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CISES s. r. l. & PSIOP
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PSYCHOLOGY OF ECONOMIC SELF-DETERMINATION OF PERSON AND COMMUNITY

Proceedings of the

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April 24th, 2015

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Psychology of Economic Self-Determination of Person and Community
Proceedings of theIII International Scientific and Practical Seminar, Chisinau, April 24th, 2015

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Responsibility and burnout, foreign languages and gender, management and poverty, politics and debt, employment and relations, business and self-realization, social representations and profession, organization and risk... What could integrate these so various concepts? Who would be able to create a new context which these concepts should interact productively in?

In order to answer this intriguing question, all you need for a start is to learn the abstracts of the 3rd International seminar "Psychology of economic self-determination of person and community" taking place at Free International University of Moldova on April 24th, 2015 in Chisinau.

Two former seminars were held at Alfred Nobel University of Dnipropetrovsk, Ukraine, and at Lucian Blaga University of Sibiu, Romania. Fruitful scientific communicationso successfully launched last year and the year before is being continued now and becomes a good new tradition.

The abstracts deal with the numerous problems characterizing a person's and community's search for themselves in roaring social and economic life. Plunging into psychological depths of individual and collective existence, the researchers did not attempt to resolve the question of chicken and egg, which in this case means the mutual influence of economy and mentality. They rather discover and describe the multifold relationships and dependencies that underlie such effects, and offer an adequate explanation of the psychological content of economic consciousness and behavior. This is especially true for post-socialist space where people have to be self-determined in the new economic realities.

The seminar is still looking for its face, different from the existing psychological events of this type. Whether it will find it? It depends on our joint attention to the discussed issues and developed tools. So welcome for cooperation!

European psychologists looking for unity: new perspectives of EFPA and EuroPsy certificates

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While the European Union is pushing towards unified standards for professions in order to promote quality of interventions and mobility of professionals, many difficulties still hamper this process. Differences in national regulations, training processes and professional boards make the process of creating a share ground for professions still difficult and complex. The instruments at disposal of European societies today are mostly in the field of super-national certifications. In this perspective, the EFPA, European Federation of Psychologist's Associations, issues theEuroPsy certificates, based on a high standard psychological education and on continuous training and supervision. EuroPsy certificates are not restricted to the countries of European Union; they are issued in many associated countries among which Turkey and Russia. New regulations on the issuing of EuroPsy certificates, introduced at the end of 2014, allow the different NACs – National Awarding Committees – to issue more certificates. Furthermore the new policy of EFPA is more oriented toward marketing the certificates and its activities than it has ever been. The goal is to let the EuroPsy certificate to take off, and become widespread across the countries that adopt it. Will this strategy succeed? Which effects will this eventuality have? And then, what can the next step of European integration be? Professional policies must take into account different scenarios, as well as keep in mind a clear set of goals, with an eye to a brighter future that can be achieved through a well-planned and efficient work.

Economic consciousness and economic socialization

Role of meta-relations in economic behavior of people

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Theoretical and methodological relevance. Living conditions of a person in society are defined by economic, social and psychological laws. They establish independent standards of reaction of the person. Receiving profit, contribution, exchange, investment, competition and cooperation are characteristics of economic behavior of people. Economic behavior assumes rationality of actions and acts of a person. He/she makes them according to regulations and borders which define the end result of its activity. Achievement of a goal corresponds to real living conditions of an individual. Emotions, feelings and experiences are present only in interpersonal relations, and, in economic relations there is only rationality.

Results. However, modern economic researches confirm the return position – irrationality of acts of people at adoption of serious financial decisions. Nobel laureates in the field of economy D. Kahneman and A. Tversky proved that in a situation of economic risk, people makes rather emotional actions, than rationally reasonable acts. A person is a leading link of economic policy in society. Its mistakes and failures result in instability and variability of social and economic processes. As a result emergence of financial crises can be caused by "a human factor". Psychological explanation of acts of a person in difficult conditions leans on emotional, affective party of reaction. Feelings and experiences prevail over cognitive actions, and intuition becomes the leading style of behavior.

Economic models explaining rational behavior of people in market conditions are inefficient. Theory of games considers decision-making problems in ambiguous situations, but doesn't solve a problem of inadaptability of a person, its spontaneity. Psychology sets research problems of activity of personality in extreme conditions, but is limited only to one subject. Therefore it is necessary to develop new social-psychology-economic models allowing to optimize "chaotic" market process.

Economic behavior includes obligatory interaction and interference of two participants. They create their own space of contact which assumes separate actions, intentions and acts. In this space there is formation of value of each of participants. The higher they value, the steadier and stronger are interpersonal relations. Determinacy of relations is defined by an orientation of activity of participants at each other, their aspiration to support the arisen interrelation. For this purpose they need to carry out "investment", a psychological contribution to other participant. As a result participants of economic relations form their own investment programs. These programs also depend on each other. Performance and implementation of these programs will be impossible separately.

Conclusions. Receiving profit is one of the important economic laws defining existence of society. Receiving profit, mutually beneficial relations are a link in communication between people. Thus, profitability, reciprocity become the leading mechanisms in economic behavior of people. The simultaneous inclusiveness of participants in investment process is necessary for extraction of the greatest benefit. Meta-relation represents social and psychological space in which each of participants stimulates development of other participant for obtaining their own benefit and achievement of mutual profit. As a result irrationality of economic decisions of a person appears under control and can successfully be regulated.

Nicotine addiction and health risk behaviors of young people in Romania

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Theoretical and methodological relevance. Impulsive and poor decision making during adolescence result in fatal automobile crashes, violence, unprotected sex, and substance abuse (Blum R.V.et al., 2004 and Williams P.G. et al., 2002). Nicotine in substances abuse produces aversive reactions after initial exposure but a young continues consumption, most smokers initially have unpleasant smoking experiences.

How it appears addiction? Nicotine plays a most important role in establishing and maintaining the tobacco smoking habit because it stimulates brain reward circuitries, the dopamine system. Stronger aversive reactions after initial exposure are negatively correlated with the development of habitual tobacco use in first time smokers (E. Sartor, *et al.,*2010).

Exposure to nicotine during adolescence may preferentially interfere with limbic circuitry, producing enhanced vulnerability to nicotine addiction, increased impulsivity and mood disorders. This is possibly due to the developmental malfunctioning of the decision making related brain, including imbalances between the impulsive amygdala system and the reflective prefrontal cortex system (Bechara A., 2005).

Early period of life is exposed to producing nicotine addiction. An aversive abstinence syndrome manifests 4 – 24 h following cessation of chronic use of nicotine. Symptoms peak on approximately the 3rd day and taper off over the course of the following 3 – 4 weeks. While the severity of withdrawal symptoms is largely determined by how nicotine is consumed as well as to more severe symptoms of withdrawal when trying to quit (McLaughlin I., 2015).

Objectives. This study explores and describes youth smoking behaviour in Romania and their opinion regarding smoking as a risk factor for health. The data used in this article is part of the Project Nr.402/07-11-12, Health risk behaviours correlated to psychological and personality traits in youth, Francisc I. Rainer" Institute of Anthropology, Romanian Academy.

Method and organization of the study. A questioner-based survey was developed in order to capture health risk ways of behaviour related to personality traits. The questionnaire was distributed and we received valid responses from a number of 1,364 people (536 male and 828 female; average age is 22,71 years and standard deviation is 3,128). For this study we selected only the relevant items regarding nicotine consumption.

Results. Among smokers in the research group the majority smokes 7 packages a week. Although almost half of the questioned subjects consider smoking to be harmful for their health but they practice this risk behaviour. A significant difference was found regarding the influence of gender on age when youth starts smoking, $F(1,1362) = 11,865$, $p=.001$. Boys start smoking at around 14 years old (average 14,43 years, SD=3,103) and girls at around 16 years old (average 15,87, SD=3,402).

Conclusion. In conclusion we can say that smoking is risk behaviour as far as health is concerned, it is virulent and it makes its presence felt in more than half of the youth population that was the object of this study in Romania. For practical purposes, nicotine withdrawal symptoms are classified as affective, somatic and cognitive (Heishman SJ., et al., 2010).

The smoking cessation interventions are made on all this levels. The frequency of chronic disease, improbable and distant in time does not produce major changes in the addictive behaviour towards nicotine. This is reflected in the fact that only a small proportion of the subjects have tried to give up smoking.

The complex etiology of nicotine addiction, a more comprehensive approach that assesses the contribution of multiple gene variants, and their interaction with environmental factors. All this will likely improve personalized therapeutic approaches and increase smoking cessation rates.

Welfare perceptions in the holistic approach of quality of life

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Theoretical and methodological relevance. Although quality of life is presented as a relatively new concept from the very begining it was pretty firmly established since resumed an old and extremely popular idea, that the happiness and welfare. Approaching the concept "quality of life" started from the observation that material abundance, high availability of resources is not a sufficient condition for people to be satisfied with their lives and industrial development that substantially alters the living conditions have negative consequences on welfare. The scientific basis of quality of life was the idea of an overall assessment of the problems of human life. The paradigm of quality of life now appears as interdisciplinary and holistic. Besides psychologists in research of quality of life are interested sociologists, economists, ecologists, doctors, demographers, anthropologists and specialists in technology and human sciences. However, the very concept of quality of life contained two sides - one subjective, the second being more frequently neglected in measurements and statistical targets left to theoretical investigations. XXI Century requires special attention to the perception of quality of life as a factor of major importance to human welfare.

Results. The first appearance of the concept of "quality of life" was signaled by Szalay in 1979 in a dictionary. This information is then repeated in other publications such as the study of Quality of Life Research and Sociology, published by K. Schuessle and G. Fisher in Annual Review of Sociology. Research on quality of life in the US has started from defining national objectives and measuring the achievement of these through social indicators in the 70s of XX century. The term "quality of life" this refers to the more or less «good» or «satisfactory» of people's lives. It is a complex concept, with multiple sides. Although used in everyday life, does not meet a unanimous definition of specialists. The quality of life is defined differently by different authors: "necessary conditions for happiness" - McCall (1975); "subjective satisfaction itself" - Terhune (1973); "adaptive potential" - Colby (1987); "basic commend to life" - Jolles and Stalpers (1978); "the degree to which a person accomplsiches life goals" - Cella and Cherin (1987); "the desired outcome of social policies and programs" - Schuessler and Fisher (1985); "significance for human life " - Zamfir 1993. The answer to the question "why not have a universal definition?" of quality of life is offered by Dissart and Deller (2000) by explaining that the psychological processes relevant experience of quality of life can be described and interpreted through several filters and conceptual languages. The authors noted that the concept is loaded with axiological luggage and embodies an important understanding of human development and development processes of individuals within communities, as well as to the extent that these psychological processes are influenced by environmental factors and individual systems of values.

Dissart and Deller (2000) argue that " … the concept has several interesting attributes: (1) it refers to human life only, (2) it is rarely if ever used in the plural, (3) it is used as a single invisible generic term whose meaning can be clarified, and (4) it is difficult to classify into any discrete category of related sial science".

Depending on the degree of objectivity quality of life is divided by Evans in:

- objective quality of life: objective measures are "individual standard of living represented by verifiable conditions characteristic to an cultural unit";
- subjective quality of life: defined as "the degree to which individual life is perceived as meeting some internal standards, express or implied."

Spectacular development of the topics of quality of life has occurred in the field of indicators of quality of life. In recent decades there is intense research in this area, carried out in two directions: (a) analysis of existing economic and social indicators in terms of significance and therefore their usability for analyzing quality of life; (b) development of specific indicators of quality of life.The main difficulty of setting up these indicators lies in their complex structure.An indicator of quality of life is the result of combining a status indicator (state of the environment, interpersonal relationships, types of employment offered, etc.) and an indicator of evaluation criterion (of needs, human aspirations) (C. Zamfir, 1992).

Hashenko's opinion, an important element of subjective quality of life can not only assessing the present and future economic and the personal experiences in the form of positive or negative emotions.

In the works of Ananev, Rubinstein, Chronik the concept of "quality of life" is related primarily to the idea of "life path".

Abulhanova coined the term "life strategy", which is based on person's activism, tendency to choose priority values and transform them into life principles.

According to the model proposed by a group of researchers from the University of Oklahoma's the quality of life can be measured by taking into account a number of dimensions of life including: family and friends, work, neighbors, community, health, education and spiritual dimension. The way in which these dimensions of life are perceived is strongly influenced by three aspects, namely: demographic characteristics, socio-economic conditions and cultural specificity.

The Schalock (1996) quality of life assessment model takes into account 8 main dimensions: the spiritual welfare (safety, spirituality, happiness, etc.); interpersonal relationships (intimacy, affection, family, etc.); material wealth (property, financial security, possessions, etc.); personal development (education, qualifications, competence, etc.); physical well-being (nutrition, health, recreation arrangements, etc.); self-determination (autonomy, options, personal control, etc.); social membership (acceptance, status, social role, etc.); rights (privacy, choice, etc.).

Conclusions. The concept of "quality of life" is complete, only in the condition of considering the subjective perception of well-being.In our view, quality of life is largely determined by how the person perceives basal realization of needs: physiological, safety, material, cultural, spiritual, psychosocial, personal development.

Assessment of quality of life by young contemporaries: experimental research

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Theoretical and methodological relevance. Quality of life is largely determined by how the person perceives the realization of basic needs: physiological, safety, material, cultural, spiritual, psychosocial, personal development. Assessment of quality of life depends not only on the individual's ability to realize these necessities. How they are perceived and valued life events, ability to deal with in terms of a positive affection, influence even more than the actual parameters of quality of life. The problem of experimental research related to identifying the factors that influence the perception of subjective quality of life in the present study referring to young people.

Objective. To identify of subjective factors in order to assess the quality of life of young people by selecting relevant methods and their application in a sample of young people.

Method and organization of the study. In this research were used several methods: Rotter's Internal-External Locus of Control Scales; Multilevel questionnaire of personality "Adaptability" of Maklakov A., S. Cermeanina; the Orientation Inventory B. Bass; the questionnaire for assessing quality of life (ours), consisting of 18 sets of questions, which polled on a scale from 1 to 10 for the achievement of satisfaction of physical needs, security, material needs, cultural, spiritual, psychosocial, personal development; the Emotional Intelligence Self-Evaluation, N. Hall. The sample tested was composed of 100 young people aged 18-25 years. 50 of them are experimental group (young people who have had the opportunity of visiting a foreign state in Western Europe or the US) and the remaining 50 are control group: young people who have not been abroad.

Results. The first experimental hypothesis, when comparing two systems with different level socioeconomic development is performed lower appreciation to their quality of life for young people who have traveled in a more developed country than in those who have not this possibility has denied. The statistical comparison of averages we concluded that the self-assessment of quality of life is remarkable only one statistically significant difference: with reference to the realization of social needs. Young people, who have not been abroad, appreciated level of achieving of physiological needs more higher, but the social role lower than those who had the opportunity to compare their living standards with other socio-economic environment.

To check the second hypothesis (positive perception of quality of life correlates with subjective internal locus of control of person) we divided the total sample into two groups - subjects with external locus of control and internal locus of control. The statistical comparison of averages we have found only two significant differences in the realization of needs of the cultural, spiritual and personal development, in both cases young people with locus of control internal subjective perceive more positive realization of needs. By correlating the data we found that young people externalist are not satisfied with realization of social needs, while those with locus of control internal subjective perceive as important these necessities and personal development to quality of life.

The next hypothesis - the higher the level of adaptation of the person, the higher is assessing quality of life - has been verified through test developed by Maklakov and Cermeanina. Young people with low adaptability demonstrate satisfaction only in achieving of social and physiological needs and very dissatisfied with the quality of achieving material needs (5.1). Young people with normal adaptability appreciates higher the achieving social needs, physiological, personal development, cultural and spiritual needs, other needs being evaluated within the medium level. We found that people with low adaptability are less satisfied with the quality of life.

The fourth hypothesis, which concerned the role of motivational orientation toward activity in assessing the quality of life of young people, has been verified through the Orientation Inventory B. Bass. The hypothesis was denied: the individual motivational orientation is not subjective factor in assessing of quality of life. Although differences have been identified in the assessment in achieving social needs, cultural and spiritual development, the difference was only significant for assessing the achievement of personal development, task oriented youth being satisfied with this aspect of quality of life than those directed to communication or to themselves.

Last hypothesis concerned the role of emotional intelligence in assessing the quality of life of young people. First we split the sample into two groups: with medium and low emotional intelligence (of the sample nobody accumulated allowances indicating a high level of emotional intelligence). People with low emotional intelligence appreciate achievement of physiological and social needs higher. Other needs (spiritual, cultural, personal development, security and material) are perceived as achieved at medium level. In the group of young people, with medium emotional intelligence level, was found high appreciation of social needs , physiological needs, with a significance above the average perceived realization of cultural-spiritual needs and personal development, of environment was assessed realization of material needs and security. Statistically differ appreciation of the achieving of social needs and personal development. By correlation data and other curious information was acquired. The more empathic person is, the more satisfied with the realization of physiological needs. Satisfaction for achieving of social needs correlates positively with overall coefficient of emotional intelligence, emotional competence, with emotional competence, with the affective flexibility, emotional self-control capacity, empathy and coaching others' emotions. The quality of achievement the personal development needs correlates positively with overall coefficient of emotional intelligence, with the affective flexibility, emotional self-control capacity, empathy and coaching others' emotions. As more a person is flexible affective, he is less satisfied with their personal development and the realization of security needs. The hypothesis was confirmed. Emotional development of the personality is important for assessing quality of life.

Conclusion. Economic progress gave people the opportunity to buy the things they want, and industrial and technical progress - a lot of things that might tend to. The first researches of quality of life now seem quite funny, because economists trying to determine whether the increase the quality of life and how happy people feel depending on the purchase of new things like TVs, washing machines, electric ovens etc. Currently phenomenon of "quality of life" is amply investigated in developing countries by various structures: by government forces of these countries (to demonstrate that the quality of life of the population is increasing as long as they are in power), by opposition forces (to diminish the ruling forces and to strengthen the image of the needy to grant loans or facilities), by nongovernmental organizations (to demonstrate that quality of life of population is poor in order to receive grants from international organizations). Contemporary youth are those who have high aspirations in relation to the quality of his life. They tend to more than the economic, political and social development of our country could offer. Possibility to spend a holiday abroad is one of the opportunities to differentiate between quality of life in Moldova and quality of life in the US or in a Western European country. We assumed that the change of psycho-emotional features that characterize young people returning from abroad will lead directly to improved subjective assessment of quality of life. Our supposition was confirmed only partially. There are other factors of how it is perceived quality of life, and hence the quality of life in general. Training young people in a spirit of positive thinking and orientation towards self-realization aims to strengthen their capacity to ensure a high quality of life.

The problem of professional self-determination of youth in the Republic of Moldova.

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Theoretical and methodological relevance. TheRepublic of Moldova at the present phase of its development continues going the way of reform and transformation. Certainly, along with the transformations in social structures and changes of the method of market economy, serious changes of educational sphere also take place. All these changes integratively affect the changes of economic consciousness.

Let us turn to the research of psychologist A. L. Zhuravlev, for theoretical and methodological confirmation of the problem, who identifies economic consciousness as one of the most commonly used concepts in contemporary research in the field of economic psychology. This concept is regarded as one of the main forms of reflection of objectively existing economic relations and as a result of human socialization (Zhuravlev, 2007).

Formation of economic consciousness is closely connected to such processes as: economic socialization, professionalization, personal formation, economic self-determination.

According to A.L. Zhuravlev self-determination is the psychological result of work of the human self-consciousness, and is a complex system of processes operating a substantial components – phenomena of economic consciousness and self-awareness, which leads to the choice or the development of somebody's own system of life principles and meanings, values and ideals, social norms and rules, expectations and claims (Zhuravlev, 2007).

Social views, attitudes, relations, personal opinions or social group opinions about the various phenomena of economic content are an integral part of economic consciousness.

Objectives. The main purpose this article is to identify the basic criteria of professional development and to show the peculiarities of the economic consciousness of young people of the Republic of Moldova.

Results. The investigation has revealed the diffuseness of ideas about the profession among students being still in studying process. A blurred picture of the overall idea of the youth about its professional future, its place in the context of industrial relations, its role in professional formation is traced.

For a long time the highest percentage of those entering university was traced to the faculties of law, economics and international relations. According to the Deputy of the Minister of Education Loretta Handrabura these are the most attractive specialties for applicants (Klimov, 2006). However, the demand for the jobs in these fields, taking into account fullness of the labor market is quite low.

Moldova, being an agricultural country, needs specialists with definite skills in various industrial fields. According to the National Employment Agency in 2014 health workers, computer operators, inspectors, seamstresses and cooks are named as the most demanded professions (the National Employment Agency, 2014). But in reality, the opposite occurs – annually universities produce an army of economists and lawyers, who all together acquire the status of unemployed.

All of the above reveals serious errors at the stage of making decisions about their professional future for high school graduates. Lack of awareness among young people about the labor market requirements and demand in various specialties is observed. The main motives that influence the choice of profession becomes its status and imaginary material well-being. However noone takes into consideration the individual and psychological characteristics of personality, its interests and inclinations.

Thus, we can observe infantilism of school pupils in relation to their choice of future profession. Also the problem of low level of career-oriented competence is detected. This is confirmed by the study of the social opinions of the youth about making their professional choice made by us in summer, 2013. (Godorozea, 2013).

The problem of the choice of profession is a complex problem that must be solved not only at the level of social institutions such as schools; another integral part should be family. Namely, family should be a well-developed communication source, which would serve as a good foundation for the discussion of the topics related to choice of profession.

Real parental experience, professional practice of parents (working timetable, regretting the errors, the joy of achievements and success); all these forms in high school students a certain real image of working experience. However, it should be mentioned that Moldova has a large percentage of parents being a part of the process of the labor migration (2008).

About 150 thousand children in Moldova live apart from their parents, who went to work to the far and near foreign countries. Statistic data shows that Moldova yields the leadership in this index only to Romania among all European countries. Respectively the children are not only unable to observe their parents in the course of their professional activity, but high school students often have to make the important decision on their professional choice by themselves. Because of the parents' absence an adequate picture of the present is weakly formed in the youth, there are difficulties with understanding and awareness of their own place in the context of industrial relations.

The polarity of social opinions is present among the youth: there isn't any work on the labor market, on one hand and "my personal competence will allow namely me to find a good job" (little personalized approach). The latest point of view can be evaluated as optimistic what, in general, is not bad, but on the other hand – all this reveals a low level of reflection of the real situation of the market.

Thus, undoubtedly, nowadays there is a need for programs of vocational guidance, which have to accomplish the following tasks:

- informative task – that is to supply the high school students with the information about the variety of different professions, the requirements that these professions put forward; acquaints with real representatives of various professions and is broadcasting their experience.
- diagnostic task – that is to identify the aptitudes, inclinations and interests of high school students, that would determine their individual and psychological personality traits, predisposition to a particular type of industrial activity.

Vocational guidance would allow preventive measures to overcome the crisis of mismatching abilities, aptitudes, mental characteristics and the demands of the profession.

Presented above theoretical analysis allows us to understand relevance of the problems associated with the crisis of professional self-determination and to offer recommendations to improve the level of professional self-determination.

Conclusions. For a success of a young person in the labor market there is a need to realize the full range of measures of vocational guidance in time. Firstly, to allow a young person adequately accept a chosen profession, without any exaggeration of its positive or negative sides. And second, if the profession has not yet been chosen – to make an adequate choice.

It is necessary to expand the system of vocational guidance in general; switch to a flexible training system on the basis of forecasting demand of the occupations and to raise awareness of young people about the realities and prospects of the labor market development. Vocational guidance should be aimed at strengthening the capabilities of a young person in the labor sphere.

Preventive vocational guidance work with young students should be done through professional consulting, organizing classroom hours on the topic of the profession choice, supplying with information about the situation in the labor market, about wages, demanded specialties and professional requirements for employees, etc. And, of course, an important component is emphasizing on applied aspects of the acquired knowledge, explaining to students the necessity of practical, utilitarian knowledge that will become the basis for the subsequent formation of a professional expert in a field.

Social-economic empowerment of individuals at risk

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Theoretical and methodological relevance. Social exclusion is a constant challenge at national and European level, while social policy priorities continue to be valid, particularly those related to the labor market. Classical solutions for increasing the employment of disadvantaged people rarely offer viable solutions, producing temporary effects, being not sufficiently attractive to employers and employees.

Social inclusion process aims everyone to be able to participate actively in society, have access to rights, goods and services, as well as access to decision-making related to actions of common interest. In order to make the inclusion process materialized, a number of endogenous and exogenous factors that are part of social and administrative structure should be facilitated by involving the community actively.

The issue of social inclusion of disadvantaged people has always been present on the political agenda, but has known a much greater extent lately. Promoting economic participation and inclusion of disadvantaged people aims at increasing capacity of achieving sustainable local and inclusive development of the society as a whole.

Exclusion from social and economic life results from and leads to inequalities between individuals and groups, in terms of opportunities to participate in decision-making processes, processes of income gaining, access to employment opportunities, as well as ownership of goods and property.

The object of the research is the access of young people with disabilities to labor market by promoting more components of social economy oriented towards facilitating social and economic inclusion.

The purpose of this research is to evaluate opportunities and support needs of young people with disabilities in Moldova, in terms of developing independent living skills, vocational guidance, inclusion and social involvement, namely the way in which social services providers respect their right to work.

Research **objectives:**

- Make a thorough analysis of the needs of disabled young people in terms of employment and intervention capacity of various factors in solving them.
- Identify prerequisites for creating new sustainable jobs for groups at risk of exclusion, especially young people with disabilities.
- Formulate a set of recommendations on interventions needed for social and economic inclusion of people with disabilities.

Theoretical hypotheses:

- The programs / initiatives of social and economic empowerment are a sustainable platform for supporting and developing social economy entities oriented towards facilitating the process of social and economic inclusion.
- Young people with disabilities struggle with an attitude of reluctance on the part of employers.

Practical hypotheses:

- Youth participation from vulnerable groups in decision-making processes, development of knowledge about their rights, encouragement of the expression of their own opinions, and finding solutions to problems which they face facilitate social and economic inclusion.
- The partnership between public and non-governmental organizations creates prerequisites for successful social and economic empowerment programs orientated towards people with disabilities.

Methods and organization of the study. The methods, procedures and research techniques used for achieving the objectives are: a) theoretical: study of bibliographic sources, analyses, studies, analysis of social and economic legislation; b) statistics: quantitative and qualitative data analysis from organized focus-groups and semi-structured interviews; also as techniques the interview guide and the questionnaire were used.

Quantitative dimension. In order to do the quantitative study the questionnaire was used as an instrument. The questionnaire for young people with disabilities contained 15 items and aimed at identifying the main issues and support needs of young people with disabilities, the main directions that define the basic skills / independent life abilities (education and school guidance, career development and labor market, inclusion and social participation).

The questionnaire contained several types of questions: questions with answers, single answer questions, multiple choice answers, or with a free response; questions with scale answers type.

The quantitative data collection took place from February to March of 2013, and consisted of a number of 100 questionnaires administered to young disabled people aged between 16 and 30 years from several regions of the country.

Qualitative dimension. For qualitative data collection during the months of February, March and April 2014 were organized nine focus-groups and six semi-structured interviews aiming at debating the quantitative data, which allowed a more in depth study of these data.

The focus groups were attended by 26 young people with disabilities and 20 social workers. The semi-structured interviews were conducted with two representatives of National Employment Agency, 5 representatives of the District Departments of Social Work, 4 representatives of NGOs, and 2 representatives of social enterprises.

The qualitative research on youth with disabilities segment followed discussion about the obstacles / barriers that influence social and economic integration, identifying the needs of the employment process, and understanding perception of young people with disabilities of employment policies and national practices.

The research on specialists segment aimed at identifying successful models of inclusion at work of vulnerable groups, adapted to their needs; identifying opportunities and challenges of these inclusion models and partnership; knowledge of recommendations on sustainability of inclusion models of people with disabilities in labor market. The qualitative research has sought to obtain detailed information on the effectiveness or the social impact of inclusion models, opportunities and challenges associated with them. It also aimed at outlining the needs and expectations related to the training of the workers / professionals in social economy to representatives of non-governmental organizations.

In order to support discussions in the focus-groups, specific discussion guides were developed, tailored for the two types of target groups. The focus-groups and interviews lasted between 50 minutes and two and a half hours. All appointments were confidential, and participants were announced in advance that any details of their identity or condition will not be revealed. The meetings were audio recorded, and in this analysis transcripts of the digital records were used.

Results. We believe that it is possible to increase chances of people with disabilities to attend school, university, to get a job, to have their own house, to create a family and to raise children. Although these people today still make up the largest and the most disadvantaged minority of the society, they represent this society and have the same civil and political equal rights. There are initiatives of exchange positive practices programs with other countries which are at a more advanced stage in terms of social inclusion measures to support people with disabilities.

Conclusions. This exchange and dissemination of information on the measures implemented in other countries would contribute to the realization of innovative programs for the Republic of Moldova and to the creation of new partnerships with organizations and institutions from other countries, in order to support the improvement of the situation of people with disabilities in labor market. Therefore, implementation in state institutions some measures of reasonable accommodation of employment for people with disabilities is crucial in order to provide the example and to set a quality standard for other employers.

Role of Gustosology in a person's financial and economic self-realization

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Theoretical and methodological relevance: Social and historical experience shows that 'in conviction' a person does his work better, than for money or being forced. If a person likes his work, has a taste to it, he tries his best for it. And this fact should be analyzed and counted on both by employers and high school leaders and teachers. It was already mentioned by sociologists and marketers that the traditional methods of motivating employed workers (such as money and some social goods) are not effective any more. The world faces the problem which is more related to the emotional sphere of a man's life: on the working place a man wants to feel respect and safety. That's why the whole conception of personal attitudes between co-workers and workers and employers should be analyzed and changed.

The aim of the publication is to show the narrow connection between the level of a student's self-realization in economic and financial spheres and the level of his gustosological development.

Results. The world entered the third millennium as an independent state. For its development and achieving a good standard of living, understanding of national identity, objective evaluation of culture and ways of its further development are required. In this regard, the reformation of the system of professional taste education and upbringing of leaders which is to start from university students in particular, are of a great significance.

Aesthetic taste is one of the leading categories of the aesthetic science and practice. It is an integral part of the general culture of young people at the turn of the 21st century as well. Its formation becomes an important task for the whole process of upbringing and personality development and an important indicator of the formation of a personality, a powerful tool for enriching the spiritual world of a person.

The aim and the contents of professional aesthetic upbringing is first of all determined by socio-economic, political and ideological factors, but its forms and means were determined by the level of the development of science and culture, literature and art. Thus, in ancient times it was regarded as an element of the harmonious development of a free citizen, in medieval times it acquires utilitarian features, submitting to the purposes of the formation of a person, subordinated to secular or spiritual superiority. During the Renaissance aesthetic upbringing was an integral part of humanistic education and upbringing. In Modern Times it was a part of general secondary education and professional training of young people, including the training of the workers of culture. Nowadays the aesthetic upbringing is an integral part of education and upbringing of an all-round and harmoniously developed personality.

Also a great role for the contemporary worker and leader should be played by self-education. Besides teachers' and mentors' pedagogical influence on students, young workers etc., a large role in the development of their professional tastes belongs to self-education. At first spontaneous, and later more reasonable, self-education is in the focus of every person. In the process of self-education, which is a system of purposeful work of a person at him/herself in ethic-behavioral, intellectual, self-training, labor, aesthetic and other spheres, axiological activity plays an immensely important role. In aesthetic education and self-education we can observe how the inclinations of a personality under the favorable conditions grow into skills and develop talent.

The formation of professional aesthetic tastes in students and leaders is a multi-aspect problem that has an important social and scientific significance. This foresees the inclusion of methodologically important issues of the theory and practice of education in all its range which requires new cultural and educational thinking. Higher education in general is designed to form in young people all the features and qualities mentioned above and also to promote the development of democracy, political culture, the formation of national consciousness and social competence, their own (personal) dignity and responsibility. But we are also to pay attention to those who teach former students and further elite of our countries after the educational authorities – their leaders and head of the professional units to be sure that leaders-to-be are "in good hands".

Also Gustosology can play a great role in eradication of corruption – this total disaster of the state servant system all over the world. In philosophical, theological, or moral discussions, corruption is spiritual or moral impurity or deviation from an ideal. In economy, corruption is payment for services or material which the recipient is not due, under law. This may be called bribery, kickback or, in the Middle East, baksheesh. In government it is when an elected representative makes decisions that are influenced by vested interest rather than their own personal or party ideological beliefs.

Today the educational authorities are made to play the main role both in economic and financial self-realization of a person, try to bring the students up with the idea that financial stability and prosperity are the result of day-by-day work. But still many efforts in this field are quite fragmentary and of theoretical field. Gustosology makes strict borders for the people in choosing the way of earning money, teach them to use money not only with personal benefit, but also with the respect for other people, representatives of low-skilled professions, downshifters etc.

It happened so that nowadays school is becoming the main institute of a person's socialization. In other words, what type of man is brought up depends on what school develops in the child. We are deeply convinced that nowadays school should be more than ever creative*,* but not an ideological organization;

upbringing needs to have educational ideals and aims, which would be inherently harmonious and, if possible, free from contradictions. Taking all this into consideration, the system of school education has to change its views on the role of aesthetics in the educational and upbringing process. The purposeful aesthetic upbringing of children, which has both theoretical and practical bases, will in future give to society a personality developed in all aspects, which does not only create by himself, and can evaluate art works, but for whom taste for the truth and beauty is decisive when taking decisions, in his behavior, attitude to himself, to other people and to the world. And as soon as we start educational programs both for children and grown-ups with the aim of bringing up an aesthetical taste to unbribed behavior, as soon we have a new generation of political and business leaders who consider a corruption to be an non-aesthetic looking move.

As the **conclusion** it should be mentioned that singling out Gustosology from aesthetics as a new self-reliant science is a logical outcome of satisfaction of the objective needs of modern living conditions and developmental trends of the society. Aesthetic tastes is an indicator of integrity and spiritual maturity of a person, and consequently his harmonious development. The idea that the aesthetic taste is a person‘s ability to understand and evaluate aesthetic features of objects, natural phenomena and social life has been firmly established in science.

Businessman as viewed by students

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Theoretical and methodological relevance. The increase in business activity is always regarded as a good sign for the economy of the country, because it prognoses its rise and improvement. Any entrepreneurial activity is aimed at achieving success, and four major groups of factors contributing to it are: physical, social, ideal and psychological.

Social factors are primarily related to governmental economic policy, the extent to what businessmen trust the government, the status of companies and social functions of business. When speaking about ideal foundations, it is mostly about moral codes and rules inherent to a group of businessmen. According to the research of A. S. Panarin, Russian entrepreneurship has inherited moral values from former regimes (Tzarist and Soviet Russia), which, above all, include the view of the officials to power as a strictly hierarchical system. This means that a major part of corporate sector originates from shadow economy and corruption, and leads to negative features in social and psychological image of a businessman as a whole.

It should be noted that a psychological factor is one of the most important for a successful entrepreneur, due to the subject itself who possesses certain psychological qualities which result in success. It is known that entrepreneurship is based on relatively high risks and losses – this, in turn, requires particular psychological skills from the subjects.

In the research done by Zh. M. Grischenko, L. G. Novikova, N. I. Lapsha, and others, and dedicated to identification of psychological characteristics of Russian businessmen, their multi-variance of personal organization is pointed out, and it is what distinguishes them from officials and civil servants.

Successful entrepreneurs are: more self-confident; able to set goals and achieve them; more exposed to stress and tension in personal and social relations; more mentally unstable, anxious, socially active and impulsive (N.V. Annenkova, E.V. Kamneva). Research on successful entrepreneurs note their highly adequate self-esteem; tolerance to weaknesses; ability to react and make decisions quickly; ability to take risks; communicative skills and benefits; aggression; sixth sense; interpersonal skills; innovative trends in activities (N.V. Annenkova, E.V. Kamneva).

It is possible to unite the qualities that are important for a businessman in 3 groups: intellectual, communicative and motivational / volitional.

According to research, in the image of a Russian businessman the following features are emphasized: high tension; dependence; obduracy; lack of sympathy and flexibility (Zh. V. Korobanova, J. E. Muzhichkova).

A German psychologist Rolf Ruttinger, classifying entrepreneurial cultures according to the specificity of industries, figures out the cultures linked with: commerce; ventures; administration; investment.

The culture of commerce is represented by companies and organizations that specialize in trades and sales. This field appeals to sociable and outgoing people that don’t withhold information from each other.

The culture of ventures implies securities transactions and circulating media, it also includes the industry of fashion, advertising, show business, and professional sport. People involved in it are usually selfish, adventurous, risky and able to react quickly.

The culture of administration includes public service, management departments, banks, insurance systems. Businessmen there are secretive, cagey and ambitious.

The culture of investment is represented by heavy industry, companies that produce raw materials, oil companies, investment banks, building companies and defense industry. These fields require dignified and serious workers with analytical mind and high responsibility.

Objective – to figure out and compare the views of students on Russian and foreign businessmen.

Methods and organization of the study. In order to create a technique based on Osgood personality differential respondents were asked to write down

10 – 12 qualities of a modern entrepreneur. As a result of the analysis, 9 pairs of bipolar qualities (intellectual, personal, communicative) were picked out. This technique was submitted thrice: the image of a Russian businessman; the image of a foreign businessman; the image of oneself.60 students of Financial University under the Government of the Russian Federation took part in the research. The age of respondents was from 17 to 23.

Results. 65 % of the respondents view a Russian businessman as dishonest, 55 % – as aggressive and conflicted, 50 % – as an unfair one. All these criteria differ greatly in the case of a foreign businessman. A foreign businessman is viewed more positively, and it mostly refers to such a quality as honesty. It should be noted that two images coincide in terms of the quality of creativity, respondents emphasize a high level of creativity in both cases.

Reliable differences in three groups of qualities between these two images received by means of Student's t-criterion should also be noted, where a foreign businessman has a higher level of communicative skills and differs less from a Russian one in intellectual skills.

As a result of the research, three factors in the structure of the image of a Russian businessman have been figured out. The first factor (positive signs) includes indicators of the following scales: competent / incompetent; ignorant / intellectual; leader / dependent; fair / unfair. The second factor includes indicators of the scales: brooks no argument / tolerant. The third factor (negative signs) includes indicators of the scales: creative / non-creative. Thus, a Russian businessman as viewed by students has the characteristics such as: incompetent, ignorant, not a leader, unfair, brooks no argument, creative.

Conclusions. The research has shown that there are significant differences in the views of students on a Russian and a foreign businessman. This study should be regarded as tentative (preliminary). To obtain more reliable data, the modification of semantic differential scales (taking into account the results of factor analysis), as well as much wider sample of respondents, are required.

Social responsibility and individual psychological characteristics of personality

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Theoretical and methodological relevance. The study of psychological mechanisms of corporate social responsibility has led us to the need ofdescry personal social responsibility of a businessman. There are many approaches to the definitionof personal social responsibility. Some authors distinguish two motives of socially responsible behavior: internal and external motives.Internal motive is based on concepts of high values, meaningful existence. External motive has some beneficial consequences for the subject (increased self-esteem, tangible and intangible promotion, social approval, etc.).

Stefano DellaVigna et al. (2009) showed that philanthropic behavior has two major concerns: actual altruism and charity as a result of social pressure and inability to say "no." Magne Supphelln and Michelle R. Nelson (2001) conducted an experiment in which kinds of philanthropic decisions (on the basis ofcharitable donations)were divided into three groups: the "analysts" (appreciate all details, look for additional information), "relationists" (trying to establish connection, look at the name of the organization and etc.), "internalists" (based on internal beliefs, it does not explain).Roland Benabout and Jean Tirole (2010) followed motives of personal social responsibility: internal altruism (based on intrinsic values); charity as a form of tax (behavior due to external reasons); self-esteem, as an internal control of socially responsible behavior (how we look in the eyes of others, and, last but not least, in his own eyes).

L. A. Baranovskaja (2012) identified levels of social responsibility: irresponsible; utilitarian and pragmatic (profitable – not profitable); regulatory and functional (good – bad); creative-altruistic (conscience). A.V. Belov (2011) also argues that personal social responsibility is carried out at different levels: 1) subjective level (determined motivational target area); 2) personal (psychological) level of socially responsible behavior presented affective-volitional and hierarchy of personal meanings; 3) level mechanism for the implementation of social responsibility – apractical, direct manifestation of that act deeds and real achievements.

On the basis of different approaches to understanding of personal social responsibility and results of previous studies we have developed a questionnaire of personal social responsibility. Four factors of personal social responsibility (which represent the scale of the questionnaire) were identified. "External social responsibility" –personal social responsibility based on external factors that contribute to self-esteem, a positive image in the eyes of others. "Internal social responsibility" –personal social responsibility based on a sense of duty and moral obligation. "Pragmatic social responsibility" – personal social responsibility based on the receipt of benefits as a result of socially responsible behavior. "Distant social responsibility" – amanifestation of social responsibility is seen as useless because it is unable to affect well-being of society as a whole. It meansdisbelief in possibility of fair and full implementation of socially responsible programs in the community.

Objective. The aim of our study was to identify the relationship betweenpersonal social responsibility factors with individual psychological characteristics and career orientation of personality.

Method and organization of the study. The questionnaire “Personal social responsibility” (Y.E. Muzhichkova, 2014), 16-PF questionnaire (R. Cattell), the questionnaire”Career anchors” (E.Sheyn). Statistical analysiswas performedusing the software package «SPSS Statistics 17.0».The study involved 160 people (17 – 45 yearsold).

Results. Statistical analysis using Pearson’s coefficient showed that the scale of “external social responsibility” has correlations with the following personal characteristics: “Emotional Stability (- C)” – emotional instability, fatigue, tendency to yield ($r = -0,426$; $r \leq 0,01$); “Rule-Consciousness (G)” – high normativity, perseverance, responsibility, determination, respect for moral standards and regulations ($r = 0,307$; $p \leq 0.05$); “Abstractedness (- M)” – practicality, honesty, integrity, leadership objective reality ($r = -0,303$; $p \leq 0.05$); “Apprehension (O)” –feelings of guilt, anxiety, self-blame, self-doubt, vulnerability, depression ($r = 0,279$; $p \leq 0.05$); “Openness to Change (- Q1)” – established views, tendency to moralizing and being moralistic ($r = -0,342$; $p \leq 0.05$); “Self-Reliance (- Q2)”– sociability, lack of independence, focus on social approval ($r = -0,271$; $p \leq 0.05$). Scale “internal social responsibility” has the relationship with personal characteristics “ Emotional Stability (- C)”–emotional instability, fatigue ($r = -0,324$; $p \leq 0.05$); “Dominance (- E) “ – gentleness, helpfulness, shyness ($r = -0,293$; $p \leq 0.05$); “Apprehension (O)” ($r = 0,405$; $r \leq 0,01$), “Openness to Change (- Q1)” ($r = -0,312$; $p \leq 0.05$). Scale “Pragmatic social responsibility” has correlation with such personal characteristics as “Self-Reliance (- Q2)”– dependence of the group ($r = -0,315$; $p \leq 0.05$). Scale “Distant social responsibility” has relationship with the following personal characteristics: “Social Boldness (H)” – social courage, initiative, risk tolerance, impulsivity ($r = 0,313$; $p \leq 0.05$); “Sensitivity (- I)” – low sensitivity, rationality, practicality, realism ($r = -0,399$; $r \leq 0,01$).

Correlations of the results of the questionnaire “Personal Social Responsibility” with scores ofquestionnaire”Career anchors”(value orientations in a career) were investigated. It was shown that high scores on a scale of “Internal social responsibility” correlates with a high score on “Stability of work” ($r = 0,44$; $p \leq 0$ 01). Also scale “Internal social responsibility” has a positive correlation with the scale of “Service” ($r = 0,36$; $p \leq 0,05$), which describes desire to benefit people, society, see the results of their work.

Thus, the inner motives of social responsibility, which describes the concepts of “duty”, “conscience,” “moral obligations” are consistent with the values of security, stability, the need for social guarantees, the desire to benefit people, and this determines the career orientation.

Results of a scale “Pragmatic social responsibility” has a positive correlation with the scale “Autonomy” ($r = 0,35$; $p \leq 0,05$), high rates of which demonstrate a desire to work independently. Scale “Distant social responsibility” has a positive correlation with the scale “Defiance” ($r = 0,47$; $p \leq 0,01$), which indicates that people consider manifestation of social responsibility as useless because it is unable to influence well-being of society as a whole, focused on the fact that the process of struggle or victory is more important than the specific area of activity. Also the scale "Distant social responsibility" has a correlation with the scale of "Entrepreneurship" ($r = 0{,}42$; $p \leq 0{,}05$). This relationship seems to us the most interesting. We suggest that people seeking to create a new organization, products and services, build their own business do not believe in possibility of fair and full implementation of socially responsible programs in the community.

Conclusions. Relationship of personal social responsibility factors and individual psychological characteristics of personality were revealed. Personal social responsibility, based on external factors that contribute to self-esteem is associated with high regulatory, vulnerability. Personal social responsibility, based on a sense of duty and moral obligations associated with self-doubt, tendency to experience guilt, value of security, need for social guarantees. Personal social responsibility, based on receipt of benefits as a result of socially responsible behavior, linked with a focus on social approval. Distant attitude toward social responsibility correlates with social courage, risk tolerance and desire for novelty in the work.

The problem of economic activity: the foundation of research

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Theoretical and methodological relevance. The problem of constructing a unified theory of economic behavior posed in humanitarian sciences from the foundation of political economy in the XVII century. With appearance of scientific psychology and development of economic theory in XIX century the problem of building theory of economic behavior became the task for economists and psychologists (H. Gossen, F. Bastiat, F. Edgeworth, W. Wundt, G. Tarde, H. Spencer, T. Veblen and others).

Today for the whole layer of scientific disciplines, such as philosophy and methodology of economy, economics, behavioral economics, economic sociology, economic psychology, neuroeconomics and other, building empirically and experimentally verified model of economic behavioris fundamentally important.

Construction of such model must overcome the dichotomy of "rational-irrational" in modern economics, through the allocation of actually observed and experimentally recorded types and kinds of economic activity. Positive solution of this problem leads to refinement and revision of a number of assumptions and models of modern science due to explanation and prediction of socio-economic and political-economic processes and now is at the forefront of scientific search in the world of science.

Results. Work in this area is carried out by our group since 2004. Within ten years of studying the general conceptual positions was formed concerning studying of processes of noosphere evolution of socio-economic systems (A.N. Neverov), rent-seeking and rent-oriented behavior (A.V. Latkov) methodological postulates of study of field of transformational instability in the economic system (A.Yu. Markelov). Thus, the general methodological core of research programis formed.

Formalization of quantitative and qualitative parameters is built on the implementation of the following general algorithm of research.

Firstly, general philosophical and methodological framework of the study defines the concept of the noosphere of V.I. Vernadskiy, coming out of the unity of geochemical processes and evolution of human population, the present stage is characterized by the transformation of scientific knowledge into immediate transformational force. Following the tradition of V.I. Vernadskiy, the foundation is the research unit (the totality of facts and empirical generalizations) but not the formulation of assumptions and hypotheses. This concept is adjusted to reflect the tenets of fallibilism (C.S. Peirce, K. Popper, W. Quine and others), according to which all human knowledge, including scientific, implicitly contains the error and side effects (externalities).

Secondly, psychological-economic parameters of economic agent's activity are identified by the method of laboratory experiment, which is based on a simulation model of strategic interaction (software-experimental platform of learning of strategic economic behavior).

Modern technologies of modeling economic behavior and forecasting socio-economic changes are built on a separate functioning of economic-mathematical and cognitive technologies. The proposed project technical solution is based on using the algorithm of economic-psychological modeling that has no analogues to date (based on patent search and analysis of international practice).

This algorithm allows to record simultaneously psychometric and cognitive data of economic agents, to apply the data on the mechanisms of functioning of the economic system and to carry out the formalization of mathematical language derived patterns and trends.

Pilot studies on the basis of the proposed complex programming model (contained in the publications of the working group) showed that the use of this algorithm increases the level of understanding of economic processes and the ability to make economic decisions under uncertainty and different institutional constraints. Econometric foundation is a modified Cobb-Douglas model, formalizing the effects of supply, demand, and the mathematical apparatus of fuzzy automata of Krylov, model of training group of K. Lewin. Methodological basis is the subject-activity approach (S.L. Rubinstein, A.V. Brushlinskiy) and behavioral economics (D. Kahneman, A. Tversky, E. Brendshtatter, M. Altman, A.N. Neverov).

For a student the project looks like a game situational model of the economy in which he/she can select one of four functional roles of the state, firm, household or bank (financial institution). Today the project is designed for the simultaneous participation of 12 to 50 concurrent users, but in case of revision the range of participantscan be extended. The model implements the ability to create new products (model of innovation activity), changing economic conditions (institutional design), fixing psychometric indicators (definition of individual abilities and capacities in different terms of activities), etc.

Thirdly, obtained under laboratory experiment data are verified by comparing with the real economic processes (verification of experimental model), as well as through the construction of multi-agent model of strategic economic behavior. To the basis of this model it is planned to put the principle of diffusion of subjectivity of A.N. Neverov and multi-agent modeling method based on recurrent neural networks (V.L. Makarov, A.R. Bakhtizin, Sh. Ogibayashi).

Fourthly, the construction of the model of interaction of economic agents with different psychological typesis done. It is suggested to do this using the method for structural modeling. Modeling of motion of activity, independence and degree of freedom from one economic agent to another is built on the theory of fuzzy probabilistic automata (M.L. Tsetlin, V.I. Varshavsky, A.A. Lyapunov, D.A. Pospelov, V.I. Krinsky, V.Y. Krylov, V.I. Finaev, O.D. Glod and others).

This work based on methods of economic-psychological modeling and economic-psychological experiment, will let to highlight and prove experimentally the basic psychological laws and patterns of economic behavior; identify and describe types, shapes and forms of strategic economic behavior.

An algorithm of economic-psychological modeling (supported by Bronze medals of Sixth and Seventh Saratov Salon of inventions, innovations and investments in 2011 and 2012)is developed and tested. On the basis of this algorithm an experimental economic-psychological model of a market economyis developed based on MS Excel.It became the basis for a series of laboratory experiments (32 sessions), in which data about the adoption and implementation of economic strategies by economic agents in different conditions (individual decision-making, decision-making in groups of two or three members)was collected. The data for 31 psychometric methods on a sample of 708 respondentswas collected and processed.

The concept of pilot study of innovation activityis formed, in this pilot study data obtained by 45 methodswas collected and processed. Sample size is 104 respondents. According to the study of psychology of innovation activity, the personality characteristics that distinguish highly successful respondents from low-productive (level of subjective economic well-being, understanding, intellect, sensitivity and external locus of control)were identified. The professionally important qualities of innovation activity (daydreaming, common sense, inductive verbal thinking)were identified. It is determined that the impact of innovation activity is defined by these qualities by 15%.

The problem of differentiation of economic and social subjects by the type of their orientation to the net effect of activityis put on a conceptual level and tested in pilot empirical studies.

Conclusions. An interdisciplinary subject approach to the analysis of the evolution of socio-economic systemsis developed, that allowed formulating the concept of the noosphere stage of evolution. Accumulated background allowed to generate technical specification for the construction of an experimental platform of software of strategic study of economic behavior, to form the contours of economic-psychological models of innovation activity and behavioral factors of innovation activity in Russia, to go to the research program of economic agents adaptability and are the basis for a comprehensive study on the output directed on the construction of a model of strategic economic behavior.

Psycho-economic aspects of organizational activities

Teacher's burnout in the actual socio-economic context of the Republic of Moldova

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Theoretical and methodological relevance. The current reforms initiated in the education sector of the Republic of Moldova are called to provide quality education for learners and raise the competitiveness of national education institutions. As any reforms they bring along uncertainty, anxiety and stress among those concerned. Higher demands on teachers may result in additional work-related strain and burnout unless adequate resources are provided to counteract the problem.

The topic of job burnout continues to gain popularity since the concept was introduced for the first time by Cristina Maslach (Maslach, 1982), although the term as such was initially used by Freudenberger (1974) to describe a state of physical fatigue and behavioral rigidity observed among volunteers working in free clinics for drug addicted.

Nowadays burnout became a well-established concept due to the structural model and a measurement instrument proposed by Maslach (1982). Burnout as a phenomenon is characterized by emotional exhaustion, depersonalization and reduced personal accomplishments. It usually occurs among professionals working in human services and intensely involved in other people problems. There is an impressive corpus of research on burnout among social workers, doctors, nurses, teachers etc.

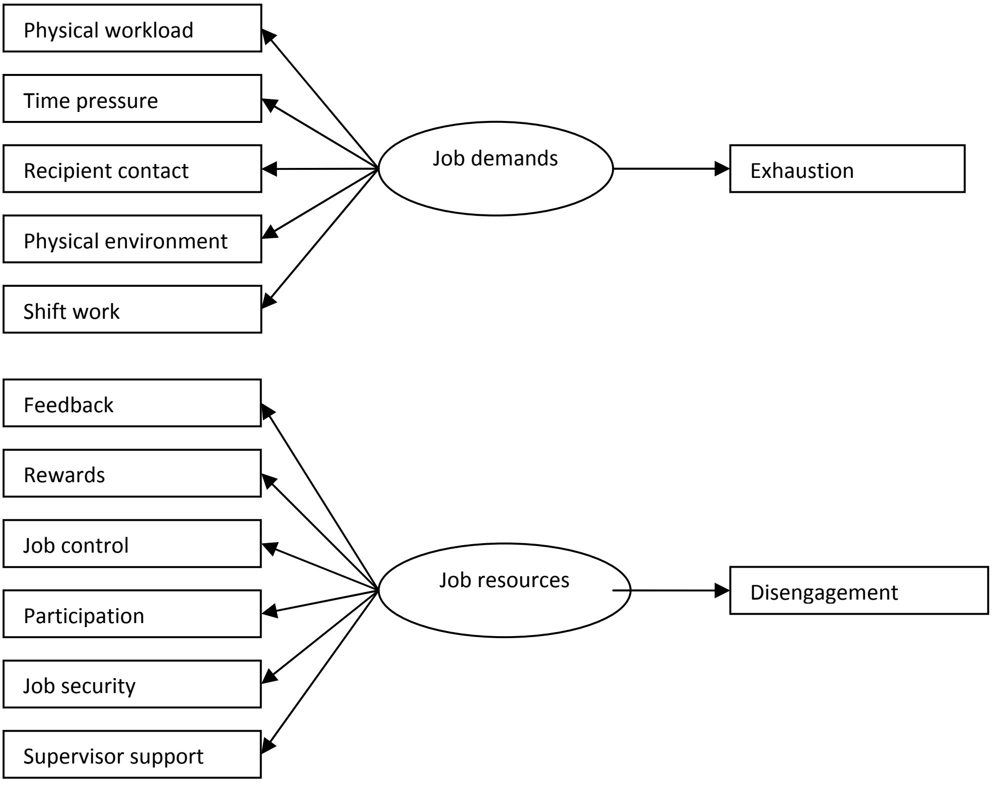

Figure 1. Job Demands – Resources Model (Demerouti et al., 2001)

According to Maslach (1982) emotional exhaustion refers to the feeling of being drained out by the emotional demands of one's work. Depersonalization is defined as a detached and cynical response to the service recipients. Finally, reduced personal accomplishment refers to a diminished sense of personal effectiveness in performing the job related tasks.

At the turn of the new millennium alternative models of burnout were proposed by researches. One of widely accepted model proposed by Demerouti, Schaufeli, Nachreiner and Bakker (Demerouti et al., 2001) represents burnout as a misfit between job demands and job resources. According to authors burnout is viewed as an antipode of work engagement. Engaged professionals manifest high level of energy and dedication to work while burnout is an erosion of engagement occurring under a persistent imbalance of job demands and resources. The increase in job demands (i.e. work overload, time pressure, more service recipients, higher requirements) entails the need for additional resources (more personnel, trainings, equipment, supplies, space etc.) to prevent the emotional exhaustion and disengagement viewed as core dimensions of burnout. In the Job demands-resources model the job demands correlates positively with exhaustion, while lack of work resources results in disengagement (see figure 1).

The model focuses exclusively on external resources (organizational and social aspects of job) as „...there is no general agreement about which internal resources (professional's cognitive features and action patterns) can be considered stable and which can be changed by adequate job design" (Demerouti et al., 2001).

Objective. The present study aims to investigate the weight of job demands against job resources in teacher's work under the actual social and economic conditions in the Republic of Moldova.

Method and organization of the study. There is a general agreement that teachers are among the highest ranked professionals exposed to the risk of burnout (Friedman, 1991).

In an independent study carried on earlier we surveyed 155 Moldavian teachers on the incidence of job burnout using OLdenburg Burnout Inventory (OLBI) (Demeroity, Mosterd & Bakker, 2010). The instrument measures two core dimensions of job burnout – exhaustion and disengagement.

The obtained results indicated that 48.4 % of surveyed teachers manifest high level of burnout on the aggregated scale. Taken separately per subscales the symptoms of high exhaustion were reported by 51.0 % of teachers, while symptoms of disengagement by 42.6 %.

Building on the JD-R Model outlined above we developed a questionnaire and conducted a structured interview with 45 teachers from the capital and rural schools. The questionnaire comprises 18 questions aimed to outline the job aspects that can be categorized as job resources and job demands.

Teachers were asked to indicate job aspects that they perceive as detrimental to their professional well-being and causing them such negative feelings as anxiety, disappointment, frustration, stress etc. At the same time a number of questions were addressed to teachers in order to identify what supports them most when faced with difficulties in their job.

The responses were grouped into two major categories as job resources on one hand and job demands on another. The further purpose was to compare the two categories and estimate approximately to what extend they balance each other or outweigh one another.

Results. For more convenience the results were summarized and presented in the table below (table 1). Factors indicated by over 60 % of respondents were taken into consideration and included in the table, with the exception of three factors (support from colleagues, school administration and the psychological and social services) mentioned by just 10 – 15 % of respondents. By doing so we draw attention that factors, generally accepted as having a strong protective effect, are virtually missing in the current educational context.

Conclusions:

1. The job demands significantly outweigh the job resources thus exposing teachers to a high risk of burnout.

2. Under the ongoing reforms in educational system where teachers are expected "to do more with less" much attention should be given by policy makers to factors with protective effect against burnout.

3. There is a strong need to strengthen the educational institutions capacity in generating more job resources so that employees may cope with professional challenges.

4. A priority should be given to strengthening the school psychological service that can play an important role in improving the psycho-emotional climate in organization, contribute to a more productive relationship with school administration, parents, community etc.

Job demands	Respondents (%)	Job resources	Respondents (%)
Low social status	95	Children willing to learn	70
The ignorance of authorities, school administration and parents	85	The teaching profession as such	65
Low salaries	90	Colleagues support	10
Too much paperwork, formalities irrelevant to didactic activities (about 30% of the total workload)	70	School administration support	10
Lack of didactic and methodological guidelines, support materials, supplies	65	Support from the psychological and social support services (reference system).	15 (mostly from private schools)
Excessive number of students in a class (30-35)	75		
Excessive number of academic hours per one didactic norm	70		
New requirements imposed every year without adequate methodological support	70		
No clear criteria (instruments) for teaching evaluation, the evaluation of professional performance is very subjective.	85		
No opportunities for professional grows (exchange programs, training programs)	70		

Table 1. Aspects of teacher's work grouped as job demands and job resources

Training program: gender stereotypes in organizations

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Theoretical and methodological relevance. The training program consists of information-notional, diagnostic, and corrective-developing components. Such structure of training programs was worked out by L.M. Karamushka and researchers of Laboratory of Organizational Psychology in G.S. Kostyuk Institute of Psychology. Diagnostic and corrective-developing components are implemented simultaneously in the process of separate training tasks fulfilment. Special attention is given to such issues as gender stereotypes and gender peculiarities of management.

Objectives – to form understanding about gender aspects of organizations' activity, develop positive attitude toward them, form understanding of gender stereotypes in organizations, and develop skills of overcoming gender stereotypes in organizations.

Results. Information-notional component describes four theoretical approaches to analysis of gender issues in organizations introduced by R.J. Ely, E.G. Foldy, and M.A. Scully (2003) in "Reader in gender, work and organization" taking into account female leadership and management peculiarities of female-managers according to each of four theoretical approaches. Gender stereotypes were shown in the context of difficulties for self-realization among female-managers.

Diagnostic and corrective-developing components included the following practical tasks.

Task 1 "Positive self" (Vopel, 2003). Objective – formation of positive self-image, enhancement of self-acceptance level. Instruction: During 5 minutes a participant talks only about his/her achievements both personal and professional. If he/she stops somebody from a group can help. It is important to support, not letting stop. Discussion questions: 1) What does meaning self-acceptance have for you? 2) In what way understanding of your positive treats and achievements can help in personal and professional development? 3) What your personality traits help you to achieve personal and professional success? 4) Are these personality traits traditionally feminine or masculine?

Task 2 "Market of traits" (Tkalych, 2006), task is modified by author. Objective – development of positive evaluation of different personality traits, development of ability to determine further self-development and self-perfection. Materials: paper of 2 colors (e.g. green and red). Instruction: On green sheets of paper write those traits which help you to achieve goals, on red – those which prevent you from achieving goals. Choose a partner and exchange traits in pair. Repeat in 3 pairs. Questions for discussion: 1) What traits did you acquire? 2)

How successful was exchange? 3) Are you satisfied with final result? 4) Sheets of paper of what color do you have the most? Why?

Task 3 "Structure barriers" (Kletsina, 2002). Objective – to teach participants how to reason their professional significance overcoming structure barriers in organizations. Instruction: Play in pairs the following 3 situations with further group discussion.

Situation 1. During job interview employer tells female-applicant that she is refused for the vacancy because position of head of the department should be occupied by a male. Employer thinks that a young female aged about 25 not married even with good education and work experience cannot cope with managerial work. Besides that employer is afraid that she can get married and take maternity leave what is economically unprofitable for organization.

Situation 2. Executive tells a female-employee that she cannot occupy the vacancy of his deputy because she will not cope with obligations as females are not able to think logically and being self-restraint. Besides that he thinks that this vacancy requires more time to be devoted to work what will damage family life for a woman.

Situation 3. Executive refuses to pay for qualification courses for a female-employee and is going to pay for such courses for male-employee.

In all 3 situations participants of the training program respond to the challenge on the basis of their work experience, qualification level, previous professional achievements and desire to have positive outcome in the situations. A woman tries diplomatically to change prejudice of executive (employer). This task requires creative and extraordinary thinking.

Discussion questions: 1) How typical/untypical were these situations in describing personnel decisions to your opinion? 2) What gender stereotypes were revealed in speech and behavior of executive (employer) and female-employee? 3) Who did you feel sympathy to during playing these situations? 4) Did perception of these situations reveal your gender stereotypes?

Task 4 "Professional situations analysis". Objective – to develop skills of systematic analysis of organizations' activity gender peculiarities. Instruction: In pairs discuss professional situation which happened with you or you know about. Discussion of situation includes evaluation of traditionally masculine practices, norms, values, ways of work fulfilment compared to traditionally female ones. What recommendations can you give to a person in such situation? What can help to come out of the situation with benefits?

Task 5 "Brainstorm and work in small groups". Name as many gender stereotypes in organizations as possible. Choose one out of all named stereotypes and play in in your group in front of all training participants with further group discussion.

Task 6 "Price of stereotype" (Kletsina, 2002). Objective – to reveal consequences of gender myth regarding priority spheres of male and female self-realization. Instruction: in small groups write down as much as possible losses and benefits for males and females out of traditional gender stereotype that males are supplier and females are family keepers with further group discussion.

Task 7 "Male and female professions" (Kletsina, 2002). Objective – to reveal stereotypes regarding career orientations of males and females. Instruction: Do you think that there are traditionally male and traditionally female professions? If so in small groups discuss examples (about 7) and draw pictures. Further group discussion and comparison.

Task 8 Diagnostic method "Are you able to become a manager?"

*Task 9 Brainstorm "How is it possible to enhance your managerial abilities?"*Objective – understanding of managerial skills perfection.

Task 10 Psycho-drawing "Map of achievements" (Tkalych, 2006), task is modified by author. Objectives –to understand personal and professional self-realization spheres, to determine achievements, to see new possibilities of overcoming obstacles, to distinguish important resources for further development. Materials: sheets of paper, color pencils. Instruction: Draw a map of your achievements past, present, and future in the spheres of career, maternity, interpersonal relations, attractive appearance and add several more spheres. Your achievements and successes draw as destination points where you have already been or where you want to go. Draw also in-between successes. Invent and write titles for achievements. Draw streets and roads which you take to your achievements. Will they be short or long? What obstacles will you need to overcome? What can help you? Discussion questions: 1) What feelings do you have to your map? 2) Where are the most important successes and achievements? 3) Where you can meet danger? 4) What resources do you have for achievements? 5) What resources do you have for overcoming obstacles?

Training program is ended with group reflection of what new was learned and how relevant it is for future life.

Conclusions. Thistraining program was successfully implemented in groups of students at Zaporizhzhya National University, Dnipropetrovsk National O. Gonchar University and Alfred Nobel University of Dnipropetrovsk. It is worth mentioning that it can be also implemented in groups of working professionals who are willing to enhance work productivity by removing gender stereotypes obstacles.

Influence of personal values on evaluation of organizational culture of university

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Theoretical and methodological relevance of the study. Organizational culture is one of the important components influencing the process of development of an organization as its internal plan and external image. In addition, organizational culture is now seen as a powerful strategic tool, originally aimed at discovery and development of intellectual and creative potential. Methodological framework of our analysis was Schein's concept of organizational culture.

Organizational culture can be described as follows: a system of material and spiritual values, ideas, standards of behavior, moods, characters, attitudes and ways of doing business, shared by members of the organization and determining the "personality" of the company and reflecting its perception of oneself and environment.

If we turn to organizational culture of a university, it should be noted that it is a form of cultural expression of society: it is created and operates under the same laws as any other social culture. But different students have different attitudes to university and can be split into several categories considering the university as: (1) a disciplinary educational space (school); (2) a temporary place of residence; (3) a center of self-realization; (4) a home.

When choosing a company, either a college or business it is important to organization's values to match values of a person, or at least not to contradict them. Value orientations determine our life's purpose, moral values – our relationships with other people. Together they form essential aspects of inner world of an individual.

Objective. The main objective of our study was to identify the relationship between terminaland instrumental values of students and their evaluation of current and preferred organizational culture of the university.

Method and organization of the study. The sample included students of the Master's program of the Faculty of International Finance at Financial University under the Government of the Russian Federation, aged from 21 to 24 years. The total number of respondents – 53 people. We chose the Master's program students because they are more mature people, compared to undergraduate students and their choice of university was more conscious.

To assess the individual's value orientations, we used M. Rokeach test, which is currently the most common measurement of value orientations and is based on the direct ranking of values.

To assess the organizational culture, we used Organizational culture assessment instrument (OCAI) by K. Cameron and R. Quinn. The purpose of this diagnostic tool is to identify existing organizational culture and the culture to which members of the organization intend to come in the future (preferred). It is based on two scales, reflecting a continuum of performance criteria of organization: stability and continuity vs. discontinuity and flexibility, as well as internal vs. external orientation. Finally, we havefour main types of culture: clan, adhocracy, market, bureaucratic (hierarchy).

Results. Firstly, let's stop on the results of the values that define the purpose of life. The most popular value is Family security: most respondents put it on the first place. It is followed by Love and Happiness. It should be noted that values such as Helping others, National security and Equality are the last line of the rating.

Next, let's consider what instrumental values or personality traits are preferred by respondents. The most popular instrumental value of the respondents proved to be Ability to love after it follows Self-control, Honesty and Responsibility. Such instrumental value as Diligence for the students was on the last place of rating. Generosity and Accuracy also have little importance to respondents.

To determine the relationship between value orientations and perception of the organizational culture of the university we employed correlation analysis (Spearmen, $p < 0.05$). When describing the correlations it should be noted that the lower the rank of value, the higher significance of it.

Higher valuation of organizational culture such as a clan associated with a greater significance of such values as Help others (– 0.60) and less importance of Achievement of goal (0.64). Similar relationships were found when considering the correlation of value orientations and desire to see features of the clan culture in future. The difference lies in the fact that the desire to see an organization with a clan culture is also connected with the higher significance of Pleasure (– 0.54).

Higher valuation of organizational culture such as adhocracy now is associated with higher importance of Pleasure (– 0.6). Desire to see more features of adhocracy in future correlates with lower importance of Equality (0.57).

Higher valuation of current culture such as market is related to greater importance of Love (– 0.77) and less importance of Achievement of goal (0.53). Preference of higher features of market culture in future correlates with less significance of Pleasure (0.66) and higher importance of Public recognition (– 0.54).

A higher score in hierarchy culture is associated with higher importance of Achievement goals (– 0.78) and lower importance of Love (0.68) and Pleasure (0.59). esire to see it in future is associated with higher importance of Inner harmony (– 0.57).

Evaluation of culture such as clan does not give significant correlations with instrumental values. However, higher values on this scale in future associated with a higher value to the Diligence (– 0.66).

Higher valuation of culture such as adhocracy is associated with lower importance of Intelligence (0.55). Significant correlations between the values and preferences of the culture in future were not found.

Higher valuation of culture such as market is associated with less significance of Courage (0.55). For future significant correlations were not found.

The higher score in hierarchy culture is associated with a lower Ability to love (0.65) and higher importance of Courage (– 0.52) and Intelligence (– 0.54). The desire to see more features of hierarchy culture in future is associated with higher importance of Broad-mindedness (– 0.52).

Conclusion. Considering rating of terminal values, it was found that the most significant for the respondents are the values associated with their own well-being and welfare of the family. Altruistic values associated with well-being of other people and the state as a whole ranks last. When considering the instrumental values, that is, those personal qualities that are most important – the first line is the Ability to love, and it is quite natural because of the age of the respondents. Also there are such professional qualities as Honesty, Responsibility and Self-control.

Correlation analysis showed an association between the importance of certain values for the respondent and the way he/she evaluates the organizational culture of the institution. This is due to the fact that having certain value orientations a person pays attention to specific features of an organization and perhaps ignores others.

Comparative study of social and psychological peculiarities of Italian and Russian managers

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Theoretical and methodological relevance. Comparative cross-cultural studies are crucially important for modern business. Culture, as a factor determining management methods, is much more important than formal key institutes (André van Hoorn, 2014). H. Triandis (2005) proves that the Italian culture belongs to collectivist ones, as well as the Russian culture (Pishchik V.I., 2006). However, are the personal characteristics of Italian and Russian managers also similar? Managers are creative and adaptive, however, the combination of creative and adaptive behavior varies depending on the region and the country, and also within one and the same country (Frank Bradley, Yuhui Gao, Carlos M.P. Sousa, 2013).

Objective. The aim of our research is to study social and psychological characteristics of the mentality of Italian and Russian managers.

Method and organization of the study. The object of the research was formed by 160 managers of two companies producing automobile tyres, 72 of which were Italian managers, and 88 – Russians, aged between 21 and 50 years old.

The methods used in the research included the method of "Revealing value basis of the social identity" (Stefanenko T.G., 2006), which determines the degree of similarity between the value component of self-characteristics, of the characteristics attributed to close communication partners and authorities in general. The method of the Mentality type assessment (Pishchik V.I., 2013) refers the respondents to the traditional, transitional, innovative and post-innovative types of mentality. Another method employed was that of "Culture and Value Differential" (Soldatova G.U., 1998) determining value orientations of the group towards authorities, changes, risk, as well as towards each other. Finally, the method of "Communication styles" (Manning J., Ris B., 2003) reveal the dominance of emotional, bossy, reflective and supportive styles.

Results. The results of the research showed the value basis of social identity. The Italian managers demonstrated such qualities as: kindness and self-analysis, adequate self-assessment, adequate reaction to people's behaviour, cautiousness, prudence, leadership, hard work, persistence in following morality principles and wealth orientation (Table 1).

Metrics	**%**
Kindness, self-analysis	13
Adequate self-assessment	13
Cautiousness, prudence	13
Leadership, dominance	13
Hard work	13
Persistence in following morality principles	16
Wealth orientation	19

Table 1. Values of Italian managers

Managers of Italian companies are often very open, show their interest in work and, at the same time, frequently dominate. People surrounding them can be characterized as hardworking and able to assess themselves adequately. Also, the majority consider authorities and management to be well structured, discreet and adequate in their reaction to the behavior of people around.

The managers of the Russian company can be characterized as reserved, good at self-control, kind, able to assess themselves objectively, open and wealth oriented (Table 2).

Metrics	%
Reserved, self-control	20
Kindness, self-analysis	17
Adequate self-assessment	24
Leadership, dominance	17
Openness	24
Wealth orientation	16

Table 2. Values of Russian managers

Managers of Russian companies consider their behavior to be discreet and open; people surrounding them are hard-working, able to assess themselves adequately. The authorities are characterized as cunning, shrewd in planning their activities, and able to position themselves as dominant figures.

Further the research revealed types of mentality typical of the Italian and Russian managers. The results illustrate that the mentality of the managers of the Italian company is based on the values of the horizontal collectivism, which implies maintaining traditions and honest, friendly relationships between people (Table 3).

Type of mentality	%
Traditional	61
Innovative	27
Transitional	9
Post-innovative	3

Table 3. Italian managers' mentality types

In contrast to the managers of the Italian company, the Russian managers revealed mentality based on the values of vertical individualism implying more open relationships, adequate life position, rationality, orientation to personal achievements (Table 4).

Type of mentality	%
Traditional	33
Innovative	40
Transitional	15
Post-innovative	12

Table 4. Russian managers' mentality types

Using the method of“Culture and Value Differential” enabled us to conclude that Italian companies demonstrate group solidarity, mutual assistance, and loyalty to traditions, cautiousness, kindness towards each other, as well as warm attitude and openness. They also show respect to authorities, law-abidance and compliance in terms of achievements (Table 5).

Values	%
Mutual assistance	16
Transitions	13
Cautiousness	13
Kind-heartedness	14
Openness	15
Respecting authorities	13
Law-abidance	16

Table 5. Culture and Value Differential of Italian Managers

In contrast to the managers of the Italian company, the Russian managers reveal aggression, competitiveness towards each other, loyalty to traditions in general, lack of trust and self-will in their attitude to authorities. At the same time, they demonstrated law-abidance, cautiousness and future prospects orientation (Table 6).

Values	%
Aggression	17
Self-will	16
Future orientation	14
Traditions	15
Law-abidance	10
Distrusting authorities	17
Cautiousness	11

Table 6. Culture and Value Differential of Russian managers

The results of using the final method with the Russian and Italian companies demonstrated that the communication styles of both groups of managers are fairly similar. The managers of the Russian company are competitive, authoritarian, sociable, brave, helpful, able to control themselves, serious, open, possessing a good sense of humor, seeking attention and rejecting conventions (Table 7).

Values	%
Competitive	20
Authoritarian	11
Sociable	21
Brave	20
Helpful	11
Exercising self- control	12
Serious	18
Open	15
With a sense of humor	19
Seeking attention	12
Rejecting conventions	11

Table 7. Russian managers' communication style

As mentioned above, the managers of these both companies have similar communication styles. The managers of the Italian company reveal competitiveness, obedience, decisiveness, sociability, ability to take risks, bravery, self-control, seriousness, order, openness, a good sense of humor, friendliness, need for attention, prudence and discreetness (Table 8).

Values	%
Competitive	18
Obedient	11
Decisive	18
Sociable	20
Able to take risks	17
Brave	19
Exercising self- control	18
Serious	15
Orderly	13
Open	18
With a sense of humor	17
Friendly	16
Seeking attention	18
Prudent	17
Discreet	12

Table 8. Italian managers' communication style

The research results prove that although the mentalities of the Russian and Italian managers show similarities in self-assessment and openness, there are quite a few differences. The Italian managers consider themselves to be better-off, as well as good leaders, dominant and hard-working ones, with the difference weight of $t = 3.74$, $p < 0.5$. The peculiarities of relationships with other people shown by the managers of both companies are characterised by adequate assessment of self and people around. They are considered to be hard-working and open.

Also the research revealed considerable lack of unanimity in the respondents' attitude towards authorities. The Italian managers show discreetness and more self-control in their assessment of authorities. The participants consider the latter adequate in their reaction to people's behavior. Also, the authorities are characterized as leaders dominating the whole country, although their initiatives are often inefficient. The difference weight is $t = 1.40$, $p < 0.5$.

The Russians demonstrates much less trust to authorities. The latter are described as cunning, dexterous, working for their own good cautiously and prudently. However, the Russian mentality is still characterized by paternalism, i.e. expecting guidance and protection from the tsar, president and boss. All this also forms the basis of the Russian faith in authority.

The Italians demonstrate traditional mentality based on the values of the horizontal collectivism, which implies maintaining traditional relationships between people, more honest and friendly. In Russian companies the mentality is based mainly on the values of the vertical individualism, implying more open relationships, adequate life position and orientation to self-achievements.

Conclusions. The given research allowed us to reveal that the mentalities of the managers of the Italian and Russian companies show plenty of similarities in self-assessment and relationships with other people, demonstrating, at the same time, noticeable differences in their attitudes to authorities and professional development under certain conditions. The comparative analysis enables us to conclude that the managers' mentalities are fairly similar with a number of concrete differences, which are crucial to take into account to ensure effective company development.

Non-financial motivation strategies to employees of banking financial sector

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Theoretical and methodological relevance. The work activity is special for personal and professional development of each individual. During the work a person meets his aspirations, realizes his ideals, complements and enriches his personality. At the basis of the career choice, are: aspirations, ideals, interests, skills, etc. Thus, while one may opt for a particular job, because he thinks that through it he could realize his aspirations, other person chooses another job to get a better pay, or to satisfy the need for affiliation, or simply, choose a work at random, without knowing much about what he is going to do.

In any market economy, organizations are characterized by often conflicting and irreversible changes of priorities and by pressures for achieving better financial results. There are no areas of activity that may be considered immune to the requirements imposed by the current economic environment.

Objectives. Based on the premise that developing assertive communication skills and conflict resistance contributes to increased satisfaction and motivation to work, through this paper we aimed to analyze the implications of assertive communication on non-financial motivation, job satisfaction and efficient resolution of conflict situations between employees and customers.

Results. As customer interaction involves mostly shares of influence, persuasion and transmission of information, in which may arise various conflict situations, lack of effective communication skills with different categories of customers may affect employee's motivation and satisfaction. Our argument is that an employee who knows how to apply some assertive communication techniques will be able to resolve conflict situations more effectively. Respectively, customers will be happier and the employee will be satisfied by having to interact with them (the result of this interaction being a source of motivation and job satisfaction). And vice versa, an employee satisfied with the results of his work (customer satisfaction) will be more motivated in the future, treating any other customer interaction as a success potential; based on previous interactions by applying some assertive communication techniques, managed to effectively resolve disputes with clients.

In conducting the research, we propose several objectives: to elucidate sources of motivation and satisfaction in the organizational context; highlighting the psychological factors that influence and promote employee – client interaction and communication; development and deployment of an intervention program to optimize assertive communication skills to employees in the banking financial institutions. In the explanatory model, we propose to analyze theoretically and empirically, the implications and interference between these three phenomena: communication – motivation – satisfaction at work.

"Motivation" is that set of dynamic and energetic factors that determine a certain behavior for a person. Experts note that these internal forces supporting individual behaviors can be both innate (primary: food, air) or acquired (secondary: need support, power), as well as aware or unaware. The motivations are the elements, formal or informal, economic or moral-spiritual, that the owners and managers administer to their employees in order to meet the needs of individuals and groups, to make them to contribute to the activities and goals of the organization through their attitudes, behaviors, efforts and decisions. Primary internal energies that determine motivation are simple: primary or basic needs (food, sleep and shelter), the need for security, the need for recognition and belonging to the group. These energies can be called even internal processes or psychological factors that influence motivation in organizational context. Internal psychological energies are self-esteem, self-assertion and self-overcoming. External energies are given by the manager-employee connection. These are characterized by a dynamism which both sides can and must take advantage of.

Conclusion. Organizations have always been interested in their employees' performances and the ways in which they can be improved so as to meet both individual as well as organizational objectives. The employer – employee system works perfectly when both parties' interests are identified and solved, and human resource management tries to identify the ways that could determine the satisfaction of the organization and the employees' needs at the same time and to the same extent.

Psychological peculiarities of national economic policy

Ethnic self-determination as a factor of personal economic activity

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Theoretical and methodological relevance. Ethnicity may become an additional social capital in the competitive struggle for prestigious high-status and economic positions. In case ethnic groups are achievement-aimed, the lowering of ethnic differentiation in the spheres of interest takes place depending on the specific regional situation (Kuznetsov, 2002, p.183).

Thereby studying ethnic self-determination process is crucial for understanding one's economic activity. One part of this kind of research is studying cultural values, symbolic sphere of representations about one's ethnic group, different ethnic groups' representations about their country.

Objectives. The main purpose of this empirical research was to study the contents and dynamics of ethnic identification processes in the period of social transformations. We also studied the symbolic field of Moldovan society and its representations about the country as important components of ethnic and civil identity.

Method and organization of the study. In order to studygroup values in the limits of psychological universal "individualism-collectivism" we used the method developed by G. Soldatova "cultural and value differential". The universal values were measured by means of Shalom Schwarz method. The sample took 200 students aged 18 – 25 years, ethnic groups: Moldovans, Russians, Gagauz, Ukrainians, Bulgarians. The empirical data from 2013 was compared with the results of an analogical research from 2006.

Results. The research of cultural values dynamics within the framework of psychological universals "collectivism – individualism" showed the following results among the young Moldovans: persistent orientation towards their ethnic in-group, lowering of the value "openness to changes", direction toward values of weak social control (larger independence). The common semantic zone for all ethnic groups in this study is covered by the qualities of sociality, activeness and self-esteem. They are defined by the options on "collectivism – individualism" continuum. The groups of Bulgarians and Gagauz are the most collectivist. The groups of Russians and Ukrainians, which are close through axiological marks, follow them. The third group are Moldovans, who, on the one side, are the only ones (according to the sampling of 2013) oriented to weak social control, independence, and, on the other side, are less open to changes.

Thus, the empirical research revealed both some problematic zones of Moldovan ethno-cultural space and its potential, namely the positive self-identification of representatives of different ethnic groups, the value of communication, striving for independence. It should become one of the basic parts of programs targeted at intercultural relations optimization and formation of a collective image of a *common future*. A collective image of the future has a number of important functions: consolidating, sustaining a positive social identity, adaptation to new events and phenomena, to social changes. One more important characteristic of a collective image of the future is confidence in the group's ability to influence upon its future.

As to the study of symbolic sphere and social representations about the country, the results demonstrate insufficient knowledge of the country by all ethnic groups and absence of stimuli and channels to gain this knowledge. The images of Moldova and "motherland" are practically opposite: in the image of Moldova, the negative phenomena dominate, in the image of "motherland" – the positive moments (home and family). The image of the country barely includes cultural features, history and other objective characteristics. Since the research results show compressing of the image of motherland to a very narrow personal space, it is a witness of existing shortage in "we-forming" symbols. Predominance of the state symbols in all the groups and insignificance of other categories of symbols (for example, history and culture) appears to be a sign of disunity of symbolic field and lack of unified symbolic construct. Although, there is an important potential in developing a positive image of the country: a common matrix of the image of motherland, which in time and through a wise domestic policy may be applied to the image of the home country.

Conclusion. In general, the researchers point out the necessity of the state institutions to take into account results of these scientific investigations while elaborating programs of optimization of interethnic relations and civil identity formation.

Appraisal of Western and Russian capital in Ukrainians' mass consciousness

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Theoreticalandmethodologicalrelevance. Economic conditions, socio-economic status, and educational and family structures affect behaviour through their impact on people's aspirations, sense of efficacy, personal standards, and affective states and other self-regulatory influences rather than directly (Bandura, 2001).

Inatransitionalsocietyeconomic socialization is determined by two groups of factors: on the one hand, it's unconscious assimilation of the old society archetypes; on the other hand – a new subjective living space with its new aspirations, interests, and values (Dembytska, 2008).

Amongthefeaturesof thesubjectofeconomicsocializationV. Moskalenko (2008)specifiestheneedtoestablishsemanticsystem, theessenceofwhichisanideaofthevalue of economicresources.

Objectives. In terms of the politicized Ukrainian society an attitude towards economic capital as a resource for development and its impact on social and political processes is an essential element of mass consciousness. In particular, psychological meaning of how the citizens view the value of Western and Russian capital in modern Ukraine is importnat. The study shows the location and dynamics of appraisal of the Western and Russian capitals'role on the basis of twenty-year psycho-semantic monitoring the Ukrainians' mass consciousness.

Method and organization of the study. The study was empirically based on monitoring status and trends of Ukrainian citizens' political consciousness that has being carried out in Institute of Social and Political Psychology, NAPS of Ukraine, since 1994. Annually, 2000 respondents were interviewed in all regions of the country (in 2014 excepting the Crimea annexed by Russia and the occupied areas of Donbas), taking into account age, gender, ethnicity, socio-professional structure of adult population.

Versions of the psycho-semanticquestionnairehavebeingusedinthemonitoringaremodificationsofmethodologyproposedbytheRussianpsychologistV. Petrenko(1997).The questionnaires consist of some dozens of political content statements taken from mass-media of different ideological orientation. Respondents rated their agreement with the statements by three-point scale.

Since 2003 two statements containing assessment of the Western and Russian capitals' role in Ukraine have being included to the questionnaire. These are: «Proceeds of Western European and US investment is a necessary condition for Ukraine's recovery from the crisis» and «If Russian capital came in Ukraine, economy would be revived, and people would have jobs and wages, like in Russia». We presumed that economic considerations impact appraisal of the statements less than the respondents'political preferences; because of this the evaluations of both capitals would be mutually dependent and opposite.

Results. As a result of factor analysis of the obtained data, two leading factors differentiating mass political consciousness of Ukrainian citizens showed up. The first «reformist» factor reflects the respondents' attitudes towards social and economic reforms («reform – anti-reform views»). The second «Russian» one concerns Ukrainian-Russian problems: first of all, the status of the Ukrainian and Russian languages, as well as political orientation on Russia or the West, the assessment of the Soviet past («anti-Russian – pro-Russian views»).

According to our assumptions, appraisals of the statements on Western and Russian capital were actually opposed. Respondents who favored one of them, mostly negatively evaluated the role of the other capital, and vice versa. Dynamics of the appraisals was positive on Western capital (part of those who agreed with the content of the statements increased from 23.2 % in 2003 to 49.9 % in 2014) and negative on Russian one (decreased from 32.8 % to 15.8 %). It reflects the general trend of a gradual strengthening of the pro-Western attitudes in Ukrainian population's minds.

It was rather unexpected that in the period of 2003 – 2012 these statements as quantitative indicators were consistently found in a variety of factors. Appraisal of Western capital was a part of the "reformist" factor while assessment of Russian capital was inhered to the "Russian" one.

However, in 2013 and 2014 there was a fundamental change: these two statements united within the single «Russian» factor.

In 2013 this factor's content has changed. Within it the indicators of the society's European orientation began to prevail over the language problem. This was a period of escalating the problem of European choice provoked then by the authorities. The factor was mostly loaded by the statement «Ukraine is the European state and should go to Europe». The assessments of it positively correlated to Western capital and negatively to Russian one.

Psychological complicacy of the «Russian» factor has become clearer in 2014 – 2015 in terms of the Russian-Ukrainian war. The statement «The current Ukrainian government caused useless war in Donbas» was introduced to the questionnaire for the first time (as agreed to 30.8 % of respondents and disagreed to 45.8 %) and became the leading indicator. Its content was positively correlated with the appraisal of Russian capital, and negatively with the Western one.

To clarify the differences between the positions of citizens with different attitudes towards Western and Russian capital, according to 2014 data we have identified five groups of respondents based on their assessments of therelevant statements. "Pro-Western" group positively rated Western capital and negatively Russian one (there were 711). Respondents, who gave converse assessments, were included in "pro-Russian" group (110). Those who agreed with both statements, we called "appeasable" (91). Their opposites who denied both statements were named "inappeasable" (90). The "uncertain" group consisted of those respondents who were undecided on their choice (286).

Indicators of these groups were compared according to the statements which had the highest load on each of six factors identified through factor analysis (total contribution to the variance of 40.7 %). In five of the six cases, the most significant differences emerged between the «pro-Western» and «pro-Russian» respondents. «Pro-Russian» ones frequently blamed the current Ukrainian authorities in the outbreak of war with Russia and opposed economic reforms. While the «pro-Western» respondents actively defended the official status of Ukrainian language, supported current president and insisted on reforming (in all these cases $p \leq 0.01$).

In one case, the most opposing indicators were in the «appeasable» and «inappeasable» groups: the first willingly favored mass protests ($p \leq 0.01$). Their «appeasability» as well as «inappeasability» of the second group seems to be caused not so much by the content of assessments but by the general tendency to agree or disagree with the proposed opinions. Otherwise it is not clear why «appeasable» respondents want to protest, but «inappeasable» ones do not.

Conclusions. In terms of politicized Ukrainian society appraisal ofWestern and Russian capitals' role is significantly due to political preferences of citizens. People with pro-European orientation have more positive attitude to Western capital and more negative to Russian one. Opposite assessments are inherent to people of pro-Russian consciousness.

Ukrainian citizens assess the impact of Russian capital primarily as political – in the general context of Ukrainian-Russian relations. Instead, Western capital for a long time played largely economic role associated with the reforms. Recently, however, under the condition of Ukrainian-Russian military confrontation the political content in the evaluation of Western capital also began to dominate. It is obviously assessed as political and economic resource of opposition to Russian intervention.

Social representations paradigm for research in Economic Psychology

Social representations of the stock market in financial advisors, investors and media: a field study carried out in Europe and China

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Theoretical and methodological relevance. The contribution presents some results from the first empirical research program on "*Social representations of the stock market in financial advisors, investors and media*", which investigates this important phenomenon (from the interdisciplinary optic of the social psychology perspective, integrating mass, group and individual dimensions, and from financial and economic viewpoint) in two geo-cultural continents and contexts where the stock market has been differently anchored: Europe (including three different countries: Italy, UK and France with relatively well developed financial institutions) and Asia (China) a financial market with tremendous growth and development in the two past decades.

The majority of studies concerning stock market psychology are characterised by behavioural finance (see for example studies on biases in markets) or by experimental economics (implying the use of laboratory experiments to test propositions derived from economics and game theory). The literature produced in these research fields is usually entirely unrelated to social representations theory. Although some rare socio-psychological studies on the stock market refer to the theory of social representations – for example, Oberlechner (2004) investigated the social representations of decision makers involved in the stock market by using metaphor analysis, or Smith (1999, 2007), which drew a remarkable picture of how market behaviour is inherently more human than technical – they are not yet cross-cultural comprehensive field and media studies integrating qualitative and quantitative methods and carried out both on special target groups like professionals financial traders , investors and different media.

Methods and organization of the study. Our research program was specifically designed within the "modelling" paradigmatic approach (de Rosa, 2013, 2014) to the social representations theory (Moscovici, 1961/1976, 2000) in order to furnish a multi-theoretical and multi-constructs interpretation of socio-psychological reality related to economic and financial phenomena: in particular the social psychology of the stock market in the period of the global financial-economic crisis, based on the articulation of multiple constructs, including: shared knowledge, concepts, metaphors, beliefs, attitudes, social practices and communication.

This wide research program is articulated around diversified, but interrelated, lines of inquiry mainly concerned with *field research* and*media studies*.

This contribution will present and discuss a selection of results from both studies.

The ***field studies*** have been carried out in different geo-cultural continents and contexts (Europe and China) adopting several techniques, specifically designed in relation to the multiple constructs involved and the guiding hypotheses, coherently with the multi-method modelling approach (de Rosa, 1990, 2013). It has been conducted in the same period (January – May 2010), following the explosion of the global financial crisis in 2008, and with the same research design and techniques (translated into from Italian into English and French, and from English into Chinese, each time controlled with back translations to the original source).

These field studies seek to model the social psychology of the stock market in special target groups (financial advisors and investors through financial advisors and autonomous online investors). They investigate the relations between individual socio-demographic profiles, the financial profile of each target group, a set of psychological dimensions (including time perspective, risk propensity, risk tolerance, trust, perceived influence of critical events in the media), assumed as mediational variables, and the social representations of the stock market (with their implicit metaphors). These last are assumed to be simultaneously shaped by and to lead financial practices, also regarding the financial crisis in the double temporal perspective (before and after).

Overall, 803 participants (431 European subjects and 372 Chinese subjects) were studied; in this contribution we will present a selection of results based on the "associative network" (de Rosa, 2002) used to explore the content, structure and polarity of social representations of the stimulus word "stock market" in relation to three main dimensions among the many under scrutiny ("Trust", "Time Perspective" and "Risk Perception"). The data were processed by means of multi-step analysis strategies, including the descriptive and comparative analyses, factor analysis, analysis of variance and lexical correspondence analysis.

Results. The results show evidence of both cultural sharing and differences between target groups and countries involved in the financial world. In fact they illustrate that:

- from one side the "risk" is the top associated-word shared by the investors from all the four countries with the highest frequency, representing the most predominant characteristic of the stock market worldwide;

- from the other side the main distinct representations guiding the financial practices of three target groups of investors, show different influences of the mediational variables: time perspective, trust in the various heterogeneous agents and risk dimension in the various countries. European participants focus on international financial institutions more, while Chinese participants rely more on national government. Both French and Chinese participants show future and present oriented, however, Italian investors are inclining to past experiences. Additionally, both Italian and Chinese investors are prone to high-risky investment, but UK and French investors behave in a prudent way.

The ***media studies*** focus on research investigating the role of the *traditional media* (generalist and specialized press) and *new media* (social networks) in elaborating, disseminating, and transforming social representations of the stock market in Europe and China, which will largely consist of comparison of the results from analysis of Chinese (*China Daily* – generalist – and *China Securities Journal* – specialized) and European journals.

Both media studies conduct quantitative and qualitative analysis by applying the Alceste software to the information collected using a grid of analysis for the structure and content of media organized into five sections: general information about the publication (type of journal, qualification and political orientation of the author, thematic area, title of the article, date, editorial place, presence on the home page); frequencies of the keyword "stock market"; related metaphors and conceptual links with other stimuli (chance, gambling, past, competition, security, norms, future, profit, fortune, need for consultancy, stock exchange, destiny, present, risk, saving); social representations of finance and economy; trust/distrust towards *heterogeneous agents*(networks of promoters, online banks, local banks, national banks, international banks, European Bank (ECB), Federal Reserve (Fed), World Bank, national ministry of the economy, national government, European Council of Economic Ministers, national regulatory authority, European Bank for Reconstruction & Development (EBRD), European Investment Bank (EIB), G7, G8, G20); the temporal and geographic perspectives.

The results will be discussed also in relation to the alternative account to the representation of economics and finance based on theories and statistical models of economic behaviours that emerged from the preliminary results of our research program.

Conclusions. Based on media analysis, this shows that social representations split between "*good*" real and productive economics versus "*bad*" speculative and virtual finance (de Rosa, Bocci, Bulgarella, 2011).

Building Social Representations of the stock market through metaphors: a media analysis of journals from Europe and China.

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Theoretical and methodological relevance. This research program is specifically designed within the paradigmatic framework of Social Representations Theory (Moscovici, 1961/1976), which provides an integrated and unifying view of complex social phenomena related to the financial market, and in particular to the stock market from an integrated mass, group and individual optic, in order to furnish a broad socio-dynamic interpretation of socio-psychological reality related to economic and finance.

In recent years, metaphorical conceptualizations of the market have attracted a great interest by researchers (McCloskey, 1985; van Bavel and Gaskel, 2004; Oberlechner et al. 2004). It is not random for the participants to use the metaphors to describe social objects, as metaphors are based on the symbolic dimensions of language, and are shared among participants with common images, visualizing shared social representations. Every metaphor proposed conveys a specific implication for the very nature of the stock market, reflecting the rules that the market has, the goals that the market purchases, and what kind of roles the participants play in an indirect way.

Based on the integration/differentiation of multi-theoretical constructs and multi-methodological research designs, the "*modelling approach*" to social representations, devoting attention also to the imaginary and iconic dimensions (de Rosa, 1990, 2013, 2014) is particularly driven by the awareness that "too often the adoption of multi-methodological research designs is simply based on a sort of cumulative model consisting of summing different techniques".

Objectives. The study includes multi-level analysis involving both qualitative and quantitative approaches, in order to investigate the role of different types of media in elaborating, disseminating, and transforming the social representations of finance and of the stock market through metaphors.

Hypotheses:

1) Given the contextual background of the global financial crisis at the time of the data collection, we expect a split between: *good* "real" economy", anchored in the productivity of real people and their work and *bad* "virtual" finance, characterized by insubstantial financial products.

2) We expect multiple metaphors of the stock market, guiding different representations according to the different geo-cultural contexts.

Method and organization of the study driven by the modelling approach research design. Using an online grid coding system, we selected 1345 articles with the keywords "stock market" and "financial crisis" from generalist and specialised e-journals anchored in various geo-cultural contexts in Europe and Asia, during the period September 2008 – May 2010.

Countries	Generalist Journals Articles	Specialized Journals Articles
Italy	LA REPUBBLICA (97)	Il SOLE 24 ORE (248)
UK	THE TIMES(115)	THE ECONOMIST (141)
France	LE MONDE(84)	LESECHOS (41) LATRIBUNE (48)
China	CHINA DAILY(450)	CHINA SECURITIES JOURNAL (121)

Table 1.The sample

We have first calculated the frequency of the statements related to social representations of finance and the stock market through metaphors. A further qualitative analysis has been conducted by the software Alceste to extract classes with the descending hierarchical classification method.

Results.

Metaphors detected from Italian Journals.

"Accusation of finance" and multiple "metaphors" ("bubble" or "toxic" products in the stock market) are dominating aspects of social representations of finance in the Italian articles.

While the generalist newspaper *La Repubblica* blames the virtual finance through the "bubble" metaphor: *"The result was a chain reaction: a bubble in property values, a mortgage bubble, a bubble in the stock markets, a bond bubble, a credit bubble…"*, the specialised journal *Il Sole24Ore* defends finance: *"we consider the merger with Italian Borsa a great success…"* speaking about a "fairy tale", where the Italian and English stock exchanges are personified like in the story of Cinderella and the prince.

Referring to our hypothesis the *bad virtual finance* is expressed by *La Repubblica* highlighting the consequences on the real economy: *"What will be the next bank discharged on the shoulders of the American taxpayer?"* and, as it emerged from the descending hierarchical classification: *"with this financial crisis there would be negative reflections on negative real economy"* (2nd class u.c.e. 254 9).

"Living being" is the leading metaphor of the stock market in both Italian journals, highlighting elements like: health/illness-sickness, weak, recovery; but also and emotions: fear, panic, mood, sentiment: *"The entire financial system suffered a heart attack and was placed in intensive care"*.

Both the journals emphasize also the metaphor of "*game*": *"European stocks were down in games since the morning"*.

Metaphors detected from UK Journals.

While both UK journals recognize finance as "under accusation": *"The recent crisis was not a generic failure of markets but a specific failure of finance"* and emphasize metaphors like *"financial earthquake"* the generalist newspaper *The Times* concentrates on the representations as "action/reaction to the financial crisis": *"To prevent a vicious spiral of collapsing output and prices, policymakers rescued the banks, slashed interest rates and ran up huge budget deficits"* and specialised *journal The Economist* represents finance more as "deregulation": *"It is the Anglo-Saxon model of deregulated and liberalised finance that has lost its mystique"*.

The emerged social representation is negative, renewing the image of a bad virtual finance.

Both journals share the metaphors of stock market as "living being" and "running race", but *The* Times favours the first ("*bear market*") while *The Economist* favours the second ("*rally*").

Metaphors detected from French Journals.

The French journals share different aspects of the social representations of finance: "*defence*" *"the authorities are certainly showing more flexibility than in the past and some central banks have already implemented very aggressive response to the crisis"* and "deregulation": *"consist mainly of complex credit derivatives traded OTC on deregulated markets"*.

Thegeneralist newspaper *Le Monde* focus its attention on "virtualization": *"The abundance of cheap money generated by the credit bubble had allowed too many companies to raise excessive amounts of capital to fund operations wobbly"* while the specialized journals emphasizes metaphors like "*game*" and "*machine*".

Descending hierarchical classification applied to the articles from *Le Monde* contributes to confirm the hypothesis of the "bad virtual finance": financial bubble perceived as "threats" (2^{nd} class u.c.e. 544 26).

Results from Alceste applied to the specialized journals given the evidence of the "*machine*" metaphor (1^{st} class chi square 10.97), both in the "specific dictionary" and in the text, in connection with the re-regulation *"to restart the machine"* (u.c.e. 489 15).

Concerning the social representations of stock market, the different specialised and generalist journals share the metaphors of "*running race*" *"the Paris market has accelerated its rise"* and "*living being*".

Metaphors detected from Chinese Journals.

The Chinese Journals highlight the "action/reaction to the crisis" as social representations of finance: *"By constantly improving the financial system as well as strengthening the effective regulation of the financial market"*.

While representations of finance as "accusation" and "virtualization" are significant in both journals: *"I would say a lot of stock market bubbles were fermented by these precipitated junk stocks"*. The metaphor of "*bubble*" also appear in descending hierarchical classification applied to the articles of the *China Securities* specialised Journal: *"many bubbles in the stock market are produced by junk fermentation"* (1st class u.c.e. 97 12) referring to the diffusion of the bad virtual finance.

"*Living being*" and "*Ocean*" are the prevailing metaphors of stock market in the generalist *China Daily*.

By contrast, in *Chinese Securities* "*war*" is the dominant metaphors of the stock market, followed by "*living being*". From Alceste results we can detect the keyword "*war*" (chi square 10. 76) also present in the "specific dictionary" and in some sentences: *"prepare for the war of stock index futures"; "retreat and organize counterattack"* (3rdclass 27 40).

Conclusions. In conclusion, we have found the confirmation of the hypothesis that negative connotation of finance as "virtual" is diffused in both European and Chinese media, especially in the Italian journals where we can see the influence of "*bad virtual finance*" on "real economy".

The metaphor of stock market shared among all the journals is "*living being*", reflecting an holistic view linking social representations of stock market and finance ("*sickness*" and expected towards a "*recovery*") and implying the irrational market sentiments such as: "*fear*", "*confident*" and "*panic*".

If "*living being*"is accompanied by the "*game*" metaphor in both Italian journals, "*running race*" and "*machine*" appear respectively in British and French journals, implying differentiated focus on competition/ re-regulation of the stock market.

The leading metaphor "*war*" in Chinese specialised journal illustrates the aspect of social representations of finance as the action and reaction with the background of global crisis and fierce competition in the rapid developing Chinese market.

Psychology of poverty

Psychological factors of professional and economic uncertainty of people psychologically inclined to poverty

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Theoretical and methodological relevance. Professional self-realization, as a rule, does not have spontaneous character; it is formed in the common life perspective, supported by some personal organization and favorable influence of environment. Display of socio-psychologicalfactors of successful professional self-realization is able to provide high personal effectiveness, constructive social activity, and ability to be incentive to overcome economic deprivation. On this basis, it seems important to analyze psychological factors that make the process of professional development of people psychologically inclinedto povertyimpossible.

Objective. The goal of the study is to determine the psychological factors of professional and economic uncertainty of people psychologically inclinedto poverty.

Method and organization of the study. For achieving the goal, we have used the following tests: money belief and behaviour scale by A. Furnham; questionnaire "Career anchors" by E.Schein; satisfaction with life scale by E.Diener; questions from the World values survey (WVS) to assess the level of subjective happiness; questions thatdisplay economic representationsof an individual; questions intended to identify person's economic attitudes(economic self-dependence, economic paternalism); author's questionnaire "professional history of the family".

300 respondents20 – 60years oldtookpartin the research: 144 people aged from 20 to 30 years; 69 people aged from 31 to 40 years; 59 people aged from 41 to 50 years; 28 people aged from 51 to 60 years, including 120 men and 180 women.

Among the respondents – 120 students are from Borys Hrinchenko Kyiv University; 133 publicofficialswhoattended advanced trainingin Ministry of Education and Scienceof Ukraine and 47 students of Chernihiv Law College of the State Penitentiary Service of Ukraine.

Statistical methods of data processing included factor analysis and statistical test of significance of empirical data (data processing by methods of multivariate statistical was held in SPSS 14).

Results. Seven-factor structurewas received: financial anxiety, professional orientation on service, loyal professional orientation, focus on one's own business, professional and economic security and care, job stability – self-realization in a professional vocation, instrumental value of money –denialof instrumental value of money, financial self-presentation.

Actual processes of professional self-determinationmostly subordinateto phenomena of social and economic adaptation. No consideration by the subject of implicit models of self-realizationcomplicates person`s self-fulfillment. Being unable to cancel or stop the process, the subject bases on arsenal of defense mechanisms, which often makes it impossible to live life consciously and be responsible subject in it. The ability to be themselves and follow their own vocation requires considerable courage and maturity of a person.

Correlation procedure between indicated factors and attitudes to economic paternalism as well as attitudes to economic self-dependenceallowed to mark out etiological determinants of economic and professional uncertaintyor to avoid them. Constructive professional and economic self-determination are harmony determined by high level of authenticity, responsibility and self-reflectionof a person.

The processesof selecting professional models of self-realizationand propensityto subjective poverty are interrelated and determinedby the same (for etiology) factors.

The phenomena of professional and economic self-determination subordinated deeper mental processes. Psyche is“perfectmaterial”,mirroringand testing reality, itorganizessolution of vital tasks accordingto regularity of individual`s development.

Analysis of these profiles of professional self-determination proves the following. There are no barriers to overcome developmentthatinclude such problems as separation, autonomy, integration, search for Self, gaining skills of mental self-reflectionetc. Problematization of economic and professional self-determination is a secondary plane on which deeper life person`s tasks is projecting.

In this context one of the main problems of individual`s self-fulfillment isunawareness of realchoices, factors of professionaland economic self-determination ofaperson. Deep psychological problem of poor people is conformity of their unconscious desires to real socio-economic status.

Conclusions. The processes of professional and economic self-determination subordinated deeper mental processes. Incomplete separation and autonomy, integration, search for Self, gaining skills of mental self-regulation and other needs included to psychological factors that lead and complicate these processes in financially unsecured people.

Pedagogical basis of economic consciousness development

Tendencies of labor market development as an important component of economic system and change of its requirements to vocational education within strengthening of state economic activity

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Theoretical and methodological relevance. Recently in the world the most significant are changes in the sphere of economic processes the essence of which is in strengthening of the state economic activity. The strengthening of the state economic activity and its role means an increase in the influence on the redistributive processes, which are carried out through the links of the financial system, where one of the most significant functions reflecting the growing influence of the state on the economy is a broad financing of social programs. In connection with the strengthening of the state economic activity in present world the state obtains a certain role in labor market development and employment of population – primary problems of the state policy in the field of labor market development and employment of population are creation of the maximum number of workplaces and their retention; increase of the number of effective workplaces, production of goods and services which would have a competitive character; assistance to the citizens in receiving access to available workplaces.

For performance of the priority problem of the state policy in the field oflabor market development and employment of population it is necessary to ensure constant employment of all willing to work according to their individual tendencies, education and abilities, providing identical starting chances for all participants, organization of mediation in job finding, consultation on the questions of employment, vocational training and retraining, informing workers and employers about the situation on the labor market etc.

Theoretical and methodological justification of the problem represents that it mediates a certain interest; in this case the need of improvement of interaction between labor market and vocational education taking into account change of requirements of labor market to this system of education within performance of a priority problem of the state in the development of labor market and employment of population.

Research **objective** – to reveal aspects of theoretical and methodological justification of the problem essence – to show tendencies of labor market development and change of its requirements to vocational education in conditionof state economic activity strengthening.

Results. Labor market assumes the functions of the main regulator of rational use and movement of labor force, identifies opportunities and conditions of population's employment, level of economic and social well-being in the society.

Labor market – economic environment, on which as a result of the competition between economic agents through the mechanism of supply and demand a certain volume of the employment and level of compensation is established; labor market has to be normally functioning, flexible, mobile, free.

Certain tendencies are traced in labor market:

- increasing demand for highly qualified specialists in information sphere;
- growth of need for the workers of so-called actual professions and specialties;
- increase of demand for highly skilled workers of traditional professions and specialists;
- decrease of the requirement in unskilled workers.

Today labor market also dictates its conditions, affecting change of the requirements to vocational education, assuming forecasting the demand for labor and offers of services:

- constant monitoring of labor market on the basis of quantitative and qualitative indicators of social and economic situation;
- improving of the quality of training of highly skilled workers and specialists in the establishments of vocational education, and also in the multi-level integrated establishments of professional vocational education;
- development of the state-public management system of training of highly skilled workers and specialists;
- emergence of new professions and specialties.

Wherein for performance of the above-mentioned conditions it is necessary:

- assistance in maintaining of the effective level of employment of able-bodied population;
- improving of the system of vocational training, retraining and professional development of unoccupied and working population;
- provision of the complex of professional orientation services to population;
- introduction of new technologies into practice of vocational guidance;
- information support for labor market;
- development of forms and methods of labor mobility regulation for workforce.

Today between labor market and vocational education there is a number of contradictions.

Vocational education – a type of education which is directed on the acquisition of knowledge, abilities and skills of certain level and volume by learners during mastering of basic professional educational programs what allows to conduct professional activities in a certain sphere and (or) to perform work on the concrete profession or specialties.

The modern vocational education is an integral part of economic system shaped largely by certain tendencies of the development of certain branches of the economy and requirements of labor market. Modern vocational education must be such an approach to training which would be directedon achievement of certain significant results, one of which is providing to learners opportunity to master the production process as a whole while receiving the first vocational training, including its planning, carrying out and control as well as corresponding interdependences.

On the basis of the above mentioned it is possible to come to the conclusion that labor market and vocational education should actively interact and main objectives of such interaction should be:

- high-quality practical training of highly skilled workers and specialists,conforming to the requirements of modern economy;
- jointforecast formation of the labor market requirements;
- creation of modern, high-tech material - technical base for training of workers and specialists;
- financing of vocational educational establishments;
- employment of vocational education establishments' graduates.

For the realization of the main objectives within interaction of labor market and system of vocational training special significance should be attached to increasing flexibility of vocational education system in terms of its openness to new requirements.

Conclusions. As the result of theoretical analysis of the problem certain tendencies of labor market state today are shown; conditions of labor market influencing changes in the requirements to vocational educationas well as necessary conditions for their performance are distinguished; requirements to modern vocational education are described; main objectives of active interactionbetween labor market and vocational education are determined.

It is possible to conclude that analysis of the theoretical problem is shown thoroughly. The presented materials can be used by scientists, economists, graduate students, students, and those who are interested in questions of labor market and system of vocational education as an acquainting material.

The motivation of learning foreign language abroad: cross-cultural peculiarities

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Theoretical and methodological relevance of the study. Currently good knowledge of the English language is a crucial resource for adults. Empirical research, the results of which will be given later, was carried out when one of the authors of the article in question was taking CELTA (the Certificate of English Language Teaching for Adults). The Communicative approach is the main one CELTA is based on. The country residents of which have a good command of two or more languages is not only competitive on the international arena but also has a wide access to foreign technological resources. It should not come amiss to mention that knowledge of a foreign language facilitates understanding of social and cultural features of English speaking countries. The author of the article aims to investigate what kind of motivation, internal or external, makes students from Spain or Ethiopia leave their native countries and go abroad to study English as a second foreign language.

Objective. The article in question is aimed at investigating the motivation of foreign students to study English as a second foreign language.

Method and organization of the study. Sample group: 25 foreign students, 12 Spain residents, 13 Ethiopia residents. Aged from 32 to 50, average age is 40.1. Sex ratio: 13 females and 12 males. All respondents came to Washington to study English. Employment and making money are the prime objectives for 20 respondents. The research was carried out in English and was based on a questionnaire consisting of 16 questions. The questionnaire was based on data about reasons for studying English. The students were supposed to give one of six possible answers to each question. From 1 – absolutely agree, 6 – completely disagree. The questions 1 – 8 describe external reasons for studying English, the scale of external motivation reflects central case for all questions, whereas internal reasons are given in questions 9 – 16 and central case is the scale of internal motivation.

Results. The results gained after questioning the respondents were processed with the help of STATISTICA 7.0 program. The results witness the fact that the values fluctuate from 1.8 to 3.0 consequently they are in the area of high importance for respondents. As for the internal motivation the values also range from 4.4 to 5.4. After analyzing statements about external reasons for studying English we come to conclusion that the point “A good command of the foreign language will be beneficial for my future employment” is more important than “My close friends advised me to take up studying foreign language”. As far as the internal motivation is concerned the point "I study foreign language because I like to communicate with foreigners" is more important than "I would like to master several foreign languages".

The authors have also compared male and female reasons for studying foreign language. Males have higher rates in the points "Knowledge of foreign language will help me to sustain good relations with people all over the world", "The process of studying foreign language is itself very useful", "I would like to read original foreign literature".

The authors also compared students from Spain and Euthiopia. The difference could be found in the point "The knowledge of foreign language makes my relatives respect me more", which is more important for students from Euthiopia. Thus students from Spain care more about the result of the studies but not about relatives' opinion.

Conclusion. The results of the research have shown that students are driven by both internal and external motivation in learning English language. The rates of external motivation turned out to be higher than those of the internal one. The majority of students consider motivation as an important instrument in their job seeking process and further career growth. This can be explained by the fact that the students came to the US from countries with unstable economic situation, thus the motives of lower level (making money) dominate those of higher level as self-respect and personal fulfillment. The authors tend to hope that the process of mastering English will provide students with opportunities for both personal and professional growth.

Entrepreneurship psychology

Studying motivational types and entrepreneurial skills of employees and its role in professional activity

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Theoretical and methodological relevance. Currently the question of competent management is very important for leadership of any organization, each manager tries to optimize its work, making it more effective and achieving the highest successful results. In addition, it's very important to motivate people to work for the organizational success and, of course, to achieve their personal success. Personal interest in their effective work is one of the important factors of successful activity. The level of the working mood, the atmosphere in the team and the final result depend on it. Human resource, skilled and trained workers are the general richness of organization. It requires a strong motivation of employees to work effectively and efficiently. Moreover, personal needs, knowledge, skills and employees' characteristics should be considered.

In many researches, motivation is defined as a strong individual need to success in different kinds of activities (D. McClelland, Dzh. Atkinson). Motivation is also defined as a complex of factors that determine behavior (K. Madsen, P. Yang), as a process of motives' formation (E.P. Ilyin), as a process of mental regulation of specific activities (M. Sh. Magomed-Eminov) and as a process of encouraging yourself and others to work for achieving personal and organizational goals (M. Meskon).

Objective. The purpose of this paper is to study motivational types and entrepreneurial skills of employees of production enterprises and its role in professional activity.

Methods and organization of study. The research was conducted at production enterprises among 268 employees, men and women, age from 25 to 60. The peculiarities of employees' motivation and motivational types were studied. The main entrepreneurial skills of employees were also studied. We used the following methods: 1) method of motivation to achieve success and method of motivation to avoid failures diagnostic by T. Ehlers; 2) General Enterprising Tendency Test.

Results. First of all, we studied employees' motivation and its two tendencies – motive to achieve success and motive to avoid failure. It was found that workers performing production tasks at the same time may have high motivation to achieve success and high motivation to avoid failure in their work. Therefore four motivational types – characteristic of people in the performance of work, were identified.

Depending on representation of this two motives four motivational types of employees were designated: 1) focused on success – employees with a high level of motivation to achieve success (above average) and low level of motivation of avoiding failure (below average), 2) focused on failure – employees with low level of motivation to achieve success and high motivation to avoid failure, 3) properly motivated – employees with high motivation for success and high motivation for avoidance, 4) unmotivated – employees with low motivation to success and low motivation to avoidance.

It was found that four motivational types are represented among workers, but motivational type *focused on success* prevails (28 %) among respondents. Such people, as a rule, try to achieve their goals and to prove their superiority and professionalism. This people are confidentin themselves and their professional competence. Slightly less (26.5 %) of the workers belong to motivational type *properly motivated.* On the one hand they are focused to success in their work, try to achieve their goals, but on the other hand, they are workers who have fear of possible defeat and try every possible way to avoid trouble in their professional activities. It was also found that 26.1 % among employees belong of motivational type *focused on failure.* Usually these people are characterized by desire to avoid criticism and punishment, the main objective and specific primary tasks can retreat to the background, and sometimes become unimportant for them. However, it was found that 19 % of the respondents belong of*unmotivated* type and are characterized as workers, who have both motivational trends below average.

In addition, the representation of employees' motivational types among those, who have entrepreneurial skills, and those employees who does not havesuch skills were studied. The study identified five general entrepreneurial characteristics that are important components of successful work: need for achievement,need for independence, creative inclinations, ability to go for a reasonable risk, commitment and determination. After the analysis of the results the average value of all indicators of entrepreneurial skills was determined – 28.52.

Depending on representation of entrepreneurial skills two groups of employees were designated: 1) businessmen – workers, who have high level of entrepreneurial skills(above average); 2) not businessmen – workers, who have low level of entrepreneurial skills (below average).

The study showed that 48.9 % of respondents have high level of entrepreneurial skills and are characterized byperseverance, needed to achieve goals, commitment. In addition, 51.1 % of respondents do not have those characteristics.

Statistically significant differences between the motivational types of employees of production enterprises by level of representation of their entrepreneurial skills by one-way analysis of variance ANOVAwas found.

Significant differences between employees of the motivational type *focused on success* and employees of other motivational types by their entrepreneurial characteristics ($p < 0,05$) was found. The study found that among employees of the type *focused on success*the level of entrepreneurial skills representation is statistically higher than among employees of *unmotivated* type (I – J= 4,54721), among employees *focused on failure* (I – J= 5,62368), among employees of the *properly motivated*type (I – J= 3,27298).

In addition, it was found that there are no statistically significant differences between employees of three other motivational types by the level of representation these characteristics. One-way ANOVA results shows that employees of motivational type *focused on success* havemore expression of determination, desire to achieve their goals, perseverance in action. Focused on success these employees are characterized by features such as ability to go for a reasonable risk, creative abilities, inclinations, the ability to move away from the stereotyped attitudes, ability to solve problems outside the box.

Conclusions. Analyzing the research results, we can conclude thatthe majority of employees have high level of focus on success.Although, many of the employees are focused on avoidance of punishment andfailure in the task. Employees, who have higher motivation to success, are characterized by the qualities and characteristics that are necessary for effective professional activity. Such characteristics as entrepreneurial skills are much more represented among employees focused on success.

Psychology of consumer behavior

Objective and subjective factors in decisions about debt repayment

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Theoretical and methodological relevance of the study. Studying the role objective and subjective factors play in taking decisions on debt repayment is of scientific and practical relevance. Scientific relevance is connected with the deficit of scientific works devoted to investigation of debt behaviour from the standpoint of psychology. Most studies focus on the identification of socio-demographic characteristics of borrowers and debtors, aims and sizes of loans, as well credit-scoring models used by financial institutions (for example, 2). Practical relevance of our research is determined by the need to understand psychological mechanisms that are the driving force behind the decisions people take about debt repayment.

Methodological framework of our analysis is the prospective theory by D. Kahneman and A. Tversky. Decision about the order of debt repayment should be based on objective factors, such as the amount due and the annual interest rate. If the amount of money available for covering the debts is not sufficient to pay off all loans at once, then the loan with the largest interest rate is the first to be settled up. Thus, the amount of funds available for covering the debts should not influence the decision about paying off the loans. However, literature review and the results of our previous study suggest quite the opposite.

Objective. The main objective of the study is to reveal the role of objective economic and subjective psychological factors in decisions about multiple debt repayment.

Method and organization of the study. The sample included 152 participants, aged from 16 to 67 (Mean = 21, Stand. Dev. = 6.2); among them 93 were females and 54 males; in other cases sex was not mentioned. The respondents were undergraduate students as well as adults with higher education, specializing in Economics, Technics and Humanities. All of them were provided with "Big 5" test to measure their main personality traits. To make an inquiry into the decision about the order of debt repayment we provided the respondents with two portfolios, each containing 6 credit cards. This experiment was adopted from M. Amar and co-authors' research described in the article "Winning the Battle but Losing the War: The Psychology of Debt Management" and adjusted to the loan amounts and annual percentage rates (APR) in the Russian Federation. The first portfolio: Debt 1 (the smallest debt with low APR): RUR 12,560, 20 %; Debt 2 (small debt with the lowest APR): RUR 39,800, 19 %; Debt 3:

RUR 61,620, 24 %; Debt 4: RUR 69,350, 21 %; Debt 5 (the largest debt with high APR): RUR 73,400, 28 %; Debt 6 (large debt with the highest APR): RUR 59,704, 30 %. To cover the debts, the respondent was alternately offered the sums of money, which were: (a) sufficient to settle up the smallest loan with low interest rate (RUR 15,000); (b) insufficient to pay off the smallest loan with low interest rate (RUR 10,000); (c) significantly larger than the smallest loan with low rate (RUR 70,000).

The second portfolio: Debt 1 (the smallest debt with low APR): RUR 11,450, 20 %; Debt 2 (small debt with the lowest APR): RUR 22,705, 19 %; Debt 3: RUR 38,620, 24 %; Debt 4: RUR 15,400, 21 %; Debt 5: RUR 94,720, 28 %; Debt 6 (the largest debt with the highest APR): RUR 155,800, 30 %. To cover the debts, the respondent was alternately offered the sums of money, which were: (a) sufficient to settle up the smallest loan with low interest rate (RUR 12,000); (b) insufficient to pay off the smallest loan with low interest rate (RUR 9,000); (c) sufficient to settle up the largest loan with the highest interest rate (RUR 160,000).

The first portfolio is more homogeneous, the difference between the largest and the smallest debt is RUR 60,840. The second portfolio has several small debts, which slightly differ from each other, and two significantly larger debts; the difference between the amounts owed is more than RUR 144,000.

Results. According to “Big 5” personality test our respondents can be characterized as emotionally unstable extroverts, organized, accommodating and inquisitive.

The optimal decision for the first portfolio regardless of the sum available is to pay down the highest debt with a high interest rate (Debt 5). However, this strategy was followed by only 15 participants (out of 152) when the available sums were RUR 15,000 and RUR 70,000; and by 20 participants if the sum was RUR 10,000. The most popular strategies were settling up small debts and distributing money across all accounts.

In the second portfolio the situation is more obvious. The rational decision is to spend all available money (but not more than the amount owed) to pay down the largest debt with the highest interest rate (Debt 6). This rational strategy was followed by 24 participants (out of 152) if the sum was RUR 12,000; and by 55 and 56 respondents if sums were RUR 9,000 and RUR 160,000 accordingly.

To understand the connection between personality traits and the tendency to pay off a particular debt we employed correlational analysis. Significant correlations (Pearson, $p < 0.05$) are discussed below. The scale Neuroticism – Emotional Stability has a positive correlation with the smallest debtrepayment (0.20) and a negative correlation with the largest debt with the highest annual percentage rate repayment($r = -.30$). In other words, the more emotionally unstable the person is, the more money he/she puts on the smallest indebted account and the less on the largest account.

The scale Orderliness – has significant negative correlations with the amount spent on the smallest debt (– 0.20) and the amount spent on the debt with the lowest percentage rate (– 0.20) and a positive correlation with the amount spent to pay off the largest debt with a high annual percentage rate (0.30). To sum up, the more emotionally stable and organized respondents are, the more rational debt behavior they have.

Conclusion. Real-life debt behavior significantly deviates from the rational pattern and is strongly influenced by subjective psychological traits. Objective economic factors such as the annual percentage rate do not have much influence on decisions about debt repayment.

Intentionality in consumer behavior research: using phenomenology in consumer psychology

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Theoretical and methodological relevance. Not many but vocal researchers stated lately the importance of ascription of intentionality to the explanation of consumer choice. (Foxall, 2007, 2013; Churchill, Weltz, 1985). Phenomenology has been etymologically defined by Heidegger (1927/1962) as letting "that which shows itself be seen from itself in the very way in which it shows itself from itself" (Heidegger, 1927). Phenomenology is one key to interpret the fact that not only do we "know more than we can tell" with respect to our precomprehension of human phenomena (Polanyi 1966), but we are immersed in a world of experience in which the lived is always greater than the known (Merleau-Ponty 1945/ 1962)".

The phenomenological key concept of "intentionality" is usually defined as the directedness of the mind toward something other than itself (Menary, 2009) and it has been related to consumer psychology in Churchill &Wertz's meta-analysis "An introduction to phenomenological psychology for consumer research: historical, conceptual, and methodological foundations". Since consciousness is always consciousness of something, the outer and the inner world are bound together from the very start and here is where we find intentionality.

How much of the world would there be is another interesting story. A profoundly scientific but uncomfortably counter-intuitive text states that conscious awareness is an extremely narrow bandwidth simulation used to help to create a useful illusion of an "I" who sees all, knows all, and can explain all. (Tor Norretranders, 2010). Yet the mental processes actually driving our behavior are far vaster and process a rich tapestry of information around us that conscious awareness cannot comprehend without highly structuring it first. Intentionality offers a framework for expanding the comprehension while offering an adequate conception of consciousness(Husserl, 1913/1983). This should be fundamental for any research that attempts to address everyday life, including consumer's choice as well.

While a nonhuman thing has a "nature" or a kind of being that resides within itself (and thus the whole is often reducible to its parts), consciousness is always consciousness of something other than itself, and thus must be grasped holistically as a relationship of subject and object. Perceiving involves a perceiver relating to a perceived: What one sees is a function of how one is looking. The "what" (objective characteristic) and the "how" (subjective presence) are dynamically and dialectically related. It is this relational phenomenon, wherein consciousness and object together constitute one irreducible totality, which is meant by the term "intentionality." (Churchill, Weltz, 1985).

Phenomenological psychology recognizes the intentionality of all lived experiences, including perception, imagination, expectation, remembering, thinking, feeling, and social behavior. The concept of intentionality does not imply that these various modes of experience are lived through in a clear and explicit way; on the contrary, it emphasizes the vagueness of much of the individual's relations with his or her world. "The precise function of intentionality is to characterize consciousness as a primary and original phenomenon, from which the subject and object of traditional philosophy are only abstractions" (Levinas 1973, p. 48).

Objectives. Given the phenomenological view of human beings as not being apart from their relations with others and objects, it is to be expected that the phenomenological literature touches upon the consumption of goods and services.

How can consumer psychology benefit from the framework of phenomenology, with its guiding notion of intentionality? Perhaps more obviously than many areas of human science, consumer research focuses on people's relations with objects that are meaningful and appealing by virtue of their use, their beauty, and what people can "make of themselves" in concrete relations with these objects.

Results. Making the problem of consumer's choice, a problem of desire significance, we may use the descriptions of "having" provided Sartre, whose views come with some implications for consumer psychology. For Sartre (1943/1956), "desire expresses a man's relation to one or several objects in the world" (p. 7355). The fundamental intention of desire is to appropriate, in and through the possession of a certain product, some kind of being we lack. Thus a product becomes significant *not in itself*, with regard merely to its own merits, but rather with respect to its place within the world of the consumer or, more specifically, with respect to its role in enabling the consumer to appropriate the world of his or her desires. One desires a pair of skis not merely for themselves but to conquer the mountain, impress one's peers, participate in anecdotes around the fire, to be a skier with all that entails. Indeed, this may entail no isolated purchase, but a 'family' including gloves, goggles, poles, ski wear, lessons, and a room at the lodge. (Churchill, Weltz, 1985).

This holistic view of consumer's self, integrated in the connection between the product and its world is to be found in those ads that "set the product, by language and pictures, against the background of a world which resonates with a complex ensemble of desires" (Churchill, Weltz, 1985). Thus it is not the bottle of perfume, or the lipstick, but rather the possibility of becoming a chic, sensual, intriguing person in a glamorous world, that the ad holds out through this brand, which is merely promise of a certain experience. "The desire of a particular object is not the simple desire of this object; it is the desire to be united with the object in an internal relation, in the mode of constituting with it the unity 'possessor-possessed"' (Sartre 1943/1956, p. 751).

Intentionality comes to serve as a tool for advertisers who will try to sell the "desired life" to prospective consumers.Berger (1972) suggests that advertisements offer the promise of either the possession of a desirable object or the realization of a particular state of being, which he calls "the happiness of being envied" or, more simply, "glamour" (p. 132). Using intentionality in marketing strategy may lead to different designs, in order to make the target products mean something for the consciousness.

Conclusions. As a complex social reality, the consumer's world offers multiple directions for phenomenological research. While the mind and the outer world are one coherent unit, phenomenological research requires a constant mindfulness of its value orientation with all its social implications. In consumer psychology this would include the important, however difficult, task of reflectively examining the implications of addressing inner representations of things (intentionality) in the decision making process.