 1992).

At the third stage (2010 – 2011) empiric research was conducted that enabled to find out the features of attitude to money.

At the fourth stage (2011 – 2012) the psychological conditions of forming of economic socialization were determined and we inculcated the program of the purposeful forming of rational person attitude to money as a mean of optimization of the process of economic socialization.

Middle age of senior pupils is 16 – 17 years. This age is called by psychologists a period of early youth. Exactly early youth age is marked by growth of activity of individual to public life and to itself. One of the typical features of this period is serious changes that take place in the field of consciousness of man, representation of itself as a subject of labour, communication and cognition. The process of consciousness forming as the substantial factor of professional and spiritual self-determination changes character of relations of senior pupils with surrounding people, in particular, with outward things.

The most substantial changes in the structure of senior pupils cognitive processes are observed above all things in an intellectual field, that psychologists often connect with development of possibility of the person to analyze economic information on the basis of theoretical thinking skills forming. Exactly readiness of cognitive field of a young person to critical perception of reality (forming of adequate monetary representations) is a central moment of his economic socialization (Klemantovich, 1995).

Choosing a research tool, we intended to use approved and standardized methods that would have mutually complementary character. Research methods were selected with the purpose of discovering the features of attitude to money of senior pupils.

Using of method «Incomplete sentences» (modification by M.U. Semenov, 2004) and method «Level of correlation of «value» and «availability» (O.B. Fantalova, 1992) allowed to find out the features of *cognitive component* of attitude to money of senior pupils: mainly the theoretical knowledge about money and their materially-consumer function are formed; it was diagnosed low indexes of money value (that testifies to the insufficient level of development of cognitive component) and high degree of disagreement between meaningfulness of money as value and their availability for senior pupils, that shows itself a source of internal personal discomfort of senior pupils, that can cause a dysadaptation in the field of economic relations and self-realization.

The features of *affective component* were explored by method «Incomplete sentences». Mainly negative attitude to the monetary policy in the country (62,4% of respondents) is found out. Analysis of the results, received due to the method «Retrospective questionnaire of monetary sets» (N.A. Nizovskikh, 2004) showed that respondents have more expressed monetary attitudes with negative valency (42,3% of respondents marked «Money is evil») comparatively with positive ones (31,4%, $p \leq 0,05$) and neutral attitudes (26,3%, $p \leq 0,05$). Also it is shown that girls more emotionally-

negatively estimate economic events in the country than boys (63,7% and 36,3% negative expressions respectively, $p \leq 0,05$). Generally it is established, that emotionally-negative reacting on reality of monetary relations is typical for senior pupils. Plenty of monetary attitudes with negative valency testify to the saturation by the strong emotions of monetary attitudes of senior pupils.

Conative component of attitude to money was explored due to the method «Retrospective questionnaire of monetary attitudes» (N.A. Nizovskykh, 2004) and the method «Incomplete sentences» (modification by U. Semenov, 2004). As a result it is found out the following features of monetary attitudes of senior pupils: for schoolboys (48,3% of respondents) money mean, first of all, a possibility of consumption, purchases; among the sources of forming of monetary attitudes family takes the first place (58,5% of a general amount of economic attitudes).

With the purpose of determining the features of configuration of structural components of senior pupils attitude to money we used a questionnaire «Attitude to money» (A.Furnham, modification by O.S. Deyneka, 1999). A questionnaire contains questions concerning different components of attitude to money. For us it was important to find out the hierarchical structure of these components and dominant component that determine the features of attitude of senior pupils to money. The factor analysis of received data was applied. Statistical data handling was conducted by means of the computer program SPSS – 10.0.

As a result of factor analysis five types of attitude to money were selected: «Anxiety» (dispersion – 30%), «Thrift» (15%), «Money is evil» (12%), «Money is power» (11%), «Earnings» (10%) (Figure 2). It is established, that in the structure of attitude to money affective constituents («Anxiety» and «Money – evil») are the most expressed and act leading part in the process of economic socialization of senior pupils at the inferior role of conative ones (25%, represented by «Thrift» and «Earnings») and insignificant role of cognitive constituent («Money is power», 11%).

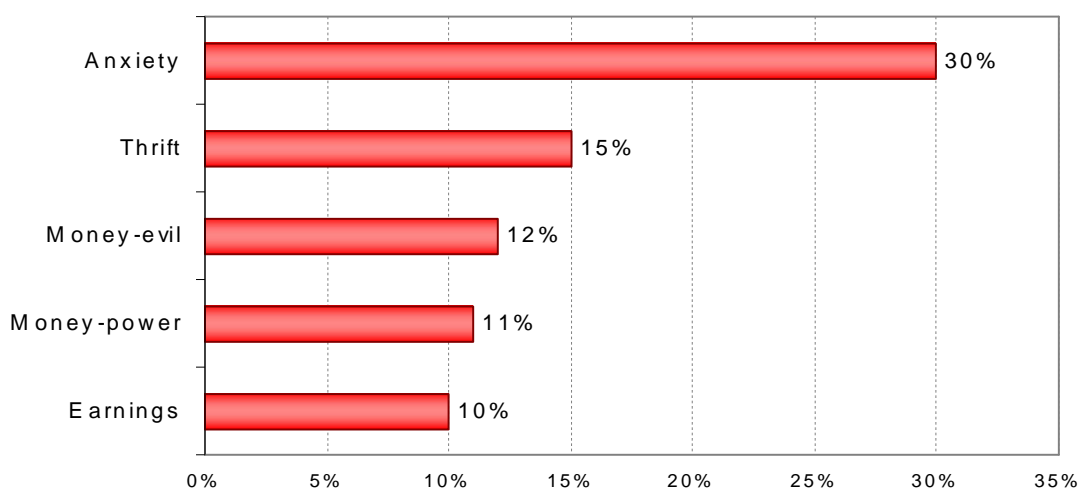


Figure 2. The most influential factors of attitude to money (dispersion)

Such configuration of the elements predetermines contradictory, inefficient attitude of senior pupils to money that is characterized by high affective tension that explains spontaneity of the process of economic socialization of senior pupils.

Summary

The results of our research allow to make the next conclusions.

1. Theme of money is topical for senior pupils, disturbs them, influences on the other fields of life.

2. Empirically it is confirmed that in the structure of attitude to money affective constituents that act a leading part in the process of economic socialization of senior pupils at the inferior role of conative ones (25%) and insignificant role of cognitive constituents (11%) are the most expressed (42%). Such configuration of the elements predetermines contradictory, inefficient attitude of senior pupils to money.

3. It is found out, that mainly negative estimations of monetary policy are the features of affective component of attitude to money of senior pupils in the country. It is established, that for senior pupils the culture of emotionally-negative reacting on reality of monetary relations is characteristic.

4. The conducted research allows to affirm that the process of adaptation of boys and girls to the economic situation in the country is going on a negative emotional background - attitude to money of senior pupils is characterized by high affective tension that is expressed in dominance of the factor "Anxiety" in the structure of monetary attitudes. High level of „monetary anxiety" indicates that a theme of money in consciousness of senior pupils is connected with psychological problems and requires a consequent study.

On the basis of our research we developed the program of the specialized socially-psychological training directed on forming of rational attitude to money.

Consequent development of the presented problem can be implemented in research of scales of transformation of Ukrainian society economic values and, accordingly, in forecasting on this basis of tendencies in the economic socialization of rising generations. Research of regional, gender and age features of attitude to money of youth will be of special interest.

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