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Socio-Economic Dimensions of the Economic Culture of Financial and Credit Specialists

Given the established market-based economic mechanisms in Ukraine, each specialist irrespective of his/her professional focus is required to have critical thinking, deep understanding of current socio-economic processes; competencies for team work, quick taking of innovative decisions in the conditions of uncertainty, business management in a company belonging to any ownership category or industry, data collection, processing and analysis.

The system of higher economic education is affected by formational change and macro-social factors: increasing globalization processes; development of open poly-cultural national and socio-economic practices of societal actors; access to the global information space; deepening integration of the higher education system and its harmonization with European and global standards.

A distinctive feature of our days is the increasingly rapid development of the economic education, giving evidence of the stably growing demand for economic specialties. But issues related with modernization of the higher school have remained on the agenda. One of them is the economic education system still resting on the grounds that are to a certain extent contradictory. First and foremost, it refers to a formalized approach to the implementation of European values and achievements of education systems in the practice of domestic higher education establishments (HEEs) without due consideration for domestic cultural specifics. Second, poor experiences of cooperation with Western partners, which hampers education processes based on Eurointegration. The gap between professional qualification of specialists and market demands, weak links of Ukrainian HEEs with external social and professional environments, and the mismatch between the professional readiness of specialists and labor market demands are factors complicating significantly job placements of post-graduates and decreasing their competitiveness.

The socio-economic realities of this day require high level of the economic culture with future specialists. A challenge of today is a specialist of new type with high level of professional fairness and responsibility (before society, profession or organization), able to intellectual and social initiative, creative communication, social and professional mobility.

The article highlights theoretical, methodological and practical issues of the economic culture and its contribution to the economy humanization. Socio-pedagogical problems of shaping the economic culture in future economists in the context of the existing system of economic education are outlined. The notion "economic culture" is analyzed from different methodological perspectives, the main factors for modernization of the economic education system in a way to shape the economic culture of students are substantiated. The economic culture is interpreted as a characteristic of a certain life style and a regulator of the economic behavior of specialists working in socio-economic fields.

Key words: *economic culture, economic education, economic thinking, economic conscience, professional competencies, Eurointegration processes.*

Introduction. Analytical reviews of the socio-economic development program, research works and experiences in the professional training within the higher education system lead the conclusion

on the need for creating a radically new system of professional training [9; 14].

It can be legitimately asserted that the modern higher economic education system, with large pedagogical resources in possession, is able to

justify priority selection and determine vectors of development. The higher school, being open for new education tendencies, demonstrates the readiness for addressing practical and theoretical socio-pedagogical problems. A priority area in this respect is a harmonic mix of change in the education system and preservation of its cultural identity, with special emphasis on creative approaches to the development of personality-based potentials of each student.

The development of a human as a self-sufficient personality is reliant on his/her choice of own philosophy of life. The life creativity process of a young person, following his/her philosophy of "Self", needs to go beyond the organizational and content grounds of a set of professionally focused events in higher education establishments (HEEs) and implementation of the education process. An important factor in disclosing and showing each student's identity is the socio-cultural legacy and humanitarian gains of the society. The system of economic education through the humanitarian training needs to consider historical, cultural, spiritual and moral traditions of the Ukrainian people, which will be helpful in a comprehensive analysis of socio-economic processes. This matrix of the teaching and learning process can lay moral foundations for the worldview of a modern economist and emphasize the norms of professional ethics in the economist's activities. Universal human values, socio-cultural models and traditions help one realize and internalize the patterns of moral and ethical behavior and socio-economic activities.

Literature review. The problem of economic culture has been elaborated on from philosophic and socio-economic perspectives and addressed as an integral socio-economic and socio-cultural phenomenon. In works of Ukrainian researchers (I. Akhnovska [1], Ya. Izmailov and V. Osmiatchenko & Yu. Panura [5], H. Kovalchuk and V. Vnuchenko & A. Yevdokymov [7], P. Lepak [10], H. Lopatkyn [11], V. Moskalenko & O. Mishchenko [12], N. Mykhaliuk and L. Balash & H. Hrynyshyn [13], L. Tandy [17], T. Yefremenko [18], Zh. Zavalna [19], and others) this phenomenon is interpreted in the context of cultural and socio-economic developments in Ukraine. Research works devoted to shaping economic culture at individual level (I. Klymchuk [6], H. Kovtun [8]) deserve special attention. In fact, the economic culture is a means relating an individual with the economic system of the society. At the same time, being a kind of standard, it ensures interactions of all the society members, to find solutions for the nation's economic development. Our interpretation of the notion "economic culture" is relied on understanding of this phenomenon from philosophy of culture perspectives in way that the culture is an embodiment of the humanity's experiences accumulating talents, best behavioral patterns etc., hence, their learning is

an imperative for the existence and development of an individual and the humanity alike (V. Andrushchenko and V. Luhovyi et al. [3], I. Nadolnyi, V. Shynkaruk and others).

A theoretical and methodological review of scientific sources confirms that problems related with the humanistic focus of specialists have long been a research subject of V. Andrushchenko [3], I. Bekh, S. Honcharenko, Ye. Ivanchenko [4], Yu. Malovanyi, I. Ziaziun and others. The problem of building the professional education system requires a theoretical and methodological framework as the reference point in creating the practices of shaping the economic culture of an individual.

Results and discussions. A retrospective review gives us all the grounds to suggest that the leading tendency in the professional economic education is its focus on the harmonic development of an individual on the principles of the humanism, human freedom and the established value system of the humanity. The modern economic education system needs to be designed for shaping the economic culture of a future specialist as an integral social system, which essential components are economic values, economic consciousness, economic thinking, creative economic effort and skills of economic behavior.

The recent time is marked by the spread of ideas about the societal development through intellectual growth and spiritual enrichment of each human whose fundament and moral qualities' pattern is a set of values streamlining the individual's behavior and attitude to the real world. Hence, the higher education system needs to be based on universal humanistic values. At the same time, the economic system has to account for social dimensions of life, factors and values that help preserve and develop the humanity.

A review of research works addressing problems of the education system and economic culture enabled to outline various methodological approaches to their analysis, including system, synergetic and socio-cultural ones.

The concepts underlying the system approach to the economic education are the holistic creation of informational, communicational and operational resources which relationship makes them an efficient factor of the professional shaping and individual development of a human on the basis of his/her individual dispositions. The individual thus becomes the subject, the purpose and the product of the system. The system approach is expedient due to the focus of professional training on the individual regarded:

- as a value (from the humanistic standpoint);
- as an actor in the socio-economic system in the totality of his/her communicational links.

The higher economic education as a system is designed to foster the professional readiness of an economist with reference to global and national

standards, and labor market demands. This will require relating the economic education system to social institutions in the economic environment, i. e. setting external links at the level of professional practices, internships, creative and research projects, which will ensure the openness of this system to new socio-economic realities. Systems of the open type, built on the principle of self-organization through intensive interactions with the external environment, are explored by synergetics. British philosopher K. Popper in the work "The Open Society and Its Enemies" elaborates on functional modalities of the society through highlighting features and advantages of a social system with high mobility [16].

The economic system needs a radically new analysis based on the cultural approach, which involves realization of its universal human essence. It means that this approach is able to demonstrate its human centrality (i. e. creating a background for spiritual enrichment, self-identification and self-realization of an individual), outline the ways for moral revitalization of the economic system, and create opportunities for new living conditions of the civilization.

The increasing social significance of the cultural approach in building up the economic education system results from its focus on fostering a holistic scientific outlook, value-based orientations, economic culture, learning of the essentials of professional ethics and humane relations by students. Given this understanding of the economic education in elaborating its modern concept, the attention is focused on shaping the cultural identity of a specialist.

The socio-cultural approach to studies of professional education as a whole and shaping the economic culture of a future specialist in particular is a backbone factor in the complex of humanities as the methodological background for the socio-humanitarian knowledge.

The economic culture of an individual determines his/her creative fields and economic activity in the production process.

The economic thinking is interpreted by scientists as "the universal psychical ability of a professional economist for mediated, abstract, rational and generalized learning of phenomena in the economic reality, their essence and correlations, and for finding effective solutions to various economic problems, based on the complex of mental operations" [4, p. 8]. The economic thinking has to be shaped in a way to focus on priorities of the market economy from the perspective of social change. Moral, ethical and universal human values are ones that lay the basis for economic thinking and economic culture as a whole. When the moral basis is lacking or unsound, it can trigger some contradictions, business or personal conflicts in the professional activities of a specialist.

It is important to stress that shaping of the economic culture of professional economists on humanistic foundations is a core objective of the education system. The humanistic model of the professional training in economics is implemented by the authors in the education process in the National Academy of Statistics, Accounting and Audit (NASAA). The education and professional environment in NASAA is focused on learning professional and practical lessons, cultivating various forms of research, creative and civil activity. The education content is mainstreamed through reflecting various dimensions of socio-economic realities of today. Favorable conditions were created for students, to introduce them to the treasury of the universal human culture – an inexhaustible source of socio-cultural values [15].

The abovementioned approach corresponds with the humanistic essence of the education process and requires rethinking of the lecturer's role in creating conditions for effective interactions with students at the level of subject-object relations. Democratization of student-lecturer relations, implementation of ideas on collaborative pedagogy in HEE practices, use of variable means for cooperation lay the grounds for dialog interactions of the main actors in the system.

This individual-centered education is a leading strategy of the education humanization, built on the recognition of an individual as a backbone factor. The individual-centered approach requires consideration for individual qualities of a future specialist, his/her professional and life dispositions, and it is based on the principles of differentiation and individualization in organization of the education process. According to Ukrainian researchers V. Andrushchenko and V. Lyhovy, the individual-centered education fully conforms with the new education paradigm and the requirements of information society [3].

Shaping of the economic culture within the economic education system is realized through teaching disciplines of the humanitarian cycle. Thus, the course "Philosophy of science and education" highlights general patterns, directions and principles of the cognitive process, and introduces to cultural and educational values in the context of historical process and challenges of the contemporary globalization.

In course of the discipline "Social responsibility" a student learns theoretical, methodological, technical, organizational and economic aspects involved in the formation and development of social responsibility.

The discipline "Pedagogy of higher school" is focused on learning universal human and professional values by future financiers and shaping their vision of developments in the Ukrainian higher education system in the Eurointegration context.

An important part in the humanitarian education of economists and shaping their economic culture is the discipline "Economic culture and professional ethics",

incorporated in the academic plan of professional training in finance and credit at the second (master) level of higher education and being a necessary component in their theoretical and practical training. The purpose of this course is to introduce students to ethical concepts, notions, methods of humanistic and professional ethics in the economic activities; to shape the professional culture and moral attitude of a future economist considering global trends and his/her ability for independent moral choices in difficult professional situations. In course of this discipline students:

- learn about international, national, corporate, normative and codification documents fixing the main professional and moral requirements to multidimensional activities in the field of economics;
- get understanding of current professional, moral and ethical challenges faced by employees in banks, financial institutions, companies, auditing firms, regional statistical offices of Ukraine;
- learn the essentials of economic ethics and professional morality (professional duty, professional responsibility, professional conscience, professional honor, professional authority); master the skills of their use at their own discretion in the practical activities.

So, the course “Economic culture and professional ethics” enables students to grasp the ethic dimension of the economy, professional teams and individual economists from the perspective of their reliance on the specific professional morality. Teaching of this academic discipline is an important condition for shaping the personality of a future specialist, his/her ethical principles and moral foundations of his/her worldview.

The professional ethics constitutes a set of moral principles, norms and rules of the professional behavior considering the specifics of professional activities and particular circumstances [2, c. 5]. Exploring a phenomenon like professional ethics and understanding its essence will allow a newly coming economist to embed the moral meaning in technical aspects of his/her work and be continuously aware of the social dimension of information activities involved in his/her profession. In course of this discipline students develop their own presentational projects “The professional and ethical code of economist” according to the specialty and with account to the specifics and functional structures of professional activities and the system of relations. At the primary phase they get acquainted with various examples of professional codes (including ones in other activities). Students need to determine a set of professional features, individual qualities, moral and ethical norms of behavior and requirements to the professional activities of a specialist. In the practical lessons students make a comparative analysis of professional and ethical codes of statisticians, accountants,

bankers, with determining general requirements to and professional differences of economics with various specializations within the economic field. At these lessons students also identify typical cases of violations of the norms of business (corporate) ethics.

The individual work of students involves performing a set of practical tasks of theoretical, analytical and practical nature. When working with theoretical material, they have to make a comparative analysis of the definitions of “Economic culture” (to identify the commonality and the difference) and find their correspondence with scientific approaches: philosophical, sociological, economic, socio-psychological, and pedagogical.

Doing an individual work intended for self-control, students have to answer the following questions:

1. What does it mean to be economically developed personality?
2. What is your understanding of the social responsibility and fairness of an economist (financier and banker in particular)?
3. Which of the socio-economic values (decency, integrity, tolerance, fairness, humaneness, own image, etc.) constitute the basis of your life activities?

The discipline “Economic culture and professional ethics” is intended to build universal cultural and professional competencies with prime importance for future economists, to teach student ethic principles of the economist’s profession and basic normative and codification documents setting moral criteria of the economist’s profession. The economic socialization and the education process helps foster a set of economic-psychological qualities in students, allowing them to easily adapt to the economic environment.

Conclusions. Results of the study led the authors to the following conclusions:

The methodological framework of the economic education system in the aspect of shaping the economic culture of specialists in finance and credit covers an integrated whole of the three approaches: system, synergetic and socio-cultural ones.

The economic culture should be considered as a reflection of the existing social, socio-economic and cultural relations. Given a wide range of individual activities in professional, socio-economic and socio-cultural areas, it can be argued that the economic culture constitutes the basis and a regulatory factor of the economist’s work; it is a peculiar individual form in which economic processes, universal human and national socio-cultural values, socio-economic experiences, economic knowledge, skills and professional competencies that have been learnt by an economist are reflected in his/her mind.

The economic culture is a peculiar manifestation of the economist’s life style, an indicator of the complex development of interlinked qualities realized in the process of socio-economic activities

(internal organization, high discipline, integrity, resourcefulness, responsibility, confidence, realistic and critical attitude, etc.).

Further studies can be focused on identifying ways (a set of measures) for integrating theoretical knowledge, practical skills, competencies, individual

qualities and experiences of professional and social activities of future economists, to achieve the harmonic development of their professional and socially useful competencies, which will contribute to their readiness to the efficient competition on the labor market.

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Національна академія статистики, обліку та аудиту

Соціально-економічні аспекти економічної культури фахівців фінансово-кредитної сфери

Створення в Україні механізмів ринкового господарювання вимагає від кожного фахівця, незалежно від його професійної спрямованості, критичного мислення, глибокого розуміння сучасних соціально-економічних процесів, уміння працювати з людьми, оперативно приймати нестандартні рішення в умовах невизначеності, керувати підприємством незалежно від форм власності та виду виробничої діяльності, а також навичок пошуку, обробки та творчого перетворення інформації.

Сучасна система вищої економічної освіти функціонує під впливом формаційних зрушень та макро-соціальних чинників, до яких слід віднести: посилення процесів глобалізації; розвиток відкритих полікультурних національних та соціально-економічних практик суб'єктів суспільства; доступ до світового інформаційного простору; поглиблення інтеграції системи вищої освіти та її гармонізації з європейськими та світовими стандартами.

Характерною рисою сьогодення є прискорення розвитку економічної освіти, що свідчить про ста-
ле зростання попиту на економічні спеціальності. Водночас на часі актуальними залишаються питання модернізації вищої школи. Не є винятком і система економічної освіти, в основі якої ще досі простежуються певні протиріччя. Йдеться, по-перше, про дещо формалізований підхід до впровадження європейських цінностей та досягнень освітніх систем у практику вітчизняних закладів вищої освіти без урахування особливостей національної культури. По-друге, це недостатній досвід співпраці із західними партнерами, що стримує євроінтеграційні освітні процеси. Невідповідність професійної підготовки фахівців потребам ринку праці, недостатній зв'язок закладів вищої освіти України із зовнішнім соціально-професійним середовищем, невідповідність професійної готовності фахівців і потреб ринку праці значною мірою ускладнює працевлаштування випускників і не сприяє реалізації їх конкурентоспроможності у повній мірі.

Сучасна соціально-економічна реальність потребує високого рівня економічної культури майбутніх спеціалістів. Викликом сьогодення є новий тип фахівця з високим рівнем професійної доброчесності й відповідальності (перед суспільством, професією, організацією), здатного до інтелектуальної та соціальної ініціативи, творчої комунікації, соціальної і професійної мобільності.

У статті розкриваються теоретико-методологічні та практичні питання економічної культури, її ролі у гуманізації економіки. Визначені соціально-педагогічні проблеми формування економічної культури майбутніх економістів в умовах сучасної системи економічної освіти. Проаналізовано поняття “економічна культура” в контексті різних підходів, обґрунтовані основні чинники модернізації системи економічної освіти для формування економічної культури студентської молоді. Економічна культура розглядається як характеристика певного стилю економічного життя та регулятор економічної поведінки фахівців соціально-економічної сфери.

Ключові слова: економічна культура, економічна освіта, економічне мислення, економічна свідомість, професійні компетенції, євроінтеграційні процеси.

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