

Psychological Attitude to Money

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Abstract:

The use of money is regulated by psychosocial norms and social values. For example, in relation to a gift expressed in monetary form, other expectations are manifested, since money devalues the value of the act of giving. If you give money, then twice the price of the planned gift. The psychosocial norms of using money change over time. So, previously unacceptable marriage contracts, life insurance, blood donation for money, etc. are not currently condemned, and, for example, lending money to friends at interest is considered not reprehensible.

Some people may say that the attitude towards money rather depends not on belonging to one or another gender, but on the personality of a person, his upbringing, those attitudes and models that his parents instilled from childhood. However, there are also many who claim that a person's gender really determines the attitude towards money.

In the research of E. Both Gorbacheva and A. B. Kupreichenko revealed that women primarily spend money on what they want to acquire first of all, while men, on the contrary, tend to spend money on what they need. For example, a man can, without hesitation, give money for accessories for fishing, hunting, etc. He would rather ask his wife to reduce the budget for the purchase of vegetables, meat, and fruits than deny himself fishing gear.

In every situation related to money, a person behaves in some way in relation to them; this gives reason to classify personality types depending on their attitude to money and "monetary" behavior. The so-called "monetary" personality types were first identified and described within the framework of a psychoanalytic approach by clinical psychologists Goldberg and Lewis. In the future, this direction was developed by domestic and foreign researchers: I. G. Andreeva, O. S. Deineka, V. Poduska. The development of criteria systems and the construction of classifications of an individual's attitude to money continues to be an urgent topic for practical research in psychology. Here are examples of "monetary" personality types. The "miser" is saving money, which in itself is a fascinating experience. He often experiences fear of loss and fear of distrust from others. The

miser feels pleasure not from money as a boon, but from security with the help of money. The "spender" demonstrates compulsive and uncontrolled behavior in relation to his expenses, especially at a time of depression, feelings of insignificance and feelings of rejection. Wastefulness is his short-lived outlet, which eventually leads to feelings of guilt. The "money bag" is completely caught up in making money, which is seen as the best way to achieve powerful status and the approval of others. He is sure that the more money he has, the more opportunity he has to control the world around him, and the more happy he will be. The "huckster" obsessively hunts for cheapness, even if he does not need it, because getting things for less money provides a sense of superiority. He feels annoyed and depressed if he has to pay the price that is being asked. The "player" feels cheerful and optimistic, accepting the feeling of power that brings a win, and his expectation compensates for the risks of losing, and stopping in the chain of defeats and victories is perceived as a life difficulty.

In specific social communities, various types of such behavior are approved or condemned. In some, the propensity to accumulate can be assessed as thrift, and in others as stinginess. Giving gifts to people around you can be perceived in different ways: as a norm of life, as charity, or as a spendthrift.

From the standpoint of morality, a variety of aspects of economic behavior and consciousness can be assessed: public discussion of monetary issues; various ways of "getting" money; principles of their distribution; attitudes towards wealth and poverty; needs met with money; social ideas about how money affects relationships between people, etc.

The attribution of money to one pole or another — good or evil, as well as a contradictory attitude to the moral aspects of money is determined not only by a whole range of social, cultural, economic, but also, of course, psychological factors. The following contradictions in the system of values and norms of personal behavior, identified by I. Gorbacheva and A. B. Kupreichenko, can serve as indicators of such conflicts in the attitude of a person to money: the contradiction between the social concepts of money existing in the public consciousness and the value of money for a person; within the very system of meanings and meanings that a person gives money; between the meanings attributed to money and the real possibilities of money; between the significance of money and the subjective assessment of their attainability; between the relationship of a person to different levels of well-being; between the subjective significance of money and the immorality of the purposes of their use; between the high significance of money and the unacceptability of available ways of obtaining it; between the subjective costs of "earning" money and the value of the goods acquired from them.

It should be noted, however, that the highlighted contradictions, including moral ones, do not always lead to intrapersonal conflict. In most cases, they act as limiters of the unrestrained desire to maximize benefits in an individual's economic behavior, form guidelines and set criteria for evaluating economic activity. It is possible to talk about the presence of an intrapersonal conflict if contradictions of moral and other values or norms are accompanied by acute negative feelings about money, anxiety about money and, as a result, ineffective economic behavior.

Thus, the attitude towards money is understood as a conscious and subjectively selective idea of money, manifested in monetary behavior. The form of "monetary" behavior is a generalizing classification criterion that allows combining existing classification systems of "monetary" personality types. The factors influencing the attitude to money are gender, age, social environment, economic status, and personal characteristics. Low self-esteem and self-doubt turned out to be associated with overly restrictive behavior and, on the contrary, people's spending.

References

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