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Maksymenko, S.D., Karamushka, L.M., Kredentser, O.V., Ivkin, V.M.

ECONOMIC PSYCHOLOGY IN UKRAINE: CHALLENGES, TRENDS, PROSPECTS

Maksymenko, S.D., Karamushka, L.M., Kredentser, O.V., Ivkin, V.M. Economic psychology in Ukraine: challenges, trends, prospects. The article analyzes the current state of economic psychology in Ukraine. The authors discuss the leading schools in Ukrainian economic psychology and having analyzed the available empirical studies' results highlight the key issues in the field of economic psychology being researched by Ukrainian psychologists. It is shown that the main issues being investigated by Ukrainian researchers in the field of economic psychology include: at the macro level - psychological features of economic policy of the state and psychology of money; at the meso-level - psychological analysis of competition and competitiveness of the organization in various social spheres, psychological aspects of multilevel network marketing, and psychology of entrepreneurship; and at the micro-level - economic consciousness of the individual and economic socialization of the individual.

Keywords: *economic psychology; current trends in economic psychology.*

Максименко С.Д., Карамушка Л.М., Креденцер О.В., Івкін В.М. Економічна психологія в Україні: проблеми, тенденції, перспективи. Стаття посвячена аналізу сучасного стану розвитку економічної психології в Україні. Представлені ведучі отечественні школи економічної психології. На основі аналізу відомих емпіричних досліджень освітлені основні проблеми в області економічної психології, які розробляються українськими психологами. Показано, що серед основних проблем, які досліджуються отечественними психологами в області економічної психології, можна назвати: на макроуровні – психологічні особливості економічної політики держави, психологія грошей, на мезоуровні – психологічний аналіз феноменів «конкуренція» і «конкурентоспособність організації» в різних соціальних сферах, психологічні аспекти діяльності багаторівневого мережевого маркетингу, психологія підприємництва, на мікроуровні – економічне свідомість особистості, економічна соціалізація особистості.

Ключевые слова: *економічна психологія; актуальні напрями розвитку економічної психології.*

Introduction. Economic psychology is a promising and rapidly developing field of social and behavioral sciences worldwide. The recent decades have seen great acceleration in the development of economic psychology in Ukraine.

Economic psychology can be defined as a branch of psychology that studies psychological characteristics of economic entities which can be individuals, families, organizations, states or nations. This means that the research objects in economic psychology can be at different levels (macro-, meso- and micro-). The subject-matter of economic psychology is economic consciousness referred to as a highest-level social reflection of economic relations developed by the man. The elements of the subject-matter of economic psychology also include economic behavior, economic thinking and economic identity of economic entities.

Analysis of latest research and publications. Important contributions to the development of economic psychology have been done, among others, by the following western researchers: O.S. Deineka, P. Dolan, A.L. Zhuravliov, D. Kanehman, E. Kirchler, D. Leizer, A. Tverski, V.A. Khaschenko, E. Hoelzl et al. [1; 5; 8; 26; 27; 29; 30; 31].

Economic psychology in Ukraine has been born and developed primarily by the researchers at G.S. Kostiuk Institute of Psychology of the NAPS of Ukraine. One of this article's authors in the early 90's produced a number of scientific publications in this area which dealt with the content and role of economic psychology as well as analyzed a number of psychological problems faced by entrepreneurs in Ukraine [14; 15]. Thus, it was the starting point for an intensive development of Ukrainian economic psychology as a branch of psychological science.

The research conducted in this area over the past years, in our view, should be analyzed and understood in order to find the results of the development of economic psychology in Ukraine, on the one hand, and to determine its trends and prospects, on the other.

The **aim** of this article is to analyze the current state, problems and trends of economic psychology in Ukraine.

Discussion and results.

1. The main achievements of economic psychology in Ukraine.

As to the current state of economic psychology in Ukraine, we can note the following main achievements of Ukrainian researchers that are basic and fundamental for the formation of national economic psychology and determine its prospects of development.

1. Academician S.D. Maksymenko and Prof. L.M. Karamushka initiated 'Organizational psychology; economic psychology' (19.00.10) as Master's and Doctoral degrees (the decision was passed by the Highest Attestation Commission of Ukraine and the Ministry of Education and Science of Ukraine in 2004). To train highly qualified specialists in the field of economic and organizational psychology G.S. Kostiuk Institute of Psychology of the NAPS of Ukraine opened the PhD and doctoral programs in this specialty in 2004. Since 2006 a number of PhD theses in economic psychology have been successfully defended at G.S. Kostiuk Institute of Psychology, since 2010 at the University of Economics and Law 'Krok', and since 2013 at Kyiv National University of Trade and Economics.

2. To make research results in economic psychology known acad. S.D. Maksymenko and Prof. L.M. Karamushka started the journal *Organizational Psychology. Economic Psychology. Social Psychology* (scientific editors - S.D. Maksymenko, L.M. Karamushka). During the period 2002-2015 the journal published a 42 issues (11th issue, published in 2003, started the regular section on economic psychology).

In 2015 a new journal *Organizational Psychology. Economic Psychology* (scientific editors - S.D. Maksymenko, L.M. Karamushka) was started. As of now two issues have been published.

3. To intensify theoretical and applied research in the field of economic psychology, the Economic Psychology Section of the Ukrainian Association of Organizational and Work Psychologists (UAOWP) was created in February 2004.

The Section in association with G.S. Kostiuk Institute of Psychology of the NAPS of Ukraine has held 10 international scientific conferences and 2 national congresses of organizational and economic psychology in different regions of Ukraine, giving the participants a good opportunity to share their research findings, discuss problems and outline prospects for the development of this interesting and new field of psychology.

4. The laboratory of social psychology at G.S. Kostiuk Institute of Psychology of the NAPS of Ukraine headed by Prof. V.V. Moskalenko has initiated the annual international scientific conference on socialization problems with the economic socialization being one of its topics.

5. G.S. Kostiuk Institute of Psychology of the NAPS of Ukraine and the UAOWP have created special conditions to promote economic psychology in the context of international cooperation.

It should be noted that Ukrainian economic psychologists have established close links with the International Association of Research in Economic Psychology (IAREP) which has been functioning for over 30 years joining the efforts of scholars and practitioners from around the world. The IAREP and UAOWP have initiated the creation of the position of Ukraine's IAREP national representative (being held by L.M. Karamushka) and the position of the deputy national representative (being held by O.V. Kredentser).

In the context of international cooperation more than 50 Ukrainian psychologists participated in four international congresses of economic psychology and behavioral economics (Prague, 2005, Paris, 2006, Cologne, 2010, Wroclaw, 2012) and presented their research findings and ideas to the international scientific community [26-28]. It should also be emphasized that all the Ukrainian participants received membership in the International Association of Research in Economic Psychology (IAREP).

Analyzing the current state of economic psychology in Ukraine, we consider it reasonable to focus on the main scientific schools that research different aspects of economic psychology.

The leading school of economic psychology functions at G.S. Kostiuk Institute of Psychology of the NAPS of Ukraine headed by Acad. S.D. Maksymenko.

The staff and PhD students of the Laboratory of organizational psychology under the supervision of Prof. L.M. Karamushka carry out research on the following topical problems of economic psychology: motivation in business, psychological characteristics of entrepreneurial activities in various sectors of economy, attitudes to money of different social groups, psychology of network marketing managers, economic and psychological aspects of work of organizations of different types and forms of ownership, etc.). This school is represented by S.O. Zhylayeva, O.V. Kredentser, V.I. Lagodzinska, O.G. Khodakevych, N.Y. Khudyakova et al. [4; 9; 11; 12; 16; 17; 25].

Another school of economic psychology is represented by the Institute's Laboratory of social psychology headed by Prof. V.V. Moskalenko. This school focuses on researching economic culture and economic socialization of different social groups, particularly young people, in conditions of social transformations as well as the factors influencing these processes. Besides, the Laboratory covers different

aspects of money and its socializing function, entrepreneurship as individuals' socialization in market economy; teenagers' attitudes to market economy and their ideas about business etc. This school is represented by I.V. Bilokon, T.V. Govorun, N.M. Dembitska, I.K. Zubiashvili, Yu.Zh. Shayhorodsky and others. [3; 7; 18].

Other centers that address the problems of economic psychology include the department of psychology at Kyiv National University of Trade and Economics (M.S. Korolchuk (Head of Department), S.M. Myronets et al.) that studies different issues of economic psychology, psychological characteristics of business activities, as well as methods and forms of economic psychologists' training etc. [2].

One should also mention the achievements of the researchers from the Institute of Social and Political Psychology of the NAPS of Ukraine (V.O. Vasutynsky, V.V. Myalenko, L.P. Zakhariyash et al.) who have been investigating different problems relevant to the psychology of poverty, financial behavior and entrepreneurship etc. [6; 19].

Some problems of economic psychology also have been studied, among others, by O.V. Vynoslavka (Kyiv), M. Kononets (Kyiv), Yu.F. Pachkovsky (Lviv), N.A. Pobirchenko (Kyiv), N.V. Hazratova (Kyiv), Yu.M. Shvalb (Kyiv), G. Lozhkin et al. [10; 13; 20; 21].

2. Problems and prospects of Ukrainian economic psychology

The analysis of current research problems and prospects of Ukrainian economic psychology, in our opinion, should be made at three key levels:

- psychological and economic problems of the economy as a whole (macro-level);
- psychological and economic characteristics of organizations (meso-level);
- psychological and economic problems of the individual as an economic entity (micro-level).

Let us discuss the abovementioned problems.

2.1. Analysis of current research problems of economic psychology at macro-economic level.

Analyzing the current problems of research conducted by Ukrainian economic psychologists, one should focus, in our opinion, primarily on the macroeconomic level problems, first of all, on the *psychological aspects of economic policy* of the state.

A significant contribution to understanding the psychological characteristics of the individual-state relationships has been made by N.V. Hazratova [24]. Although her investigation was at the intersection of the political and economic psychology, its value for economic psychology is great. In line with the psychological approach the researcher analyzed the phenomenon of state as a collective entity. It was shown that an important component of the state is the civic community that realizes its values and potentials, self-develops and self-identifies within and through the state. The author emphasized that the mission of the state is not limited to power-organizational or socio-legal functions: it is also intended to promote the ethical and spiritual values, i.e. its peoples' potential. The relationships between the individual and the state are a kind of relationships between the individual and a social organization. Psychological analysis of this relationship is focused primarily on partners' perceptions of each other, which is done through the prism of subjectivity and bias. Since this process is done mainly through the sense-formation, it results in a certain meaningful image of a partner with the most important invariant properties [24].

Promising research areas concerning psychological characteristics of economic policy include, in our view, psychological problems of government revenue (tax psychology) and public spending (psychology of social policy).

Another important research area in economic psychology is the psychology of money.

Thus, making theoretical and methodological analysis of international research into this problem, L.M. Karamushka and O.G. Khodakevych [9] conclude that individuals' perception of money largely determine the economic consciousness of society which directly affects the efficiency of the country's economy and policy. The authors believe that the objectives of psychology of money as a branch of economic psychology are the study, explanation and understanding of the mechanisms of development and manifestations of people's monetary behaviors as well as analysis of individuals' irrational attitudes toward money. Adequate understanding of the concept of monetary personality, in their opinion, can be achieved only through a systemic approach in researching this concept. This approach will make it possible to investigate the monetary personality with their main monetary behaviors, i.e. the money acquisition (earning), use of money and money management [9].

Quite interesting was I.K. Zubiashvili's investigation into high school students' attitudes toward money in the context of their economic socialization [7]. She found that high school students' attitudes toward money included three main components: cognitive, affective and conative ('will- and motive-related' Lat). I.K. Zubiashvili made the following conclusions:

- High school students had low levels of the cognitive component of their attitudes toward money (poor knowledge about monetary relations in society, poor knowledge of monetary behavior types, mainly theoretical knowledge about money and its financial and consuming function, low value of money);

- the affective component of high school students' attitudes toward money was made up of mostly negative assessments of the country's monetary policy. The respondents' perception of real monetary relations which depended on their gender and administrative-territorial characteristics, was typically negative;

- the conative component of the high school students' attitudes toward money, dependent on their gender and administrative-territorial characteristics, was characterized by the students' readiness to abide by ethical standards based on human values.

Among the scientists who have been studying the psychological characteristics of attitude toward money, in particular those of the employees from different structural units of industrial enterprises, O. Parshak is worth mentioning.

However, the macro-economic level of economic psychology still has a host of important problems to be investigated by Ukrainian researchers, just to name some of them: the symbolic value of money, psychology of savings and expenses, monetary disorder, money as a source of human happiness.

2.2. Research of current problems of economic psychology at meso-economic level. The multitude of problems in Ukrainian economic psychology are found at the meso level. These are the problems related to psychological and economic aspects of organizations' work as entities of economic relations.

In this context studies on competition and competitiveness of the organization in different social spheres seem quite important (L.V. Galagan, L.M. Karamushka, O.A. Fil, V.A. Khapilova et al.). [23].

Exploring the phenomenon of competition, L.M. Karamushka and O.A. Fil [23] note that in its psychological meaning competition is the interaction based on two types of strategies: 1) destructive and 2) constructive.

The destructive strategy, to the authors' mind, suggests fierce collision of two or more competitors to win by any means (physical strength / bodily injury, moral destruction, search and disclosure of rivals' weaknesses and problem areas, theft of information and technology, depreciation of rivals' personal achievements / products etc.) until the full removal of the rival(s) from the market niche.

Another business competition-relevant constructive strategy allows the competitors to achieve their goals / meet their needs through the development and presentation of their own competitive advantages (their knowledge, innovative thinking, life and / or professional experience, use of innovative techniques, persistent work and self-improvement, etc.) rather than through a brutal collision or discrediting the opponents.

L.V. Galagan maintains that competitiveness of an individual as an economic entity is their inner ability to compete which consists of competitive advantages and is characterized by relativity, variability, individuality and active self-identity development [23].

Another meso-level economic psychology research is focused on different *psychological aspects of multilevel network marketing*.

Thus, O.S. Zhylyayeva [4] treats multilevel network marketing as a socio-economic system that represents and continuously combines the following correlated structural components: a) the way of building the organizational structure (using the multi-level principle 'manager' - 'manager-customer' - 'customer'); b) the way of products marketing (using the network principle 'manufacturer' - 'distributor-multilevel network marketing manager' - 'customer'); c) marketing communications (direct marketing, individual trade and network trade).

Socio-psychological aspects of multi-level network marketing, according to the author, are related to the methods of selling products, since these methods, in fact, determine the basic and direct work with customers, which in its turn requires that multilevel network marketing managers base their work on a range of social and psychological factors, rules and patterns of doing business and working with customers [4].

Researchers' attention, in our opinion, also should be paid to the problems relating to the psychology of entrepreneurship, since this is the field in Ukrainian economic psychology that has been extensively covered in the Ukrainian psychological literature.

A significant contribution to understanding the nature, structure and psychology of entrepreneurship has been made by Yu.F. Pachkovsky. His textbook 'Psychology of entrepreneurship' has two editions and is one of the few Ukrainian-language course books on this field of economic psychology [20].

The book highlights a range of topical issues related to the formation of psychology of entrepreneurship as a Ukraine's new scientific and practical area of psychological knowledge. The author analyzes entrepreneurship and its psychological aspects from the perspective of risk, activity, creativity and leadership. Much attention of the researcher has been paid to entrepreneurs' psychological traits, entrepreneurs' socio-

psychological types, motivational and behavioral aspects of entrepreneurship, as well as to the psychological and business support for business groups and organizations [20].

Psychological aspects of entrepreneurs' motivation have been discussed in works by N.Yu. Khudyakova [25]. Motivation of entrepreneurship, in her view, is a set of motives that encourage business activities at a certain stage of business doing, particularly at the stage of entering the business and the stage of business stabilization. The entrepreneurship motivation model, suggested by the author, includes: 1) immediate motives (motives for commercial success, freedom and independence motives, initiative and activity motives, innovation-making and risk-taking motives); 2) indirect motives (self-realization motives, self-esteem and respect motives, social contacts and group-affiliation motives, and compulsion motives).

The results of her empirical investigation show that the topmost in the hierarchy of entrepreneurs' motives, both at the stage of entering the business and at the stage of business stabilization are the business success motives. The second and third places in each of the hierarchies of motives are occupied by the freedom and independence motives and the initiative and activity motives. The self-realization and risk-taking motives and the social contacts and group-affiliation motives are in the middle positions in the motives hierarchy. The self-esteem and respect motives are the lowest in the motives hierarchy [25].

This article authors' have also investigated psychological some aspects of business activities in trade [11]. Business activities in trade, in our view are independent, entrepreneurs' property-based, risky and result-oriented activities meant to render commercial services to the population and developed due to the entrepreneurs' mobility, innovation and creativity.

In particular, a number of works by L.M. Karamushka and O.V. Kredentser [11] dealt with the problem of entrepreneurs' psychological readiness for professional activities in trade business. Entrepreneur's psychological readiness for professional activities in the field of trade, in the author's opinion, is a system of motivation, knowledge, skills, and personal qualities necessary for commercial success. It includes the following main four components: cognitive, motivational, operational and personal.

The empirical investigation done on small trade business-owners found general underdevelopment of entrepreneurs' psychological readiness for professional activities in the field of trade in all the readiness components.

Among other Ukrainian researchers who specialize in the field of psychology of entrepreneurship we can name I.B. Abdullayeva (entrepreneurs' self-efficacy), Yu. Drozdova, M.O. Kononets (business ethics), Yu.V. Krasyllova (psychological factors in entrepreneurial activity), V.I. Lagodzinska (entrepreneurs' business negotiation readiness), V.V. Moskalenko (entrepreneurship in the context of economic socialization), N.A. Pobirchenko (secondary school students' entrepreneurship readiness), L. Zakhariyash [2; 6; 10; 12; 18; 21; 25].

Promising research areas in Ukrainian economic psychology at meso-level, in our view, include the following purely economic aspects of organizations: the psychological characteristics of supply and demand, marketing and advertising, etc.

2.3. Analysis of current research problems of economic psychology at micro-economic level. The next group of economic psychology problems includes *psychological and economic characteristics of the individual* as an economic entity (micro-level).

In this context, first of all, we would like to present the research findings by G.V. Lozhkin and V.L. Komorovska concerning the economic consciousness of the individual [13] and its structure.

To these researchers' mind, economic consciousness is an internally contradictory multi-level formation which reflects an individual's general knowledge of economy and their rational attitudes toward it. Economic consciousness is a systemic component of consciousness, a higher level of human mental reflection of economic phenomena.

Economic consciousness was found to have the following components:

- economic emotions and feelings that color the process of acquiring, collecting, harvesting, which, in turn, can be divided into: praxis emotions (satisfaction with the work results and process); gnostic emotions (knowledge-related); glorious emotions (recognition- and respect-relevant); pugnitive ('struggle-related' Lat.) emotions (relevant to danger-overcoming and risk-taking excitement); altruistic and / or selfish emotions experienced during product exchange and / or distribution, etc.;

- the perceptive sphere of economic behaviors (money perception, attitude toward things, goods, services, unconscious perception within the marketing branch of economic psychology - the psychology of consuming, advertising and selling);

- economic views and economic thinking;

- volitional components of economic consciousness.

It should be noted that G.V. Lozhkin and V.L. Komorovska are the authors of the Ukrainian-language textbook 'Economic Psychology' which, among other topics, covers individuals' economic behaviors and attitudes toward property as well as some aspects of wealth and poverty psychology etc. [13].

Another major asset of Ukrainian economic psychology are the works of V.V. Moskalenko on economic socialization [3].

The researcher analyzes the economic socialization of the individual in line with the structural and systemic approach according to which economic socialization is understood as a system which includes two groups of psychological manifestations: external (values of the economic institutions of the society) and internal (the individual's needs- and motivation-relevant system). Economic socialization as a formation of individuals' economic and psychological characteristics takes place due to the individuals' internalization of external economic values of the society through the individuals' needs system (internal psychological manifestations).

Studying individuals' economic socialization in relation to the society's economic values makes it possible, according to the author, to analyze economic socialization from the perspective of the structural and systemic approach using the following analysis components:

- systemic nature of the relationships between the society's economic values within which the process of economic socialization takes place. Economic values interact and, according to their social significance, form a hierarchy;

- the features of the external system of economic values of the society (economic living conditions of the individual) are determined by the property relations as a dominant element of the system;

- the concentrated expression of property relations is money that have not only purely economic functions but also a man-forming function as an important factor in the human psyche. Mediated by money an individual enters the economic sphere of the society;

- economic values of the society are interiorized by an individual during this individual's economic socialization to become economic value representations that perform a regulatory function in respect of this individual. The economic value representations are the unity of cognitive, affective and connotative components;

- economic value representations, being a phenomenon of consciousness, in their content do not coincide completely with the super-individual system of economic values represented by the individual. This is due to the fact that the determination of the socialization process by the values of the society is mediated by the individual's psychological characteristics, their needs system. In this regard, the process of economic socialization is more effective if the form of economic value representations is in line with the demands of the society (expectations) that agree with the individual's needs system. Features of this form of economic representations are determined by the configuration of the cognitive, affective and conative components. This form determines the characteristics of the formation of economic and psychological measures of personality [3].

The most interesting problems of Ukrainian economic psychology at the macro-level to research seem include psychology of the unemployed, the rich and the poor, economic identity, different structural components of economic consciousness and behavior, etc.

Conclusions:

1. Economic psychology is quite a new area of psychology in Ukraine. However, after 1990-s it gained great importance and began to grow rapidly as a science.

2. Significant contributions to the development of economic psychology in Ukraine have been done by the researchers at G.S. Kostiuk Institute of Psychology of the National Academy of Pedagogical Sciences of Ukraine headed by S.D. Maksymenko.

3. The main issues being investigated by Ukrainian researchers in the field of economic psychology include: at the macro level - psychological features of economic policy of the state and psychology of money; at the meso-level - psychological analysis of competition and competitiveness of the organization in various social spheres, psychological aspects of multilevel network marketing, and psychology of entrepreneurship; and at the micro-level - economic consciousness of the individual and economic socialization of the individual.

4. The main socially significant aspects of economic psychology yet unexplored by Ukrainian psychologists are tax psychology, psychology of consumer behavior, advertising and marketing psychology, psychological aspects of financial and credit behavior and others.

Further research may focus on theoretical and methodological analyses of empirical investigations into current problems of economic psychology.

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Максименко С.Д., Карамушка Л.М., Креденцер О.В., Івкін В.М. Економічна психологія в Україні: проблеми, тенденції, перспективи. Статтю присвячено аналізу сучасного стану розвитку економічної психології в Україні. Показано провідні вітчизняні школи економічної психології, основні з яких представлені в Інституті психології імені Г.С. Костюка НАПН України. На основі аналізу відомих емпіричних досліджень висвітлено основні проблеми в галузі економічної психології, що розробляються українськими психологами.

Проаналізовано основні проблеми, що досліджуються вітчизняними психологами в галузі економічної психології: на макрорівні – психологічні особливості економічної політики держави, психологія грошей, на мезорівні – психологічний аналіз феноменів «конкуренція» та «конкурентоздатність організації» в різних соціальних сферах, психологічні аспекти діяльності багаторівневого мережевого маркетингу, психологія підприємництва, на мікрорівні – економічна свідомість особистості, економічна соціалізація особистості.

Показано, що серед основних проблем економічної психології, які є майже не дослідженими українськими фахівцями, і, разом із тим, є досить актуальними та соціально значущими, можна назвати наступні: податкова психологія, психологія споживчої поведінки, психологія реклами та маркетингу, психологічні аспекти фінансово-кредитної поведінки та ін.

Ключові слова: економічна психологія; актуальні напрямки розвитку економічної психології.

Information about authors

Максименко Сергій Дмитрович, дійсний член НАПН України, доктор психологічних наук, професор, директор Інституту психології імені Г.С. Костюка НАПН України, м. Київ, Україна.

Maksymenko, Sergiy Dmytrovych, academician of the NAPS of Ukraine, director, G.S. Kostiuk Institute of psychology of the NAPS of Ukraine, Kyiv, Ukraine.

E-mail: instpsy@gmail.com

Карамушка Людмила Миколаївна, член-кореспондент НАПН України, доктор психологічних наук, професор, заступник директора Інституту психології імені Г.С. Костюка НАПН України, м. Київ, Україна.

Karamushka, Liudmyla Mykolaivna, corresponding member, NAPS of Ukraine, Dr. of Psychology, Professor, Chief, Laboratory of Organizational Psychology, G.S.Kostiuk Institute of psychology of the NAPS of Ukraine, Kyiv, Ukraine.

E-mail: LKARAMA01@gmail.com

Креденцер Оксана Валеріївна, кандидат психологічних наук, доцент, старший науковий співробітник лабораторії організаційної психології Інституту психології імені Г.С. Костюка НАПН України, м. Київ, Україна.

Kredentser, Oksana Valeriivna, PhD, associate professor, senior researcher, Laboratory of Organizational Psychology, G.S. Kostiuk Institute of Psychology of the NAPS of Ukraine, Kyiv, Ukraine.

E-mail: okred@mail.ru

Івкін Володимир Миколайович, кандидат психологічних наук, доцент, науковий співробітник лабораторії організаційної психології Інституту психології імені Г.С. Костюка НАПН України, м. Київ, Україна.

Ivkin, Volodymyr Mykolayovych, PhD, associate professor, researcher, Laboratory of Organizational Psychology, G.S. Kostiuk Institute of Psychology of the NAPS of Ukraine, Kyiv, Ukraine.

E-mail: v-ivkin@mail.ru

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