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Monetary behavior of subjects with a conflict-free value-semantic attitudes toward money

In article tsennostno-semantic relations of the person to money are defined, types frictionless and components (motivational, когнитивный, emotional, конативный) tsennostno-semantic relations to money are considered. Definition of monetary behavior, its kinds (expenditure, accumulation and reception of money) is made. Characteristics of monetary behavior are offered: spatial, time, impulsiveness/rationality. Results of empirical research of features of monetary behavior of respondents with the frictionless tsennostno-semantic relation to money are resulted.

Key words: conflict-free value-sense attitudes toward money, monetary behavior, the types and characteristics of monetary behavior.

The purpose of this study – the study of monetary behavior of respondents with different types of conflict-free value-semantic attitudes toward money.

When conflict value-semantic to the identity of the money we can speak about the presence of two of its subspecies. In the first case against a leading low-conscious life-motive «Money» last treated the subject as the lowest available means to satisfy the lower and higher needs (motivational and cognitive components), accompanied by the experience of positive emotions to the money (emotional component). In the second case against the background of awareness of life secondary motive «Money» last treated the subject as a means of satisfying lower needs (cognitive and motivational component), accompanied by the experience of positive emotions to the money (emotional component).

Monetary behavior we define as connotative component of value-semantic relationship of personality to the money, which is manifested in the set of actions with the money or the potential availability to these actions.

Methods of research were: test (Test of humorous phrases A.G. Shmelev and V. Babin (in the projective and declared versions), the questionnaire for the study of attitudes towards money Semenova M., Test Strategies for financial conduct Arefieva T.YU., «The scale of differential emotions» Izarda K., the author's questionnaire for the study of values and semantic relationships to money and monetary behavior (Dzhaneryan S.T., Pismenova A.A.)), a content analysis of open questions of the questionnaire, the method kvartilirovaniya; methods nonparametric statistics (the criteria for Friedman, Wilcoxon, Spearman's rank correlation coefficient).

The study participated 137 respondents (86 men and 51 women) aged 20 to 77 years. The sample consisted of respondents with higher education, members of the Southern Regional Cadastre Centre (SRCC), Krasny Kotelshik and employees of OAO EM'ALYANS of Taganrog. Specificity of monetary behavior seen on the material of the three stakeholder groups identified by their type of sense of values and attitudes



toward money. In this paper, will be considered a group with a conflict-free value-semantic relation to the money, which included 109 people (66 men and 43 women) whose average age is 35 years.

Group with a conflict-free value-semantic relations has been divided into two subgroups, depending on where the motif of life «Money» in the hierarchy of the motives of life: in the first group charged respondents with a leading life the motive «Money» (24 males and 19 females), and a second subgroup classified respondents whose life the theme of «Money» is not the lead (42 men and 24 women).

Results of a study group of respondents with conflict-free value-semantic relation to the money (subgroup 1) show that the content of the motivational component of their relationship is characterized by the greatest severity of motive «Money» in the hierarchy of life motifs (in the projective version of the test TUF), which indicates the importance of and desirability of respondents increasing their material well-being. Mismatch in the projective and the declared version of the expression of the dominant life-motive «Money» indicates a low awareness by respondents of this motif.

Analysis of the needs of this group of subjects met by money, showed that the expression of dominant were lower and higher needs (physiological, safety, intellectual). At the same time, the money is perceived by actors as the equivalent of labor. On the one hand, respondents in this group give money to a subjective sense of satisfaction of lower and higher needs, but on the other hand, assigns the objective function.

The value of the desired level of monthly earnings in this group exceeds its availability on a background of moderate satisfaction with their financial standing.

The content of the cognitive component of the value-semantic relationship to money respondents in this group reflects the leading knowledge and understanding of money as an attribute of civilization and a means of satisfaction of physiological needs.

The content of the emotional component represented the dominance of positive basic emotions (joy) in relation to money. Since joy comes from the subjects in the implementation of their capacity, then we can talk about emotional satisfaction in respect of money respondents in this group.

The content component of the connotative value-semantic relationship to money is dominant form of monetary behavior – spend of money.

The results of the analysis of the spatial characteristics of monetary behavior indicates the dominant direction of spending money on the sphere of family life.

The accumulation of money as a form of monetary behavior, largely focused on the scope of professional life, reflecting the orientation of the subjects for further investing in their business.

Getting the money, as a form of monetary behavior is associated with the scope of its own forces, respondents to earn and provide themselves without relying on others.

According to the results of studying the temporal characteristics of monetary behavior has the highest manifestation of money spending in the second quarter of



the year (May, June, July and August), getting more money is expressed in the first and third quarters of the year, and the accumulation of the respondents prefer to do equally throughout the year.

The high expression of the rationality of all types of monetary behavior, which manifests itself in the pursuit of respondents in this group consciously and purposefully to spend, receive and accumulate money to obtain the maximum benefit for themselves.

In the group of respondents with a conflict-free value-semantic relation to the money (subgroup 2) the content of the motivational component of the relationship is characterized by the severity of the motive «Money» as a secondary motive in the hierarchy of life (in the projective and declared by the test versions of TUF). The coincidence in the projective and declared a minor version of the expression of life motif of «Money» shows a high awareness of respondents of this motif.

Money serves only to satisfy the lower needs – physiological and safety, while perceiving subjects as equivalent to work. The value of the desired level of monthly earnings in the group close to its availability on a background of moderate satisfaction with their financial standing.

The content of the cognitive component of the value-semantic relationships of this group reflects their leading knowledge and understanding of money as an attribute of civilization and the means to address the physical needs.

The content of the emotional component represented the dominance of positive fundamental emotions about money, namely, the emotions of joy. Because the feeling of joy comes in the implementation of their capacity, then we can talk about the emotional satisfaction in respect of money respondents in this group.

The content component of the connotative value-semantic relations dominated by these types of monetary behavior, like spending and receiving money.

The results of the analysis of spatial characteristics indicate the direction to spend money on family affairs: respondents in this group prefer to spend money on their relatives and friends, buy them presents and financially support them, the money to «help» to improve relations in the family.

The accumulation of money as a form of monetary behavior, largely focused on the scope of professional life, suggesting the presence of savings for future investments in the business.

Getting the money, as a form of monetary behavior is associated with the scope of its own forces, respondents to earn and provide themselves without relying on others.

According to the results of studying the temporal characteristics of monetary behavior has the highest manifestation of money spending in the second quarter of the year (May, June, July and August), getting more money is expressed in the first and third quarters of the year, and the accumulation of the respondents prefer to do equally throughout the year.

The high expression of the rationality of all types of monetary behavior for the respondents in this group, which is manifested in the pursuit of respondents in this



group consciously and purposefully to handle money in order to obtain the maximum benefit for themselves.

Differences between the different subgroups with conflict-free value-semantic relation to the money emerged in the specific content of the motivational component of this relationship, and differences in monetary behavior between subgroups manifested in the content of the dominant type of monetary behavior.

Prospects for further studies, we see the identification of conditionality of monetary conduct personal characteristics of respondents who exhibit a variety of conflicts of value-meaning relations to money.

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