

9. DEVELOPMENT OF PSYCHOLOGICAL SCIENCE AND MEDICINE

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Zhanna Virna

Doctor of Psychology,
Professor of the Department of Pedagogical and Age Psychology,
Lesya Ukrainka Volyn National University,
Lutsk, Ukraine.

Visiting Professor, Pontifical Catholic University of Paraná,
Curitiba, Brazil

ORCID: 0000-0001-8134-2691

Rostyslav Marchuk

Psychologist, Gestalt-therapist,
Lutsk, Ukraine

ORCID: 0009-0007-3574-5730

CHAPTER 9.1. AXIOLOGY OF MONETARY ATTITUDES OF UKRAINIAN YOUTH UNDER MARTIAL LAW

Personal transformational changes in the consciousness of student youth during martial law actualize the study of the axiology of their monetary attitudes. It is noted that the content of monetary attitudes during martial law acquires a special content in the behavioural patterns of consumption style and depends on the value orientations of modern students. A program of empirical research has been developed and Individually-oriented survey of students. On the basis of the analysis of correlation pleiades, four monetary-value triads have been allocated. The empirical explication of the psychological content of the monetary-value galaxy of students demonstrates a high level of their social adaptation due to pronounced prosocial attitudes and cooperative behaviour. It is stated that monetary-value psychocomplexes are a specific prognostic benchmark of human economic behavior. The obtained results can be used in the work of psychological services of higher educational institutions.

Вірна Ж. П.

Доктор психологічних наук,
професор кафедри педагогічної та вікової психології,
Волинський національний університет імені Лесі Українки,
м. Луцьк, Україна.

Запрошений професор, Папський католицький університет Парани,
м. Куритиба, Бразилія

ORCID: 0000-0001-8134-2691

Марчук Р. П.

Психолог, гештальт-терапевт,
м. Луцьк, Україна

ORCID: 0009-0007-3574-5730

РОЗДІЛ 9.1. АКСІОЛОГІЯ МОНЕТАРНИХ НАСТРОІВ УКРАЇНСЬКОЇ МОЛОДІ В УМОВАХ ВОЄННОГО СТАНУ

Особистісні трансформаційні зміни у свідомості студентської молоді в умовах воєнного стану актуалізують дослідження аксіології їх монетарних установок. Зазначено, що зміст грошових установок під час воєнного стану набуває особливого змісту в поведінкових моделях стилю споживання та залежить від ціннісних орієнтацій сучасних студентів. Розроблено програму емпіричного дослідження та проведено індивідуально-орієнтоване опитування студентів. На основі аналізу кореляційних плеяд виділено чотири грошово-оцінкові триади. Емпірична експлікація психологічного змісту грошово-ціннісної плеяди студентів демонструє високий рівень їх соціальної адаптованості завдяки вираженим просоціальним установкам та кооперативній поведінці. Стверджується, що грошово-вартісні психоконструкції є специфічним прогностичним орієнтиром економічної поведінки людини. Отримані результати можуть бути використані в роботі психологічної служби закладів вищої освіти.

Introduction

The study of human monetary behaviour under different conditions of social reality is extremely relevant. And while favourable conditions for the development of society cause effective economic and monetary attitudes, the conditions of war are likely to contribute to the development of negative aspects of financial behaviour. Economic behaviour during the war is accompanied by changes in the system of values, life priorities, as well as a sharp increase in concern for the loss of material and monetary benefits. Therefore, a person's attitude to money in times of war must be taken into account. It is monetary attitudes in crisis conditions that are decisive in making life decisions and building a value strategy of economic behaviour. Thus, the presented material on the study of monetary attitudes of Ukrainian youth covers the context of their axiological determination in the conditions of war.

In general, «monetary attitudes are a structural element of economic consciousness, which is most often considered as a representation or belief or attitude of an individual to economic activity and economic objects» [1, p. 292]. Monetary attitudes determine the motives of an individual's economic activity and his potential readiness for economic behaviour. Thus, according to I. Sokhan, the structure of monetary motivation of students is represented by four profiles: monetary motivation for enrichment, monetary motivation for poverty avoidance, monetary motivation for preference and self-affirmation, positive instrumental motivation [2, p.287].

Monetary attitudes occupy an intermediate position between the object of monetary attitudes (money) and verbal judgments about real monetary behaviour. Therefore, monetary attitudes as an element of economic behaviour are often studied in accordance with the spheres of manifestation of economic activity, such as savings, debt, consumption, investment, as well as attitudes related to unemployment [3; 4]. It is not for nothing that in the psychological literature, studies of the relationship between monetary attitudes and anxiety associated with loans, debts and impulsive purchases, as well as the connection of monetary attitudes with moral norms, taking into account sex and gender differences, have turned out to be quite popular [5; 6; 7].

The system of monetary relations is defined by the formed attitudes as the state of consciousness of an individual in relation to a certain social value. Speaking about the monetary social attitude (attitude), we note that it is formed as a result of the accumulation of experience in handling money and interaction with other people about money. The social monetary attitude is related to the conditions for satisfying a need and to the hierarchy of needs as a whole. Therefore, the concept of «money» is often associated not only with the level of income, but also with moral norms. Back in 1978, H. Goldberg and R. Lewis, in the course of their studies of the phenomenon of «money madness», identified four main values that determine monetary behaviour in society: 1) Money is a means of domination and assertion of power, the spread of influence in order to control people; 2) money as a means of overcoming the fear of not being loved; 3) money as a way of buying time and a means of fulfilling desires; 4) money

as a way to reduce anxiety by providing security [8]. The moral improvement of monetary ethics in the works of T. Tang is reflected in the typology of the cognitive attitude to money as a symbol of success, achievement of position in society and as a feeling of power and freedom [9].

The attitude to money is unequivocally determined by the person's system of values (from the deficit and higher values of being according to A. Maslow's classification). In this regard, M. Rokich notes that money as value is nothing more than a strong conviction that the presence of money is better than its absence [10]. In general, money can be considered as a separate value due to its high importance in people's lives along with such concepts as freedom, well-being, health, etc. And monetary behaviour is the result of the implementation of monetary values and attitudes under certain conditions.

Returning to the conditions of martial law, when the processes of social and economic stratification are real, the deterioration in the quality of life and health of young people is noticeable. In one of the authors' works, we noted that «the traumatic events of war create a situation of instability, uncertainty and anxiety (collective anxiety), and thereby affect the sphere of self-awareness» [11, p. 284]. Therefore, it is logical to consider the conditions of war as factors of a specific manifestation of monetary behaviour through the content of changes in social identity, stratification features, style of consumption of material goods, etc.

Thus, in one of the studies of economic behaviour in conditions of instability, it is noted about the change in consumer preferences, approaches to consumption, namely, the dominance of the need to ensure security [12, p. 89]. An interesting factor in the economic attitudes of Ukrainian students is the factor of economic planning and financial optimism. As noted by the researchers, it is the planning of one's income and expenses that gives an understanding of the control of one's own financial situation, which ultimately increases financial optimism. The latter is considered by the authors as a person's attitude to forecasting their own financial situation and economic prospects, actualizes the attitude to savings and behaviour with money [13, p. 89]. The attractors of readiness for change of students with different levels of their self-efficacy are also studied in detail («professional passion», «professional confidence» and «professional tolerance»), which are a kind of algorithm for the personal-behavioural panorama of the prospective deployment of professional development. The explication of empirical results is the evidential basis of the thesis that personal readiness for change as a prospective construct of overcoming career chaos of student youth during the war in Ukraine is a psychological guideline for further effective professional growth and the development of a new identity of resistance to difficult military circumstances [14, p. 85].

The proposed version of generalizing reasoning makes it possible to assert that the content of monetary attitudes during martial law acquires a special meaning in the behavioural patterns of the style of consumption and depends on the value orientations of modern students. In such a psychological alliance, it is possible to outline the formation of an «economic person» during martial law. This led us to develop and conduct an individually oriented survey of students.

9.1.1. Monetary Attitudes During Martial Law

In order to empirically confirm the theoretical positions of the problem formulated by us and to determine the legitimacy of using the proposed diagnostic tools, a study was conducted on a sample of students of Lesya Ukrainka Volyn National University who took part in a survey using an online panel (n=162). The respondents were informed about the rules of the study in compliance with the basic principles of anonymity, feedback and voluntariness. When forming the sample population, the requirements for its content and equivalence were met. Fulfilment of the requirements of the criterion of sample content was achieved by selecting a sample that corresponded to the subject of the study. Compliance with the equivalence criterion was expressed in the normal distribution of empirical data obtained from the entire sample.

Among the diagnostic methods used: the method of determining monetary attitudes by B. and T. Klontz, the method of measuring values by S. Schwartz (portrait value questionnaire, PVQ-R) and the questionnaire for determining the components of the style of consumption of material goods by O. Ovchar. When processing the results of the survey, the following were used: analysis of the average group distribution of indicators and correlation analysis to establish the relationship between the diagnosed indicators.

The average group distribution of indicators of the methodology for studying monetary attitudes by B. and T. Klontz showed the dominance of such attitudes as «money worship» (27.2%); as a belief in solving absolutely all problems with the help of money, which can lead to such disorders as shopaholism, gambling addictions, etc.; and «money vigilance» (38.3%) as a reluctance to declare one's own economic situation, which is often accompanied by distrust of financial institutions and fear of losing savings (Fig. 1).

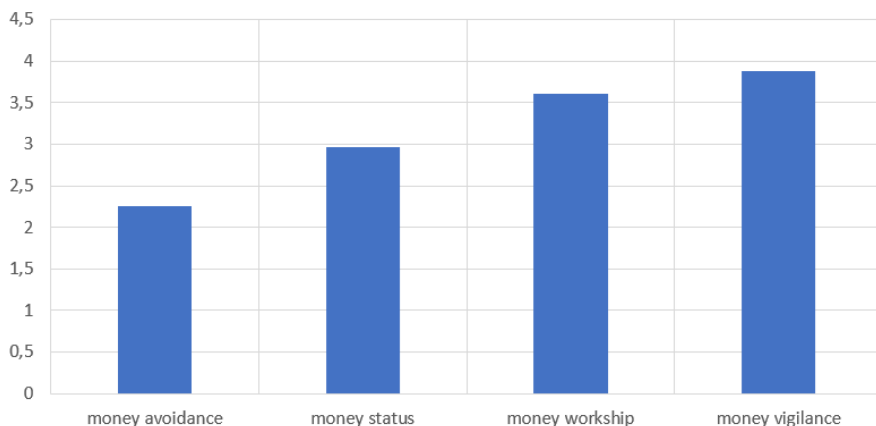


Fig. 1. Average group distribution of respondents' monetary attitudes

Source: compiled by the authors

We believe that the identified dominant positions of monetary attitudes are an important motivator of students' economic behaviour in wartime, and the main trends in such behaviour are giving money the status of freedom, strength, happiness («a large amount of money determines a person's happiness», «money can buy freedom», «money is never enough», etc.) and the status of one's own use («money should be saved, not spent», «people cannot be trusted, when it comes to money», «you shouldn't tell others how much money you have and how much you earn», etc.).

It is natural to assume that monetary attitudes are associated with the style of consumption of material goods (such as behaviour in the situation of choosing goods and services, peculiarities of spending money at the present time, assessment of one's purchasing capabilities and consumer preferences, etc.). In general, within the framework of O. Ovchar's ideas about the models of consumer behaviour in Ukrainian society, eight components of the style of consumption of material goods are distinguished: demonstrative, prosumer, hedonistic, puritanical, conformist, reflective, affiliative, eco-consumption [15]. The middle-group fixation of the style of consumption of material goods demonstrates the prevalence of such components as puritanical, reflexive and affiliative (Fig. 2).

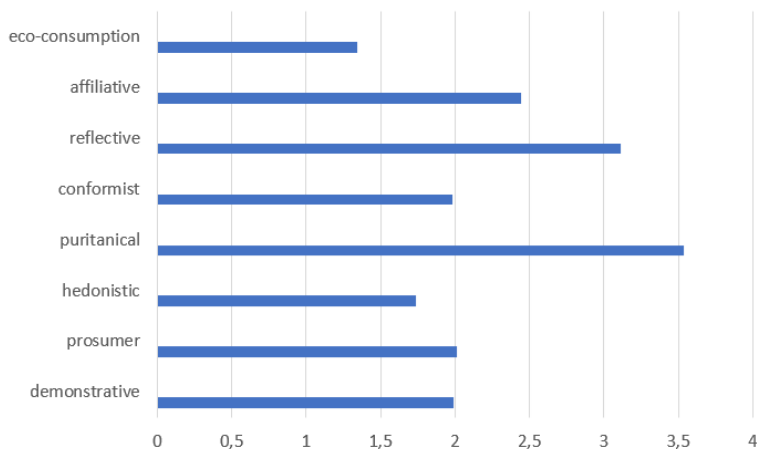


Fig. 2. Average group distribution of indicators of the components of the style of consumption of material goods of respondents

Source: compiled by the authors

A qualitative analysis of the responses of students with the highest indicators of the puritanical style of consumption of material goods showed that the respondents are focused on the functionality and convenience of the things they buy; they try to plan and calculate all purchases; as well as buy only the most necessary and necessary things or products. According to the results of the analysis of the answers of students with high indicators of the reflective style of consumption of material goods, there is a trend of a new

postmodern dimension of consumption, when consumers, choosing and making purchases, are guided by its symbolic, but functional value (services for education, culture, information, etc.). Analysis of the answers of students with the highest indicators of the affiliative style of consumption of material goods demonstrates adherence to the opinion of the reference group for the decision to purchase a particular product. In this way, respondents identify themselves with a particular community.

Such results are to some extent justified, because recently in Ukraine, according to the results of O. Shcherba's research, there has been a general trend of dematerialization of consumption, namely, modern consumers are increasingly reorienting themselves to the consumption of such intangible values as knowledge, information, education and culture. Along with focusing on such values, there is a growing demand for services in these areas [16, p. 90].

Further diagnostic work concerned the study of students' value orientations using S. Schwartz's method of measuring values (portrait value questionnaire, PVQ-R) (Fig. 3).

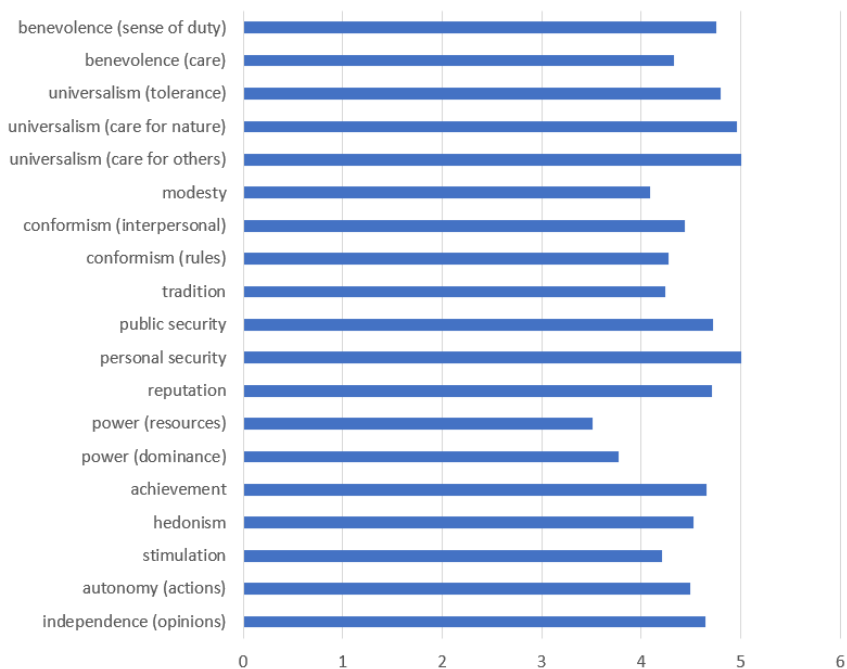


Fig. 3. Average group distribution of respondents' value orientations

Source: compiled by the authors

The average group profile of students' value orientations showed pronounced value orientations of personal safety, care for others, care for nature, tolerance and a sense of duty. It is these indicators that are decisive in high indicators of self-overcoming (modesty + care for others + care for nature

+ tolerance + care + sense of duty) and preservation (reputation + personal security + public safety + tradition + compliance with rules + interpersonal conformity) as generalized value tendencies of young people (Fig. 4).

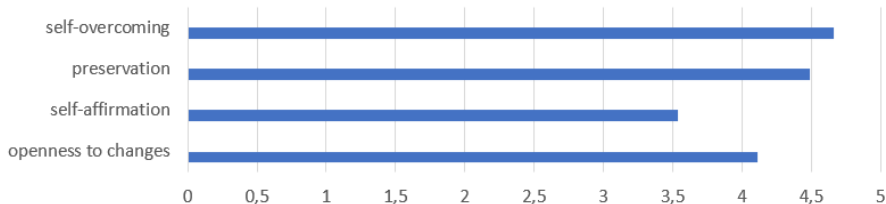


Fig. 4. Average group distribution of indicators of basic dimensions of value orientations of respondents

Source: compiled by the authors

In order to concretize the content of the psychological alliance of monetary attitudes, behavioural patterns of the style of consumption of material goods and value orientations of student youth, correlation analysis (r-Pearson) was used to study significant relationships between the diagnosed indicators. The generalized correlation galaxy is presented in Fig. 5.

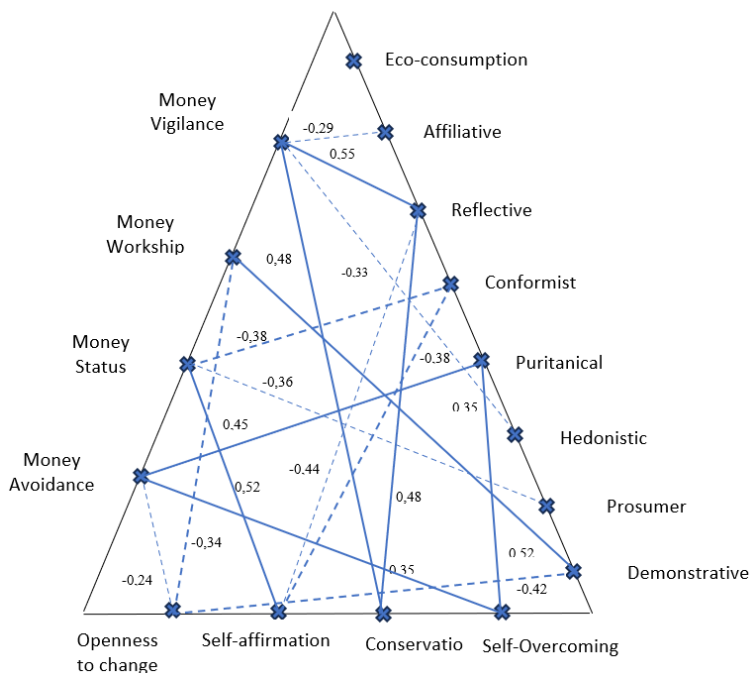


Fig. 5. Scheme of correlations between the studied psychodiagnostic indicators

Source: compiled by the authors

The analysis of correlation pleiades has demonstrated the presence of the following monetary-value triads:

1 – Money Avoidance (+) ↔ Puritanical Style (+) ↔ Self-Overcoming (+) ↔ Money Avoidance: the psychological content of these connections demonstrates a pronounced avoidance of monetary issues, from the desire to make purchases to a critical attitude to any financial transactions; The beliefs of these students («it's hard to be rich and a good person», «money spoils people», «the less money you have, the better your life», «it's stupid to spend money only on yourself», etc.) borders on the puritanical style of consumption of material goods, which is a sign of a constructive way of consumer functioning («a thing should be functional and comfortable», «most of my family's expenses are the cost of basic necessities», «I buy the most necessary things – food, clothes», etc.); The portrait of value orientations determines the overcoming of students' personal interests through a sense of duty, understanding, care for others, etc. («striving for equality, justice and protection of all people», «loyalty to the group and the well-being of its members», «desire to be a reliable member of the group», etc.).

2 – Money Status (-) ↔ Conformist Style (-) ↔ Self-Affirmation (+) ↔ Money Status: this value-monetary triad places the attitude to money through the prism of people's social status, and can often be accompanied by elements of risk for the purpose of financial recovery or excessive spending of money («money is what gives meaning to life», «money can solve all problems», «rich people cannot be unhappy», etc.); and demonstrates non-conformist patterns of consumer behaviour («does not buy things that other people like», «does not follow the latest fashion trends», «is independent of opinions and beliefs about brands or good design», etc.); and value tendencies of self-assertion as the desire to satisfy one's own interests («the desire for pleasure and sensual pleasure», «achieving success in accordance with social standards (norms)», «influence by means of exercising control over people, material and social resources», etc.).

3 – Money Worship (+) ↔ Demonstrative Style (-) ↔ Openness to Change (-) ↔ Money Worship: a pronounced monetary attitude of accumulation and dependence on monetary expenditures («money is power», «money can buy freedom», «money can never be enough», etc.) finds a connection with the demonstrative style of consumption of material goods mainly through the purchase of expensive and prestigious things in order to emphasize the real (imaginary) high status («I have achieved a lot in my life thanks to clothes and accessories», «I pay attention to design and buy beautiful things», «I buy modern and fashionable things», etc.); but blocks the value tendency of readiness for changes in ideas, actions and experiences («it is difficult to develop one's own ideas and abilities», «it is difficult to determine one's own actions», «an undeveloped desire for novelty», etc.).

4 – Money Vigilance (+) ↔ Reflective Style (+) ↔ conservation (+) ↔ Money Vigilance : the psychological content of the positive links between these indicators includes personal interest and care for money («you don't need to talk about your earnings», «you shouldn't trust people in money

matters», «money should be saved, not spent», etc.), consumer need for maximum comfort with a pronounced desire for individualization («I buy only healthy and safe products», «I like to create comfort around me», «the main factors in choosing a product are reliability and quality», etc.) and the value tendency of rational preservation as a desire for self-restraint and order («the desire for security and stability of the environment and society», «maintenance and preservation of cultural, family and religious traditions», «compliance with rules, laws and formal duties», etc.).

9.1.2. Monetary-Value Psychocomplexes of Students

Given that the study was conducted under martial law, we believe that the results showed a high level of social adaptation of students. And the empirically defined monetary-value triads can be considered as typological forms of «economic man during the war.» Classically, «economic man» is considered in the context of explaining behaviour that is guided in his activities by personal economic interests and needs. This is a kind of «competent egoist» who rationally and independently pursues his own benefit and is an example of a «normal average» person. In the generalized model of economic man, the following characteristics are distinguished: 1) a person is independent (this is an atomized individual who makes independent decisions based on his own preferences); 2) a person is selfish (he cares about his own interest and strives to maximize his own benefit); 3) a person is rational (he consistently strives for the set goal and calculates the comparative costs of this or that choice of means of achievement); 4) a person is informed (he not only knows his own needs well, but also has sufficient information about the means of satisfying them) [17, p. 133].

It is clear that during the war, the model of such an «economic person» has other features that are related to the goals, means of achieving them, information about the resources of implementation, etc. And, of course, monetary-value psychocomplexes can be considered as generalized prognostic benchmarks of human economic behaviour. The carried out diagnostic analysis demonstrated signs of rational functioning of monetary attitudes in consciousness and effective styles of consumption of material goods of students in the perspective of axiological determination. Therefore, based on the results obtained, there is every reason to talk about «economic man during the war» in the context of monetary and value transformations that a person is experiencing as a real subject of hostilities. On the one hand, the situation of war reduces generalized trust and provokes social disintegration of its participants, but on the other hand, it is the conditions of war that increase intragroup solidarity and prosocial attitudes and cooperative behavior, which is reflected in the psychological content of monetary value complexes.

At the end of the study, I would like to note that the identified monetary-value psychocomplexes of students may have another psychological content, which depends on the empirical tasks of the study with the obligatory consideration of the real social situation. That is, the functional specificity of

students' monetary-value psychocomplexes in wartime is only a fragment of a holistic view of the optimal adaptive characteristics of a person, but in each such fragment you can find interesting prognostic characteristics for the practical work of a psychologist.

Conclusions

The carried out study showed that the identified axiological trends in the manifestation of monetary attitudes and styles of consumption of material goods by students are functional attributes of economic socialization of the individual. On the basis of an individually-oriented survey of students and a means of applying correlation analysis, the monetary-value psychocomplexes of students are determined. Generalizing reflections emphasize the need to conduct similar studies for people of other age categories during the war, which will make it possible to use such material in monitoring sections of their adaptation in the post-war period.

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