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THE DEVELOPMENT OF ECONOMIC BEHAVIOR OF A SPECIALIST: THE SEARCH FOR A PERCEPTION VECTOR

Within the framework of the mutual interest of China and Belarus in economic cooperation, the article discusses the importance of shaping the economic behavior of young specialists from the two countries. The essence is revealed, significant macro- and micro components of the economic behavior of a specialist are highlighted. A comparative analysis of the perception of satisfaction with the implementation of these components in the practical activities of specialists from the point of view of Chinese and Belarusian youth is also carried out, general vectors of problems are determined.

Key words: economic psychology; economic behavior; financial literacy; economic culture.

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РАЗВИТИЕ ЭКОНОМИЧЕСКОГО ПОВЕДЕНИЯ СПЕЦИАЛИСТА: ПОИСК ВЕКТОРА ВОСПРИЯТИЯ

В рамках взаимного интереса Китая и Беларуси к экономическому сотрудничеству в статье обсуждается вопрос важности формирования экономического поведения молодых специалистов двух стран. Раскрывается сущность, выделяются значимые макро- и микрокомпоненты экономического поведения специалиста. Также проводится сравнительный анализ восприятия удовлетворенности реализации этих компонентов в практической деятельности специалистов с точки зрения китайской и белорусской молодежи; определяются общие векторы проблем.

Ключевые слова: экономическая психология; экономическое поведение; финансовая грамотность; экономическая культура.

Introduction. Today there is no doubt that the economic aspects of solving various issues determine the rational way of life stability of modern society. Therefore, the understanding of the essence and features of the development of the economic behavior of a specialist, as shown in the studies of G. S. Becker, V. I. Verkhovin, I. V. Shcherbakov, allows us to develop measures to effectively regulate his activities in terms of achieving significant goals. At the same time, the problem of formation and further development of the economic behavior of a cooperative specialist is just beginning to acquire its scientific understanding. Accordingly, the concretization of the components of a specialist's economic education and the quality of their development are significant issues of modern economic psychology and determine the purpose of our article.

Main part. Let's define what is meant by economic behavior. V. I. Verkhovin believes that "economic behavior is a system of social actions, which, firstly, are associated with the use of economic values (resources) of different functions and purpose, and, secondly, are focused on making a profit (reward) from their circulation" [1, p. 120].

O. V. Vrublevsky notes that "economic behavior is aimed at subjective optimization when comparing available resources with possible benefits from their use. At the same time, benefits can be economic, that is, materially tangible (money, goods, etc.) and non-economic (psychological, social and etc.)" [2].

Yuan Ling believes that economic behavior is called commercial behavior, which is different from civil behavior and has independent characteristics. He defines economic behavior as follows: "It is a business operation conducted by a business entity for the purpose of making profits. Economic behavior has the commonness of civil behavior, but also has its own characteristics. In countries where civil and business are separated, civil law has general provisions and commercial law has special provisions. The characteristic of commercial behavior lies in its difference from general civil behavior, which is determined by the difference between commercial activities and general civil activities" [3, p. 94].

Peng Zhongyi, Zuo Gaoshan point out: "economic behavior refers to the behavior implemented by the subject of economic law to achieve a certain economic purpose. It mainly includes the behavior of economic management, the behavior of completing certain work, and the behavior of performing certain labor services" [4, p. 104—105].

A. A. Shabunova, G. V. Belekhova believe that in the process of economic behavior, people comparing costs and benefits solve a dual task: they pursue their interests and try to join the interests of others according to the “rules of the game” established by legislative acts and cultural norms [5]. And this largely determines the fact that researchers distinguish *economic consciousness and economic culture* in economic behavior.

L. A. Migranova and her like-minded people understand the economic behavior of the population as “a kind of rational choice from possible alternatives in order to minimize costs and obtain maximum benefits, used by the population as a mechanism for adapting to a changing external environment” [6, p. 117].

As for the components of economic culture in more detail, a number of researchers (A. V. Patsula, I. V. Sukhinin, A. A. Shabunova and others) believe that the structure of economic behavior has a complex integrative nature and is a set of interrelated subsystems, including cognitive, volitional, emotional, target, programmatic, institutional, information-instrumental, coordination-subordination, process, resultant and regulatory.

In the presented description of the constitutive characteristics of economic behavior, compiled from the standpoint of various researchers (in addition to the above, we also analyzed the works of I. V. Shcherbakov, E. S. Atyanin, E. L. Dorzhiev, I. V. Rozmarinsky and other scientists), it follows to pay attention to the fact that the common thing in economic behavior is the comparison of income and expenses and the performance of a number of social actions, systematized by motivational, cognitive and emotional activities at the expense of a person’s own resources.

In general, the structure of economic behavior is presented by researchers as complex and diverse complexes, however, we considered it important to distinguish three main directions of the layout of the components of economic behavior: motivational-volitional, cognitive, emotional-activity.

Analyzing the research O. I. Averin, S. M. Vdovin, V. M. Dobrosh-tan, V. Yu. Kalaeva, V. A. Morozova, we have identified two significant macro-components in economic culture that unite all three directions: financial literacy and economic culture (in Table 1 below, positions 1 and 2). Also, summarizing the research data of the presented authors, we singled out separately some significant microcomponents of economic behavior in the composition of macrocomponents (positions 3—8 in Table 1). Note that the selected components of economic behavior

(Table 1) do not claim to be a complete description of economic behavior, but are considered by us as key ones.

Table 1 — Components of economic behavior

Components of economic behavior	Description
1. Financial literacy <i>(significant macrocomponent)</i>	The totality of knowledge, skills and attitudes in the field of human of human finance, leading to improved well-being and improved quality of life
2. Economic culture macro-component <i>(significant macrocomponent)</i>	The system of values and motives of economic activity, the level and quality of economic knowledge, assessments and actions of a person, as well as the content of traditions and norms that regulate economic relations and behavior
3. Economic knowledge	Knowledge that allows you to navigate the cycle of goods and make rational decisions about the use of limited resources
4. Project activity skills	A set of actions aimed at solving a specific problem within the framework of a project, limited by the target setting, deadlines and results achieved
5. System analysis skills	A set of methods of scientific knowledge, which is a sequence of actions to establish structural relationships between variables or elements of the system under study
6. Economic assessment skills	Skills to determine the social utility of resources
7. Forecasting skills	The skill of making forecasts based on past and present data
8. Modeling skills	Skills of theoretical knowledge, consisting in the study of any phenomena, processes or systems by building and studying their models; using models to determine the behavior and characteristics of real systems

In search of a vector of perception of the significance of these components in the development of the economic behavior of specialists, we conducted an expert survey. The experts were 75 students and young professionals in Belarus studying social entrepreneurship and economic psychology (Belarusian State Pedagogical University, Belarusian State Economic University, December—January 2022—2023, n=73), as well as undergraduates studying in Belarus on the same universities from China and young professionals working in organizations in different provinces of the country (n=75). Further, focusing on the methods of a client-oriented approach, including those based on research L. Yu. Pomytkina,

S. G. Sapegina, A. P. Tatarinov, we compiled “perception maps” identified as significant components of economic behavior. Respondents evaluated them on a 10-point system from the position of “significance”, as well as from the position of “satisfaction” with the implementation of young specialists in practice. “Perception maps” are presented in the figures (Figure 1, Figure 2).

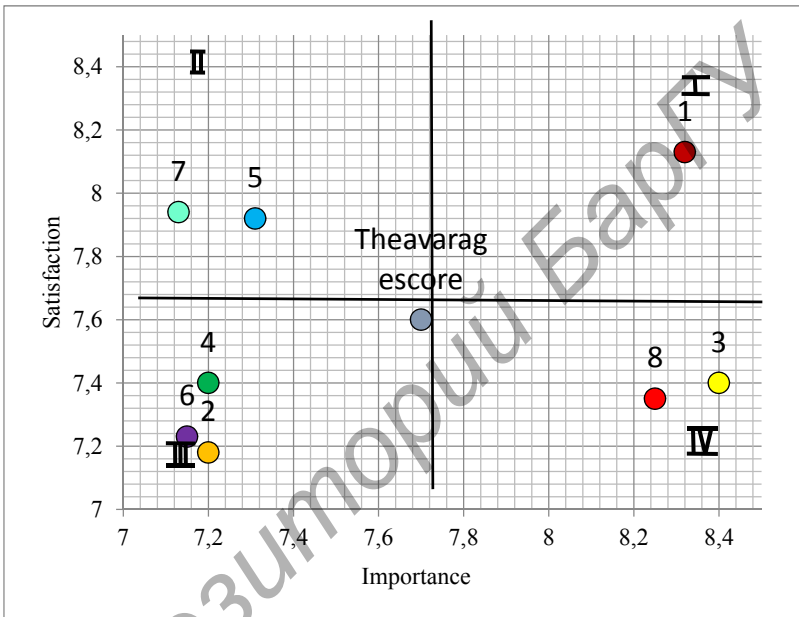


Figure 1 — “Perception map” based on the results of a survey of Chinese youth (the numbers correspond to the numbers in Table 1)

The characteristics of the quadrant I of “Perception maps” are perceived by the respondents as important, and in general, the respondents are satisfied with their implementation in practice. It should be noted that the so-called “qualitative position” in this study on the perception maps of both Chinese and Belarusian youth was occupied by the macrocomponent “Financial literacy” (Figures 1, 2; component 1).

It is interesting that such a microcomponent as “System analysis skills” (component 5) was considered by both Chinese and Belarusian

youth to be unimportant, but quite successfully manifested in the practical activities of specialists (Figures 1, 2; quadrant II).

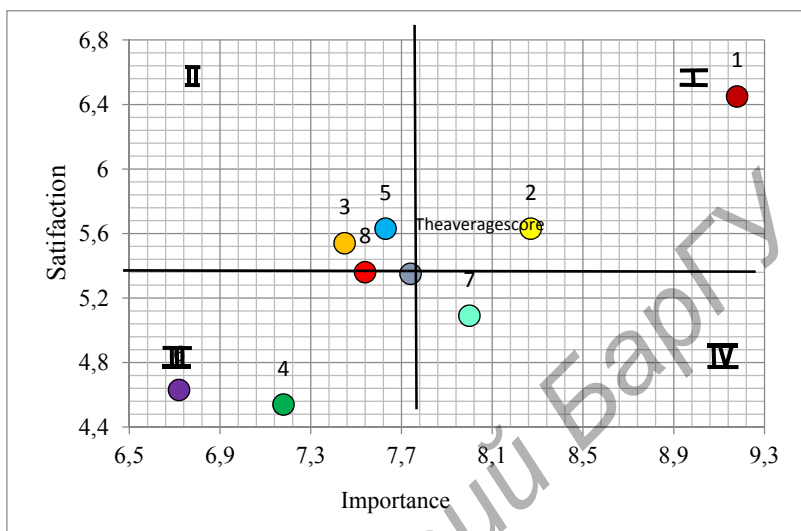


Figure 2 — “Perception map” based on the results of a survey of Belarusian youth

The microcomponents “Project activity skills” (4) and “Economic assessment skills” (6) were not taken into account by the respondents of both countries as important, and at the same time they spoke negatively about their implementation in practice (Figures 1, 2; quadrant III). The Chinese youth have the same attitude towards the development of economic culture (Figure 1; quadrant III, component 2).

The Belarusian youth also speaks quite positively about the manifestation of “Economic culture” in practice (Figure 2, quadrant I, component 2).

Respondents from China considered the “Forecasting skills” component unimportant, but quite successfully demonstrated in practice (Figure 1, quadrant II, component 7). However, such components as “Economic knowledge” (component 3) and “Modeling skills” (component 8), from the point of view of Chinese youth, turned out to be important, but poorly manifested in practice (Figure 1, quadrant IV).

Belarusian respondents believe that economic knowledge and modeling are unimportant in practice, but they manifest themselves well (Figure 2, quadrant II, components 3 and 8). But at the same time, they are critical of the development of forecasting skills in the economic sphere (Figure 2, quadrant IV, component 7).

Conclusion. Thus, researchers agree that the development of economic behavior of a specialist allows us to develop measures to effectively regulate his activities in terms of achieving significant goals. Matrix analysis of the survey results of Chinese and Belarusian youth revealed common and different “perception vectors” on this issue.

Of course, the results of the study cannot claim to be unambiguous in interpretation due to the small sample size. However, for the universities where the respondents study, the results obtained and the methodology used can serve as guidelines for the development of programs for young professionals, as well as become the basis for discussions and round tables. The proven methodology also helps to determine approximate vectors of perception of various problems.

In the future, it is important to specify the components of the economic behavior of a specialist (primarily in terms of the hierarchy in the system) and develop joint guidelines based on the experience of our countries in shaping the economic behavior of young people.

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