

Psychological Determinants of Attitudes Towards Money

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Abstract:

In everyday consciousness, money is associated with higher values, including moral ones. People's attitude to money is often contradictory, intertwining good and evil, strength and helplessness, love and power. E. G. Efremov and M. Y. Semenov made attempts to describe personality types and characteristic signs of behavior depending on how people relate to money. Observing sick people and studying their medical histories, they identified the following main symbolic factors related to money: security; strength; love; freedom.

"Money" is a concept whose economic content and meaning are closely intertwined with the psychological one. In addition to economic expediency, a person's attitude to money is regulated by related value systems and norms of behavior, social attitudes, stereotypes and prejudices, myths, superstitions, etc. In this regard, the attitude to money is an important component of the economic consciousness of groups and specific people.

People's consciousness endows money with various symbolic content and power. In the modern world, money has the greatest value in those cultures where it expresses a person's belonging to a certain social class. Recently, there has been a tendency for the scientific interest of the humanities to shift from economic ideas about the universal equivalence of money to the study of specific features of people's attitude to money. In social psychology in the works of A. L. Zhuravlev, A. B. Kupreichenko, V. P. Poznyakov describes the relevance of monetary values, needs, motives, and social attitudes. M. Y. Semenov clarifies the concepts of "monetary need" and "monetary satisfaction", correlate the concepts of "monetary" and "material". The concept of "monetary need" is understood by the researcher as a quasi-need, acting in relation to many other needs as a means of satisfaction. Monetary demand is considered as a generalized quasi-need in which the energy potential of other needs is accumulated. The concept of "monetary satisfaction" is understood as a

disposition expressing a positive attitude towards monetary prosperity as a factor of life, financial conditions of life, formed as a result of repeatedly experiencing pleasure from receiving money and guaranteed, from the point of view of the subject, receiving it in the future. The concepts of "monetary" and "material" are often confused. According to the author, it is necessary to distinguish between material and monetary values, needs, and motives. With the help of money, both material, social and spiritual needs and motives can be satisfied. Therefore, the concepts of "material" and "monetary" are not subordinate.

J. F. Angel and L. Hjell determine that the attitude to money is interrelated with consumer behavior and personal maturity. A number of such domestic and foreign psychologists as A. A. Kapustin, G. E. Belitskaya, N. A. Gaakh, pay attention to the fact that the attitude to money changes with the development of personality and self-actualization.

In other studies, the influence of the phenomenon of "money" on the value orientations of a person is determined. On the one hand, money affects material needs, acting as a means of existence and achieving a higher quality of life, and on the other hand, it acts as a kind of symbol defining a person's status in society, ensuring the implementation of creative ideas. It is shown that money has an impact on the spiritual orientation of a person. On the one hand, money can lead to spiritual degradation, reflecting human weakness, dishonor, greed, meanness, envy, on the other hand, it contributes to spiritual development, strengthening and elevating noble, honest, strong, generous people. Thus, money can be the equivalent of both material and spiritual values.

The attitude towards money also depends on the specific purposes of its use. This effect is based on the so-called "money laundering", the creation of various kinds of charitable foundations and sponsorship programs and deductions from profits of dubious origin. Different psychological shades of use have different forms of money, as well as methods of cash and non-cash payment.

References

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