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## **EDUCATIONAL COMPONENT OF SECURITY-ORIENTED ECONOMIC BEHAVIOUR FORMATION UNDER THE RISK OF DISPLACEMENT IN THE CONDITIONS OF DIGITAL WORLD AND BANI WORLD**

*The components of the formation of security-oriented economic behaviour are characterized. The features of the economic behaviour of young people have been established, including: a tendency towards financial independence, activity in making economic decisions, placing economic responsibility on close people only in certain cases; low level of financial savings, the amount of which will not allow maintaining the usual standard of living in case of loss of the source of income; rejection of expensive purchases; low level of expenses for personal needs; prudent attitude to the financing of priority, daily needs. An algorithm for the development of the author's educational course "Economic Behaviour" at the Bohdan Khmelnytsky Cherkasy National University has been developed.*

*For people who find themselves in new economic conditions, have lost their usual sources of income and are forced to integrate into a chaotic, unstable and unfamiliar economic environment, it is important to acquire or develop social skills such as presentation skills; communication skills; listening skills; storytelling; influencing; decision making; problem solving; as well as skills that will help them in their job search, including professional development; people management; organizational conflict solving; leadership; strategic thinking; teamwork; time management. The main stages of development of the author's course "Economic Behaviour" included: to form the goal and objectives of the course, to determine a set of competencies and program learning outcomes; to choose topics to be studied, taking into account existing educational needs; to determine the number of lectures and seminars (or practical) classes; to develop lecture plans and select literature for each topic; to develop presentation materials for each topic of the course; to create a list of tasks and points for their performance; to create a short synopsis of lectures and a promotional video for the course, to develop a syllabus, course work program; to place the syllabus and promotional video on the university's website.*

**Keywords:** education, educational services, economic security, war, economic behaviour, economic education, soft skills, social skills, BANI World, risk of displacement.

**Introduction.** The relevance of the research is determined by the need to adapt a large number of people to new living conditions due to a forced change of residence. There is a constant movement of population in the world – for various reasons and under the influence of various risks. War is a particularly dangerous and stressful factor that can intensify the movement of the population, and there is no time for preparation and adaptation in such a case. The BANI world model creates additional threats that prevent migrants from quickly adapting to new living conditions – this is the fragility (brittle) of the economic and social systems into which they have to integrate; anxiety, which is intensified by global and local crises and leads to emotional burnout, loss of zest for life in the most productive segment of the population, which is the basis, including the economic one, of any society; non-linearity, non-predictability of the future, total instability of seemingly familiar phenomena and processes; incomprehensibility of the causes that determine the circumstances of life, and experiencing their consequences, without the possibility of intervention and control. The first thing a person should do under such conditions is to realize what is happening, and to react to changes and stabilize his or her life in new circumstances with own behavior. Modern education gives the ability to form a model of rational economic behavior of an individual, which is based on the analysis of information and the search for relevant data in a chaotic information space; on the basis of digital and financial literacy, cultural tolerance, highly developed emotional intelligence and empathy.

For many displaced Ukrainians, education has become almost the last chain connecting them to their homeland. Having left their own homes, jobs, farms, lost family ties and property, Ukrainian citizens, however, insist that their children continue to study remotely in Ukrainian schools and universities. Even intentions to stay abroad for permanent residence do not prevent the desire to complete studies and obtain secondary or higher education in Ukraine. Therefore, it is through education and high-quality educational services that the nation's intellectual capital can be preserved and a high-quality personnel potential can be formed for the recovery of the economy in the post-war period. To a large extent, this statement applies to economic education.

**Literature review.** The importance of economic education has long been emphasized in numerous scientific publications. Thus, the archives of The Journal of Economic Education starting from 1969 are freely available [1]. Their study and detailed analysis made it possible to understand how educational needs changed and the educational practices used to meet them. After the beginning of studies of behavioral economics and the role of human behavior in making economic decisions, the question arose about what benefit education has or can have – in general, or economic in particular, for increasing the level of human well-being. And so far, this issue is being studied in various scientific fields – from methodological positions, related to psychology, sociology, management and self-management [2-10]. For example, Bazetska H.I. emphasizes the importance of the factor of influence of information on economic decision-making and economic behavior of a person. The researcher notes: "In modern conditions of population concentration in large cities, the role of the influence of informal information: rumors, gossip, etc. has increased. And with the development of mass media, it is much easier and faster to spread this information. The advent of television, the Internet, and advertising have created powerful tools to manipulate the behavior of millions of people. Thus, the mass distribution of information attracts consumers to the same type of actions" [3, p.60].

"But simply having more information does not necessarily mean people have more knowledge" [9, p.1]. While receiving an education, a person acquires the skills of analyzing information, filtering fakes from true and reliable data, assessing the level of relevance of available information for decision-making in various spheres of life. In Germany, economic education begins at school [10], and this allows for the formation of rational economic behavior from childhood and encourages young people to realize the importance of their own economic decisions and the need for balanced and intelligent use of available resources. In Ukraine, economic education is popular, and specialties related to the economic field are considered opportunistic. At the same time, the content and quality of teaching material within educational courses must be constantly improved in response to the manifestation of new challenges and requirements of modernity.

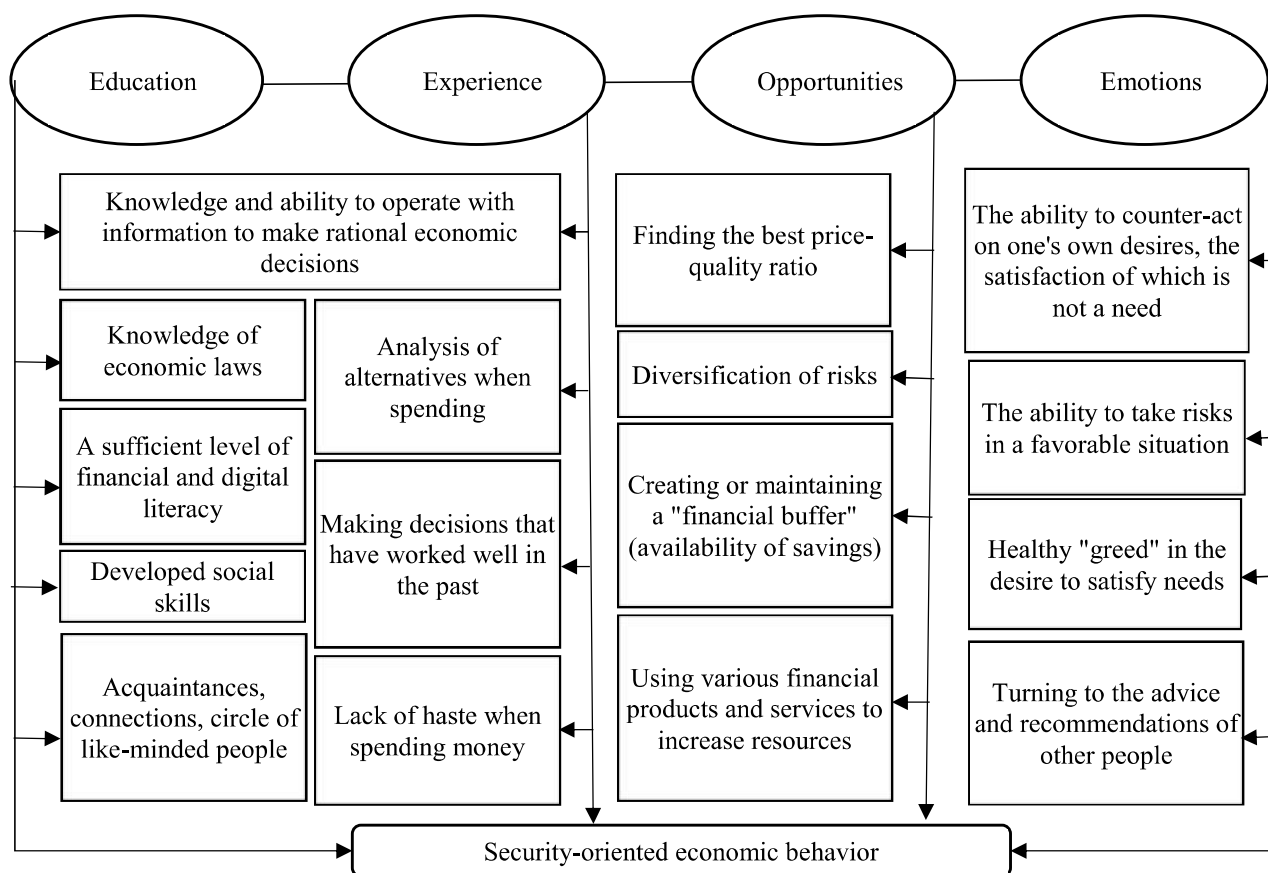
The **purpose** of the study is to determine the possibilities and specific directions of using education and educational services to correct the patterns of economic and social behavior of persons who were at risk of internal and external displacement, or were forced to change their place of residence under the influence of military operations or due to other life circumstances. To realize the set goal, it is necessary to perform a number of tasks, in particular: to analyze the market of educational services for the existence of tools and services capable of developing the skills of safety-oriented economic behavior; to find out the economic mood of the population under the influence of the risk of displacement and in the conditions of BANI World; to offer our own educational product to meet the need for acquiring new knowledge and skills regarding security-oriented economic behavior.

**Results and discussion.** The domestic education system lags significantly behind in its understanding of the necessary and relevant knowledge and competences for specialists. For example, back in 1985, Warren Bennis and Burt Nanus drew society's attention to the VUCA concept, according to which the surrounding world was characterized by such parameters as Volatility, Uncertainty, Complexity and Ambiguity [11]. To adapt to such difficult living conditions, it was recommended to develop social or soft skills, which were actively discussed in domestic education after the National Agency for Quality Assurance of Higher Education (created in 2015) became fully operational, and therefore only in 2018-2020. Thus, only since the 2020s, educational services aimed at acquiring skills that were important for the social, economic, and professional survival of people in the era of the 90s of the XX century began to be actively offered.

In a speech given by President of Federal Reserve Bank of Philadelphia Antony M. Santomero at the Pennsylvania Economic Association Annual Conference in West Chester University on May 30, 2003, that is, exactly 20 years ago, we find the following quote: «Economic education is vital to the future health of our nation's economy. It gives our students the building blocks for a successful financial future. It empowers consumers by giving them the knowledge and tools to improve their economic wellbeing. It is the best investment we can make to strengthen our nation's economy» [9, p.1].

The post-war recovery of Ukraine's economy will require specialists who have an economic education, but at the same time, possess communication skills, the ability to cooperate and rational use of time. The restoration and development of the national economy, increasing its potential in the future must begin with the restoration of the state of individual economic security of each citizen, because only the satisfaction of personal needs and the absence of anxiety about one's own future stimulates a person to selflessly work for the public, collective good. Achieving a state of economic security is possible only under the condition of rational economic behavior, which in the conditions of BANI World and in the country on the territory of which hostilities are taking place, is rather an exception than a generally accepted norm.

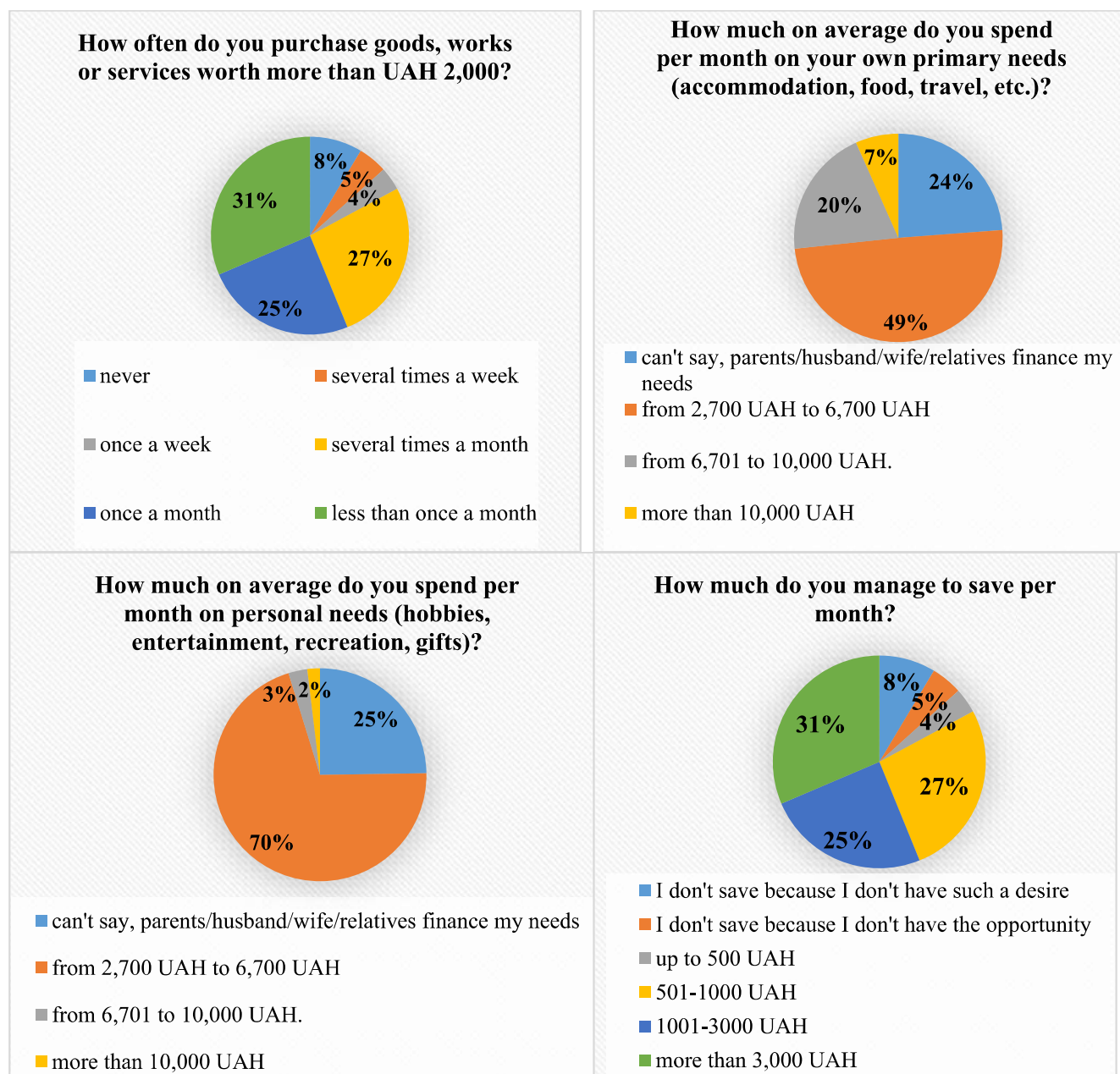
Petinova O.B. notes: "Economic behavior in the narrow sense is defined as a set of socio-communicative actions aimed at the rational use of resources with the aim of obtaining profit and harmonizing economic practices with the value-normative settings of society through predominantly equivalent mutual rewards in the process of exchange" [1, p.62]. Verkhovod L.I. emphasizes: "Economic behavior is a rather difficult phenomenon to analyze. It is interpreted as a form of economic activity of people in the field of production, distribution, exchange and consumption of various goods and services, which are carried out in order to satisfy their needs and maximize utility" [12, p.166]. Agreeing in general with such definitions, we suggest the detailing list of components of the formation of security-oriented economic behavior, factors that determine success or failure in the process of making economic decisions by a person (Fig. 1).



**Figure 1 – Components of the formation of security-oriented economic behavior**  
*Compiled by the author*

Economic behavior is closely related to a person's economic culture. "Economic culture is defined as a way of organizing life and development of people in the economic sphere, which is aimed at regulation, preservation and development of society in accordance with economic values that reflect the socio-economic state of society at a certain historical stage" [13, p.2]. In the conditions of BANI World, taking into account the trends of the spread of the digital economy and the risks of displacement today, in 2023 a completely new culture of economic behavior is being formed in Ukraine, which has signs of orientation towards achieving at least a minimum level of economic security, but at the same time, it does not have a pronounced strategy and is being formed mainly from short-term financial decisions.

A study of the peculiarities of the economic behavior of young people who are getting a higher education or a doctor of philosophy degree shows the following results (Fig. 2).



**Figure 2 – Characteristic features of the economic behavior of young people**  
*Compiled by the author*

According to the results of the survey, we come to the conclusion that the economic behavior of young people during the war acquired the following characteristics:

- tendency towards financial independence, activity in making economic decisions, placing economic responsibility on close people only in certain cases (in 24-25% according to respondents' answers);



- a low level of financial savings, the amount of which will not allow maintaining the usual standard of living in case of loss of the source of income; 8% of respondents have no desire to save at all;
- rejection of expensive purchases; low level of expenses for personal needs; prudent attitude to the financing of priority, daily needs.

Also, 33.3% of respondents believe that education contributes to the formation of a model of rational economic behavior in any case, and another 44.8% claim that it is economic education that has a positive effect on economic behavior. Thus, more than 78% of respondents admit that education is important for the formation of individual economic culture and that a person without education will make less rational economic decisions in most cases.

At the macro level, the problem of preserving human capital in Ukraine, which has intensified and gained a large scale due to the displacement of persons at risk of war, is increasingly voiced. Evaluation of human capital at the methodological level takes into account the presence or absence of education. Thus, The Human Capital Index (HCI) score is based on a set of indicators that capture the quantity and quality of education, health, and work experiences of people in each country, or region [14, p.15]. So, education largely determines the quality of human capital, which, along with finance, land and other resources, will become the basis for the post-war recovery of Ukraine's economy.

Education, which is necessary for rational economic behavior in the conditions of BANI World, should ensure the acquisition of the following competencies: the ability to search, find and analyze information for its reliability and relevance (information literacy), the ability to rationally manage one's own finances based on knowledge about tools and range of services in the financial market (financial literacy), ability to lead, take responsibility, teamwork; organizing one's own time and maintaining labor discipline when working online and in remote employment conditions; the ability to establish communications, contact with compliance with traditional ethical norms; tendency to create an atmosphere of mutual respect in the team, to conduct negotiations and resolve conflicts.

Most of the listed skills belong to the so-called soft or social skills, which are very important for people who are at risk of displacement or have had to change their place of residence, because the first step to survive in new conditions and a new environment is socialization.

With the help of education, it is possible to develop relevant competencies for displaced persons – first of all, soft skills, the top list of which, according to Coursera (Coursera is a project in the field of mass online education, an educational platform that hosts distance courses from various educational institutions and companies that have the right to provide educational services) include: communication skills, cultural interaction skills, cooperation and conflict resolution skills, the ability to make decisions based on available information and existing alternatives, storytelling, influencing skills and digital competences.

Below are lists of skills that Coursera experts believe are relevant and necessary for a person seeking to succeed in today's unpredictable BANI world:

#### *Human Skills:*

- Communication;
- Change Management;
- Professional Development;
- Storytelling;
- Planning;
- Influencing;
- Decision Making;
- Problem Solving;
- People Development;
- Human Resources;

#### *Workplace skills:*

- Active listening;
- Adaptability;
- Communication;
- Creativity;
- Critical thinking;
- Empathy;
- Leadership;
- Organization;
- Problem-solving;
- Resourcefulness;
- Strategic thinking;
- Teamwork;
- Time management [15].

Displaced persons are usually faced with the need to find a new job to obtain a source of income to meet their economic needs. Analysis of Coursera reports for 2021-2023 provided information on the basic knowledge and skills that employers in various industries require from potential employees (Table 1).

**Table 1 – Global Skills Report – Coursera – trending skills [14, 16, 17]**

Year	Business	Technology	Data Science
2021	Strategy and Operations; Microsoft Excel; Project Management; Data Analysis; Accounting; Writing; Finance; Marketing; Tableau Software; Digital Marketing;	Theoretical Computer Science; Programming Principles; Design and Product C Programming; Mathematics; User Experience; JavaScript; Computational Thinking; Data Structures; Graphic Design;	Python Programming; Statistical Machine Learning; Probability & Statistics; Machine Learning; Data Management; Machine Learning Algorithms; Applied Machine Learning; SQL; Data Visualization Software; Econometrics;
2022	Accounting; Communication; Finance; Management; Marketing; Sales; Entrepreneurship; Strategy and Operations; Human Resources;	Computer Networking; Databases; Operating Systems; Security Engineering; Software Engineering; Computer Programming; Theoretical Computer Science; Cloud Computing; Web Development; Mobile Development;	Data Management; Data Visualization; Machine Learning; Math; Statistical Programming; Statistics; Data Analysis;
2023	Accounting (Auditing); Communication (People skills); Entrepreneurship (Adaptability); Finance (Blockchain); Human Resources (Benefits); Leadership & Management (People management); Marketing (Digital marketing); Sales (Cross-selling); Strategy & Operations (Operations management).	Cloud Computing (Software as a Service); Computer Networking; Computer Programming (JavaScript); Databases (Relational database); Mobile Development (Android development); Operating Systems (Mobile app development); Security Engineering (Cybersecurity); Software Engineering (Software architecture); Theoretical Computer Science (Algorithms); Web Development (Angular)	Data Analysis (Exploratory data analysis); Data Management (Cloud APIs); Data Visualization (Tableau); Machine Learning (Multi-task learning); Mathematics (Calculus); Probability & Statistics (Regression Statistical) Programming (Python).

According to the results of our survey, 15.2% of respondents plan to get another higher education, 25.7% intend to take short-term online courses to acquire the knowledge and skills they need at one point or another, 26.7% are considering the option of self-education. There are 1,659 courses devoted to the formation of social skills on the Coursera educational platform.

The most relevant, in-demand and popular among those seeking education in formal and informal spaces include the following (table 2).

**Table 2 – Educational digital products for the formation and development of social skills on Coursera**

Skills and competences that are formed and developed	Developer and service provider	Duration
People and Soft Skills for Professional and Personal Success	IBM	1-3 months
Developing Interpersonal Skills	IBM	1-4 weeks
Creative Thinking: Techniques and Tools for Success	Imperial College London	1-3 month
Leadership and Negotiation Skills	Tecnológico de Monterrey	1-3 months
Finding Your Professional Voice: Confidence & Impact	University of London	1-4 weeks
Introduction to Negotiation: A Strategic Playbook for Becoming a Principled and Persuasive Negotiator	Yale University	1-3 months
Managing Emotions in Times of Uncertainty & Stress	Yale University	1-3 months
Teamwork Skills: Communicating Effectively in Groups	University of Colorado Boulder	1-4 weeks
Learning How to Learn: Powerful mental tools to help you master tough subjects	Deep Teaching Solutions	1-4 weeks
Emotional Intelligence: Cultivating Immensely Human Interactions	University of Michigan	1-4 weeks
How to Get Skilled: Introduction to Individual Skills Management (Project-Centered Course)	The State University of New York	1-3 months
Collaboration For Everyone	Arizona State University	3-6 months
Decision-Making for Everyone	Arizona State University	3-6 months
Personality Types at Work	University of Florida	1-3 months
Communication For Everyone	Arizona State University	3-6 months
Introduction to Negotiation: A Strategic Playbook for Becoming a Principled and Persuasive Negotiator	Yale University	1-3 months
Digital Intelligence for Everyone	Arizona State University	3-6 months
Machine Learning for Investment Professionals	CFA Institute	1-3 months
Management Skills for International Business	University of London	1-4 weeks
The Arts and Science of Relationships: Understanding Human Needs	University of Toronto	1-3 months
Solving Problems with Creative and Critical Thinking	IBM	1-4 weeks
Mastering the Software Engineering Interview	University of California San Diego	1-3 months
People Analytics	University of Pennsylvania	1-4 weeks
Intelligence Tools for the Digital Age	IE Business School	1-4 weeks
Technical Support Fundamentals	Google	1-3 months
Collaborate Effectively for Professional Success	IBM	1-4 weeks
Foundations of Professional Identity	University of Illinois at Urbana-Champaign	1-3 months
Leadership and Influence	University of Illinois at Urbana-Champaign	1-3 months
Shaping Your Professional Brand	University of Illinois at Urbana-Champaign	1-3 months
Create a Professional Online Presence	University of Leeds	1-4 weeks
Strategic Thinking for Everyone	Arizona State University	3-6 months
Workplace Culture for Everyone	Arizona State University	3-6 months
Feedback and Coaching For Everyone	Arizona State University	3-6 months
Conflict Management For Everyone	Arizona State University	3-6 months
How to Create a Good Business	University of Michigan	1-3 months
Successful Presentation	University of Colorado Boulder	1-4 weeks
Managing Employee Performance	University of Minnesota	1-4 weeks
Career Options: Exploring a New Career	University System of Georgia	1-3 months
The Fundamentals of Personal Finance	SoFi	1-3 months
AI Applications in People Management	University of Pennsylvania	1-4 weeks
Science Literacy	University of Alberta	1-3 months
Research Proposal: Initiating Research	University of California, Davis	1-4 weeks
Assess for Success: Marketing Analytics and Measurement	Google	1-4 weeks

*Compiled by the author based on [18]*

The following list of competencies demonstrates the priority skills that are primarily needed by displaced persons for their rapid adaptation to the economic and social systems of other regions or countries, and can be acquired by using several educational products listed in Table 2: 1) Presentation Skills; 2) Communication Skills; 3) Professional Development; 4) People Skills; 5) Listening Skills; 6) People Management; 7) Soft skills; 8) Organizational Conflict Solving [18].

We systematize the characteristics of modern education that allow us to meet the needs of displaced persons in lifelong learning:

- distance form of education (online education);
- short duration of training (up to 3 months);
- absence of tuition fee or minimum course price;
- a combination of video, audio and text educational content, available in digital format throughout the study period;
- forms of education that allow the absence of constant access to the Internet;
- admissibility of bilingualism in the learning process (in educational materials and when completing tasks and passing forms of control of acquired knowledge and skills).

Antony M. Santomero once said: "Improved economic education will result in more productive, fulfilling lives for individuals and families – and, in turn, more vibrant, economically stable neighborhoods and communities" [9, p.5]. In the book by Sam de Muijnck and Joris Tieleman. "Economic Studies. A Guide to Rethinking Economics Education" there are offered various options for training courses that can meet the educational needs for adjusting economic behavior in accordance with the threats and risks of the time. One of the examples is the course The Challenges of Our Time (delving into the real-world knowledge, theoretical ideas, empirical studies, and normative visions surrounding today's main challenges) [8, p.378]. Another example of a training course is A Historical Perspective on Economic Success (examining how thinking about the objectives of the economy has evolved in different societies across time and place) [8, p.383].

The authors also give advice on a step-by-step algorithm for creating your own course, which is planned to be used for the development of the author's educational course "Economic Behavior" at the Bohdan Khmelnytsky Cherkasy National University (Table 3).

**Table 3 – Algorithm for the development of the author's educational course "Economic Behavior"**

Steps to create an educational course according to Sam de Muijnck and Joris Tieleman [8, p.384-385].	Activities planned at each step	Terms of the author's course development
Step 1: Choose the central theme	To form the purpose and tasks of the course, to determine a set of competencies and program learning outcomes that the applicants will receive after successfully completing it.	August-September 2023
Step 2: Sketch the broad strokes	To choose the topics to be studied, taking into account the existing educational needs and based on the results of the market research of educational services and offers of other higher education establishments.	October 2023
Step 3: Design the core lessons	To determine the number of lectures and seminars (or practical classes). To develop lecture plans and to select literature for each topic.	November 2023
Step 4: Create a structure	To develop presentation materials for each course topic. To create a list of tasks and points for their completion. To create a short synopsis of the lectures and record the course promo video.	November-December 2023
Step 5: Get it on paper	Develop a syllabus, working program of the course.	December 2023
Step 6: Present the course designs	Place the syllabus and promo video on the university's website.	January 2024

*Compiled by the author*



It is assumed that in the first academic year after development, the course will have optional status and its study will be scheduled for the spring semester of 2023/2024. After collecting feedback from the course participants, it will be proposed to add this course to the curricula of Bachelors majors in Management and Public Management and Administration specialties as a mandatory course in the third year of study.

Filling the course with high-quality video and audio content will make it possible to create a comprehensive educational product that can be offered on the online education market, including for persons who have or will have special educational needs after their participation in military operations (as a result of injuries, experienced stress, completion of education through military service, etc.).

**Conclusions.** Having studied the educational component of security-oriented economic behavior formation under the risk of displacement in the conditions of digital and BANI World, we can draw the following conclusions.

1. According to the results of a survey of young people who are at risk of displacement and are starting their own economic life in the world of the digital economy and under the influence of BANI World trends, the characteristics of their economic behavior were determined, such as: the desire for financial independence, activity in making economic decisions, trust economic responsibility for relatives only in certain cases; low level of financial savings, the amount of which will not allow maintaining the usual standard of living in case of loss of the source of income; rejection of expensive purchases; low level of expenses for personal needs; prudent attitude to the financing of priority, daily needs. A significant percentage of respondents recognize the importance of education, in particular, economic education, for the formation of security-oriented economic behavior and making rational economic decisions. More than half of the respondents plan to increase their level of education by obtaining a second higher education, taking short-term online courses and using self-education.

2. Analysis of the educational services market, in particular, monitoring of the offer on the Coursera educational platform and reports on the results of this educational project for a three-year period, demonstrates the list of the most relevant for employers, and therefore for other participants of the labor market, knowledge and skills, and also allows to form a list of educational products for acquiring these skills. For people who find themselves in new economic conditions, have lost their usual sources of income and are forced to integrate into a chaotic, unstable and unfamiliar economic environment, it is important to acquire or develop social skills such as presentation skills; communication skills; listening skills; storytelling; influencing; decision making; problem solving; as well as skills that will help them in their job search, including professional development; people management; organizational conflict solving; leadership; strategic thinking; teamwork; time management.

3. Based on information from the book by Sam de Muijnck and Joris Tieleman. "Economic Studies. A Guide to Rethinking Economics Education" it is offered an algorithm for developing the author's educational course "Economic Behavior" at Bohdan Khmelnytsky Cherkasy National University. Its main stages, which will last from August 2023 to January 2024, include: formation of the goal and objectives of the course, determination of a set of competencies and program learning outcomes; selection of topics to be studied, taking into account existing educational needs; determining the number of lectures and seminars (or practical) classes; development of a lecture plan and selection of literature for course topics; development of presentation materials for each topic of the course; formation of a list of tasks and points for their performance; creation of a short synopsis of lectures and a promotional video for the course, development of the syllabus, work program of the course; placement of the syllabus and promotional video on the university's website.

Prospects for further research are the development of scientific and educational content to increase the level of economic literacy and form a pattern of security-oriented economic behavior of people who are forced to live in the era of the digital economy in the conditions of BANI World.

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## **ОСВІТНІЙ СКЛАДНИК ФОРМУВАННЯ БЕЗПЕКО-ОРІЄНТОВАНОЇ ЕКОНОМІЧНОЇ ПОВЕДІНКИ ПІД РИЗИКОМ ПЕРЕМІЩЕНЬ В УМОВАХ ЦИФРОВОГО СВІТУ ТА СВІТУ ВАНІ**

**Проблема.** Актуальність дослідження визначається необхідністю адаптації великої кількості людей до нових умов життя через вимушену зміну місця їх проживання. Модель світу ВАНІ формує додаткові загрози, що не дають переселенцям швидко присовуватись до нових умов життя – це крихкість економічних і соціальних систем, до яких вони мають інтегруватись, тривожність, яка посилюється глобальними та локальними кризами та призводить до емоційного вигорання, втрати жаги до життя у найбільш продуктивного прошарку населення, що є основою, у тому числі і економічною, будь-якого суспільства; не лінійність, не прогнозованість майбутнього, тотальна нестабільність здавалося б знайомих явищ і процесів; незрозумілість причин, які визначають обставини життя, і переживання їх наслідків, без можливості втручання та контролю. Освіта стала для багатьох переміщених українців чи не останнім ланцюгом, що пов'язує їх із батьківщиною. Через освіту та якісні освітні послуги можна зберегти інтелектуальний капітал нації і сформувати якісний кадровий потенціал для відновлення економіки у післявоєнний період. Також освіта є однією із важливих складових формування безпеко орієнтованої економічної поведінки людини.

**Мета** дослідження полягає у визначенні можливостей та конкретних напрямів використання освіти та освітніх послуг для корекції моделей економічної та соціальної поведінки осіб, які опинилися під загрозою внутрішнього та зовнішнього переміщення, або були змушені змінити місце проживання під впливом бойових дій або внаслідок інших життєвих обставин в умовах світу BANI.

**Результати.** Охарактеризовано складові формування безпеки орієнтованої економічної поведінки. Встановлено характерні риси економічної поведінки молоді, серед яких: тяжіння до фінансової незалежності, активність у прийнятті економічних рішень, покладання економічної відповідальності на близьких осіб лише у окремих випадках; низький рівень фінансових заощаджень, розмір яких не дозволить підтримувати звичний рівень життя у разі втрати джерела доходу; відмова від дорогих придбань; невисокий рівень витрат на особисті потреби; розважливе ставлення до фінансування першочергових, щоденних потреб, тощо. У відповідь на запити щодо освітніх продуктів, було сформовано алгоритм розробки авторського освітнього курсу «Економічна поведінка» у Черкаському національному університеті імені Богдана Хмельницького.

**Наукова новизна.** Для людей, які опинились у нових для себе економічних умовах, втратили звичні джерела доходу та змушені інтегруватись у хаотичне, нестійке і незнайоме їм економічне середовище, важливо здобути або розвинути соціальні навички, такі як презентаційні навички; комунікативні навички та навички слухача; навички сторітелінгу та інфлюенцу, навички прийняття рішень та вирішення проблем; а також навички, що допоможуть їм у пошуку роботи, зокрема навички професійного розвитку; управління людьми; вирішення організаційних конфліктів; лідерські якості; здатність до стратегічного мислення, роботи у команді та ефективного управління часом.

До основних етапів розробки авторського курсу «Економічна поведінка» увійшли: формування мети та завдань курсу, визначення набору компетенцій та програмних результатів навчання; підбір тем, які вивчатимуться, з урахуванням існуючих освітніх потреб; визначення кількості лекційних і семінарських (або практичних) занять; розробка плану лекцій та проведення підбору літератури до кожної теми; розробка презентаційних матеріалів до кожної теми курсу; формування переліку завдань і бальних оцінок за їх виконання; створення короткого конспекту лекцій і проморолику курсу, розробка силабусу, робочої програми курсу; розміщення силабусу і проморолику на сайті університету.

**Висновки.** Проведене опитування щодо особливостей економічної поведінки молодих людей, які розпочинають свій економічний шлях в епоху цифрової економіки, під впливом тенденцій BANI World та під ризиком переміщень, демонструє, що значний відсоток респондентів визнає важливість освіти, зокрема, економічної, для формування безпеки орієнтованої економічної поведінки та прийняття раціональних економічних рішень. Більше половини опитаних планують підвищувати рівень власної освіти шляхом отримання другої вищої освіти, проходження короткострокових онлайн-курсів та методом самоосвіти. Аналіз звітів Coursera за 2021-2023 роки дав змогу отримати інформацію про основні знання та навички, які роботодавці у різних галузях вимагають у потенційних працівників, а також допоміг у підборі освітніх продуктів для формування та розвитку соціальних навичок, які пропонуються на ринку освітніх онлайн-продуктів. На основі цих відомостей було прийнято рішення про розробку авторського освітнього курсу «Економічна поведінка» для здобувачів вищої освіти рівня бакалавра.

**Ключові слова:** освіта, освітні послуги, економічна безпека, війна, економічна поведінка, економічна освіта, м'які навички, соціальні навички, BANI World, ризик переміщення.

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