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### The Role of Economic Psychology in Professional Training of Economists

The role of economic psychology in the system of economic education is analyzed. Fundamental problems of economic theory are discussed from psychological determination perspective; the notions of “economic” man, his “economic needs and activities”, “economic thinking”, “economic consciousness” are defined.

**Key words:** “economic” man, economic needs, economic activities, economic thought, economic consciousness.

Over the last years, there has been a tendency of humanitarization and humanization of the education. An important function of humanitarian education through the system of humanitarian sciences is to foster high humanistic qualities in youth and future specialists: respect to people, human dignity, culture of conversation and personal relations, civilized coexistence.

The modern education process in higher education establishments is being developed towards the humanistic direction, based on humanistic principles. The term “humanitarian” means “such that a human is its subject”. Humanization of the education has become an essential condition for individual development of the personality through fostering high moral qualities. Humanitarian education is regarded as a system component in fostering the social potential of the personality, his/her morals and free self-determination [1].

Humanistic orientation of the education allows for considering needs and capabilities of an individual, priority of human values, health and free development.

The system of psychological sciences has significant importance in humanitarian education of future economists. The curriculum for specialists in economics covers the following psychological and pedagogical disciplines: psychology and pedagogics, psychol-

ogy of the business communication, psychology of business administration, economical psychology, high school psychology, methods of teaching economical disciplines.

The following question is, therefore, posed: why acquisition of psychological skills is so necessary for professional economists? First of all, every professional economist is the bearer of his/her personal psychological world, which, when ignored, can affect his/her creativity. Secondly, solutions of problems related to economic activities need address to psychological knowledge. The main goal in studying these subjects is to understand the role of humanitarian education in fostering a complete and harmonic personality. As early as at the first lessons lecturers have to articulate and substantiate the importance of humanitarization and humanization of education, which is conditioned by several social and pedagogical factors.

So, when studying “Psychology” course, students get the overall idea about its very important dimension – humanistic psychology, which studies human as a whole object with singular qualities, including development and self-actualization of the personality, his/her high values, love, creative abilities, personal freedom, responsibility, self-sufficiency, psychological wellbeing, personal communication, transcendence etc.

Students should have an idea of the nature of the human psyche; learn the main psychic functions and their physiological mechanisms, the ratio of natural and social factors in the formation of the psychic system. Also, they have to learn how a person understands or realizes the reality, realization of the role of the consciousness and self-consciousness in everyday behavior of an individual, fostering of his/her personality. Without knowledge about consistent patterns, conditions and mechanisms of the development of human consciousness, the educational influence which meets contemporary demands cannot be implemented. Through studying consistent patterns of the development of human psyche, future professionals can learn their mental specifics, develop their abilities, interests, improve their cultural behavior and activate the process of self-education. Use of psychological sciences and corresponding skills facilitates setting up positive interpersonal relationships.

A. H. Maslow is regarded as a founder of humanistic psychology. The hierarchic motivation model, with five levels of needs determined by him, brought him the worldwide recognition. He considered these levels as being inborn and unique for every person. These are physiological needs, safety needs (in the absolute sense), the need for love and belonging to a certain social group, the need for respect, recognition and self-actualization (that means the need for actualization of personal abilities and talents).

The basic methodological principles and statements of the humanistic psychology are the following:

- the human is an integral being and should be studied only in his/her integrity;
- as every human is unique, ad hoc studies are as important as statistical generalizations;
- the human is opened to the world; human's existential feeling of the world is the main psychological reality;
- human life should be considered as a continuous process of the human's formation and being;
- the human has a certain level of a freedom from the external determination due to the values and perceptions by which he/she is guided when making a choice;
- the human is an active, creative and intentional being.

During the lessons the students' attention is captured by the fact that the idea and practice of humanization of the society and the education allows for recognition of the personality as a unique individuality of every person, and his/her life and health are the dominant social values. Humanism is foremost in the humanity of the person. This includes high level of psychological tolerance, delicacy in human relations, respect for the personality and his/her dignity. The term "humanism" is determined as a system of values, where the human is regarded as the highest value amongst all.

The formula for success of a modern economically active person is not confined to the system of sciences, rules, recommendations for the effective business administration, but encompasses sound world outlook, profound understanding of cause-and-effect links in the context of the social and economic reality. Not everything comes true in economic life due to rational directives. The psychological factor often becomes dominant. Analysis of problems related to economic evolution and uncertainties shows that search for effective ways of economic development needs deeper understanding of the laws of psychological behavior. It is economic psychology that considers foundational problems of economic theory in terms of psychological conditionality and reveals the role of psychology in their solving.

The modern economic world view of a future specialist is formed in the process of acquiring economic or psychological knowledge. The main direction in the development of economic psychology is its address to multifaceted problems of macro- and microeconomy. Therefore, the personality in economic domain becomes the object of scientific studies (Andreyeva I. V. [2], Avtonomov V. S. [3], Ipatov E. F., Levkivski K. M., Pavlovsky V. V. [4], Loznytsya V. S. [5], Martsinkevich V. I., Soboleva I. V. [6], Sokolynski V. M. [7], Parkhomenko V. V. [8], Heyne P. [9] and the others). Elaboration of "human" factor in the economy needs understanding of the essence of "economic" and "real" man, specifics and types of individual economic behavior. Studies of the objective reality of the personality show that he/she is an agent acting rationally at the market, and that "individual interest of everybody is the basis for market development" (A. Smith), while the inner life of a person influences his/her perception of the external environment by its own laws.

An important factor of economic activity and behavior of a human is his/her economic needs and economic activities, economic consciousness and specifics of his/her economic thinking. Economic psychology considers economic problems as a category of needs, conditions, the main source of socio-economic activity and actions sustaining the living abilities of the human personality, social group and community as a whole. Economic needs, being the internal condition of a human, regulate human behavior, stimulate a human to economic activities, streamline his/her thinking, feelings and will on enhancing his/her personal and family welfare. They express concrete and practical links of a human with the environment and depend on the specific conditions of his/her activities. Economic needs are closely related to production, exchange, distribution and consumption. The link between production and consumption of material and spiritual benefits is, therefore, an essential source for development of economic needs. They are conditioned by historic development of material production

in which more perfect tools to satisfy vital needs were being created along with the occurrence of new needs.

Once realized by the society, social groups and individuals, economic needs and urge for their satisfaction led to formation of economic relations between individuals and acted as their common interests and goals. According to the French philosopher D. Diderot, natural needs unite people, but make them dependent on each other.

Realization of economic needs is determined by a number of vitally important and related physiological and psychological needs in the system of social links and relations. At physiological level, economic needs act as the needs for goods and services, to provide for human existence. At psychosocial level, these are the needs for medical care, social insurance, education and personal development (self-actualization, self-esteem) due to realization of personal abilities and talents. According to the theory of hierarchy of the needs, actualization of the need for personal self-expression as the highest level of the social needs would only be possible in case of sequential satisfaction of the needs at lower levels (vitally important needs like safety, love, belonging to a family or a certain social group etc). Economic psychology affirms that development and satisfaction of economic needs is a purposeful activity of social agents, depending on the maturity of economic system. The law of the steady rise of needs is the basis for development of economic needs. It is conditioned, on the one hand, by industrial development, evolution of ownership relations, on the other hand, by personal consumption, human abilities, culture evolution, feeling of human dignity, rise of humans' consciousness etc.

Economic needs can be differentiated in the market relations context according to the social and economic status of "economic man" at the following levels:

– man-owner, whose goal is to maximize profit on capital through proprietor rights on shares and other bonds, real estate, bank accounts etc;

– man-worker, whose needs are linked to the working capacity, work process and conditions.

It should be noted that the need for work is intrinsic in a human as the highest social need underlying human development.

Economic activities act as a specific kind of relations between the man and the environment, aimed at its transformation; a form of conscious and purposeful human work through which humans create active social and economic links and relations, in order to develop and satisfy their vital needs. Economic activities are a form of human activities determined by economic needs. Economic activities act as an essentially important factor for development of human as a working agent; they satisfy his/her needs and develop his/her abilities as a social being.

Economic consciousness lays the basis for economic activities through conceptualizing of actions and anticipating their implications, though controlling economic behavior, though capabilities of individuals to orient both in the surrounding material world and their inner economic life. Economic psychology considers economic consciousness not only as a mirror of economic reality, but also as a specific form of psychological action oriented on reflection and transformation of the economic reality.

Economic consciousness means the results of person's perception of the surrounding reality associated with the economy, and his/her conscious actions conditioned by it. The majority of researchers of economic consciousness and economic thinking consider economic consciousness as an internal, contradictory and multilevel structure that reflects, in a broader way, the scopes of person's knowledge about the economy and his/her rational attitude towards it. It is closely related to the economic behavior, showing itself as a rational basis of its subjective mechanisms. It is also related to the economic system, as its subjective basis, or "personal basis".

Economic consciousness takes roots in the acquired personal experiences and skills for problem solutions.

Fostering of economic thinking should be regarded as an important objective of economic education as a whole and "economic psychology" course in particular. Its result is expected to be economically justified practical activities of Ukraine citizens. Knowledge transfer is as important part in education process as fostering of personal qualities necessary for effective economic activities, which can be implemented by educational functions of the educational system. It is important that students shift from mechanical memorizing of economic information to profound understanding, realization of the consistent patterns of economic life, and learn to determine the model of economic behavior. Mastery of various methods and tools for solving economic problems, making economic decisions, use of original methods to activate creative thinking will facilitate the above mentioned process. If a lecturer has economic culture, personal viewpoint, economic thinking and behavior, he/she will appear before students as a live model of these qualities.

The course "Economic psychology" enables to understand the term "economic thinking" as a system of human ideas about tendencies of economic development, the essential meaning of economic processes and factors behind them. This way of thinking is a structural element of the human thinking as a whole. A determinant of the pattern of economic thinking is the character of the existing ownership relations, the place of a human in labor division, the level of his/her education.

The most important elements of economic thinking are abilities for finding optimal solutions on the effectiveness enhancement at enterprise, industry or economy level; mastery of brand new methods used in technological and engineering projects; technical and technological culture focused on rational use of economic and natural resources. Economic thinking enables for rational administration of work at a job place and enterprise level; it is closely related to economic life of the society as its organic element. Economic thinking is a phenomenon of human origin. On the one hand, economic thinking is a process of reproducing economic relations by human consciousness, with its economic laws and in a predetermined logical sequence. On the other hand, it is a process of understanding, rethinking and learning of economic knowledge accumulated by the society. Economic consciousness should be herewith considered as a consequence of representation of economic conditions by economic agents in terms of economic ideas, theories, concepts that determine social stratification and show social attitude to economic activities in a given period of time. From a broader perspective, economic thinking can be defined as reflection of economic phenomena and processes in economic consciousness and conceptualization of practical actions aimed at economic transformations. Economic thinking is a product of constant interactions between economic objects and agents, and economic reality is an organic mix of interactions between the system of objects and the system of agents.

Economic thinking is related with the notion of learning. Thinking in action being the process of learning per se, economic learning is the process of reproducing economic knowledge through economic thinking and by use of it. This being born in mind, the content dimension of economic thinking is the flow of economic knowledge in form of economic categories, terms, generalizations etc., meaning that economic knowledge is the main form of existence of economic learning. To put it another way, the terms “economic thinking” and “economic knowledge” correlate as the two sides of the coin. The deeper is the economic knowledge of an economic agent, the higher is the probability of occurrence of his/her economic thinking.

Economic thinking is determined by various social factors, but the economic factor is the primal one. It is formed under direct influence (and realization at the same time) of elements of the economic structure.

Firstly, the existing system of economic laws with a relevant mechanism of their use has direct implications for the maturity of economic thinking. The system of economic laws with their objective character and subjective mechanism of manifestation lays the profound basis for economic thinking. The better is the knowledge of economic laws in their complicated and contradictory interactions or correlations, the more comprehensive is economic thinking. It is an

important aspect of dialectic unity of the objective and the subjective in economic life.

Secondly, economic thinking depends on the entire system of the economic relations, acting as a next level in realization of economic processes and phenomena. It is known that economic laws show fundamental nature of production relations and form broader and abstract ideas about economic system in economic thinking. The next link in the formation of economic thinking is the system of economic relations, its study and reflection in form of relevant categories and notions in their unity and interdependence.

Thirdly, the needs and their realization as interests are the factors underlying economic thinking.

Fourthly, real economic problems dealt with by economic thinking are forms of reflection of production relations with all their economic laws, or the whole economic mechanism. It is clear that such a structuring of relations between economic thinking and the elements of economic system is possible only on a certain phase of scientific study. In fact, all forms of manifestations, including forms of the economic management organization, act as reflections (though not image ones) of all the causal relations and dependencies.

It follows that it is neither possible to conduct a universal study into the essence of economic structure and correlate it with the forms of its manifestations, nor to construct an all-purpose mechanism of economic management. Economic thinking is a reflection of the link between the agent and the object, and it is formed by “revision” and redefining of dependencies in the whole economic structure. The unity of theoretical and empirical dimensions of economic thinking is a result of causal links between the concrete and the abstract in the study, conditioned by the link between the object of the study and the one who studies. This process can have the following sequence: the object of the study – its reproduction by the one who studies through thinking in form of elementary ideas – adoption of these ideas – reproduction of the object of the study on a new basis – formation of a more elaborated system of ideas/notions and categories. The proven logical sequence is always reproduced on a principally new basis, determining the development of economic thinking. However, the one who studies can never fully reproduce the object of the study and, therefore, cannot wholly influence it. His/her influence is limited not only by the level of theoretical study of the object, but also by its complexity, and, consequently, the one who studies may act by trial and error. The latter is also possible when economic thinking is formed mostly empirically. Being the “product” of interactions between the object of the study and the one who studies, economic thinking is dialectically related to the mechanism of economic management. It acts towards the latter as a condition and result of the latter’s performance and development. From this perspective, economic think-

ing is not only a means for studying the economic reality, but also a means for its transformation. Studies of the economic structure, with the economic management mechanism as its organic part, allow for identifying the factors of transformational activities of the one who studies: motivation to act, decision to act, orientation as inner mobilization, readiness to act, action itself, realization of the orientation, satisfaction of the need, achievement of the goal. They refer to the determinants of economic behavior which should be understood as a system of logical and consistent measures taken by the one who studies, to influence the economy in order to change it. Relations between economic thinking and economic behavior are studied by the theory of economic behavior, called praxeology (the general theory of human activities). Choice of an economic behavior model is conditioned by the vital activity of a human: level of education, culture, social surrounding, economic experience, individual abilities and sympathies etc. Economic instincts intrinsic in a human, which can be under or beyond social control, have great implications for his/her economic behavior. Several groups of instincts are pointed out: instincts of "individualism" (saving, procreation etc.); instincts of "development" (will, creativity etc.); instincts of "sociability" (justice, compassion etc.).

As far as psychological characteristics of a future economist are concerned, scientists argue that professional, communicatory and psychological competencies are the essential components of success of an "economic" man. Psychological analysis of economic activities of a human, aimed at realization of econom-

ic needs, elucidation of psychological aspects of the incomes and savings system are impossible without studying of the category "money". Economic psychology argues that the attitude to money is conditioned by psychological characteristics of individuals and socio-cultural characteristics of communities.

Therefore, the boosting economic activities in the transformation period of the Ukrainian economy are caused by the need of "economic" man in self-expression of his/her personality, realization of his/her personal unique creative potential, its effective combination with the market situation, in order to realize his/her personal prospective idea in the conditions of intense competition and the need for adaptation to changes.

This constitutes the main value of economic activities acting as a driving force of successful production process and facilitating acquisition of life dividends. Striving of an "economic" man to this goal takes roots in the essence and nature of economic needs and economic activities. Comprehensive socio-psychological studies allow for determining influences of various factors on the formation of economic behavior. They include gender and age differences, specifics of education, social surrounding, economic status, individual qualities, socio-cultural values and, obviously, economic education.

Psychological analysis of economic categories, elaboration of psychological background for economic consciousness and economic activities, economic thinking, behavior of "economic" man is based on key concepts of modern economic psychology.

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