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Svitlana Kryshchanovych

D.Sc. in Pedagogy, Professor of the Department of Pedagogy and Psychology, Faculty of Postgraduate and Correspondence Education, Lviv State University of Physical Culture named after Ivan Boberskyj, Lviv, Ukraine;
svitlana.kryshchanovych@gmail.com
ORCID: [0000-0002-2147-9028](https://orcid.org/0000-0002-2147-9028)
(Corresponding author)

Iryna Olenych

Candidate of Geographic Sciences, Associate Professor of the Department of Tourism, Lviv State University of Physical Culture named after Ivan Boberskyj, Lviv, Ukraine;
ORCID: [0000-0001-5393-2088](https://orcid.org/0000-0001-5393-2088)

Iryna Gavrysh

D.Sc. in Pedagogy, Professor of the Department of Primary and Professional Education, H.S. Skovoroda Kharkiv National Pedagogical University, Kharkiv, Ukraine;
ORCID: [0000-0002-0173-1855](https://orcid.org/0000-0002-0173-1855)

Irina Saukh

D.Sc. in Economics, Professor of the Department of Economics, Management and Marketing, Zhytomyr State University named after Ivan Franko, Zhytomyr, Ukraine;
ORCID: [0000-0002-3812-6579](https://orcid.org/0000-0002-3812-6579)

Oleksandra Kholobina

Candidate of Pedagogical Sciences, Associate Professor of the Department of Theory and Technology of Pre-school Education and Art Disciplines, H. S. Skovoroda Kharkiv National Pedagogical University Kharkiv, Ukraine;
ORCID: [0000-0002-2155-7129](https://orcid.org/0000-0002-2155-7129)

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FORMATION OF PROFESSIONAL CULTURE OF FUTURE SPECIALISTS IN FINANCE AND CREDIT IN HIGHER EDUCATIONAL INSTITUTIONS

ABSTRACT

A finance and credit specialist is a unique profession that involves a significant number of activities that need to be carried out in order to obtain the desired socio-economic effect. The possibility of this process is an adequate professional culture, which is formed at the stage of their preparation. Therefore, the purpose of this study is to form the professional culture of future specialists in finance and credit in higher educational institutions. The object of the study is the professional culture of future financiers in the framework of the educational process. To achieve the set goals, the article defines a scientific task, which is to model the ways of forming the professional culture of future specialists in finance and credit in higher educational institutions. The article presents and describes in detail which methods served to achieve the goals. The scientific and practical value of the results of the study is presented through the formed model of the formation of the professional culture of future specialists in finance and credit in higher educational institutions. Each stage of the formation of the professional culture of future specialists in finance and credit in higher educational institutions is characterized. It has been proved that further scientific attention should be focused on the study of the practical effectiveness of the system for the formation of a professional culture of future specialists in finance and credit.

Keywords: finance, professional culture, future specialist, education, educational institution, financier

JEL Classification: A20, I22, P34, I21

INTRODUCTION

Transformation processes in the socio-economic and political spheres of the country determine the "liberation of the personal principle in man", which contributes to the humanization of social relations and the development of the social system. At the same time, the personality is included in culture, in the creation of value systems, which makes it significant. The formation and development of the professional identity of the future financier take place during the period of study at a higher educational institution (higher educational institution, technical school) under organizing and activating influence that meets two tasks - cognitive (educational) and personal. At the same time, the organizing influence is irrevocable, while the activating influence is associated with changes (significant for the individual) in the level of functioning and may be recurrent. It is the personal side of culture that is projected in a special way into the sphere of education, while education is indirectly included in the creation of a system of values as a component of culture, which makes it socially significant. Based on the results of studying scientific sources, it can be concluded. Professional identity is inherently a complex multifunctional phenomenon that is closely related to professional self-determination and is formed in the process of professional training of future financiers. Since, in its essence, professional identity has a close relationship with the general culture, value system, professionalism and competencies of a specialist, and is associated with changes in the personality structure, it is likely to be considered as the basis for the formation of a professional culture of future junior finance and credit specialists.

Financial specialists can work in the analytical, economic, financial, and investment services of companies in the real sector of the economy; in departments of corporate finance and in analytical services of companies in the financial sector; in consulting companies specializing in management and financial consulting and valuation activities; in financial and analytical agencies, in analytical centres dealing with issues of economic policy and the development of domestic and international business, in academic organizations (institutes, laboratories) and university departments and centres that develop and improve the foundations of corporate finance management, etc. Recently, there has been an increase in the professional activity of financiers in the field of consulting, forecasting and analysis.

Modern reforms in Ukraine are aimed at developing economic, financial, social and other relations based on the values and principles of a market economy. Accordingly, there is a growing need to search for effective models of professional training of specialists for various industries and the service sector, aimed at shaping their professional culture. This problem is of particular relevance for the training of junior specialists in finance and credit in economic institutions of higher education of I-II levels of accreditation (hereinafter referred to as higher educational institutions) in the context of its approach to global trends in economic and social development.

LITERATURE REVIEW

In their works, scientists [1-3] note that some aspects of identity, which are formed in the process of human life when choosing a profession, acquiring it in a higher educational institution. They are of the opinion that in the course of such training, the process of professional identification is realized, understood as the process of acquiring a professional identity, that is, a social (professional) role, the process of formation and functioning of which does not differ from other social roles. According to him, the content characteristics of professional identity are set by the profession itself - it determines the morphology of professional activity and the professional community, characterizes the range of actions (functionality) and the ability to manoeuvre within a certain activity that a specialist has to perform and which he needs to master in the process of professional training. Scientists note that the profession as a derivative position for the formation of professional identity does not have pronounced naturally differentiated features, such as gender for gender identity or ethnicity for ethnicity, and therefore the importance of internal work to identify these features increases, and the role of other people also increases. who noticed the manifestation of these signs and recognized them [4-6]. In addition, it should be noted that a profession is such a derivative component that involves special purposeful training organized by society, corresponds to the level of external activity and is professional employment in something, and professional identity corresponds to the level of internal activity, manifests itself in the personal significance of professional activity for a person. , i.e. there is content. Thus, in shaping the professional identity of future junior specialists in the field of financial activity, a significant role is given to pedagogical teams that provide their professional training in higher educational institutions, as well as professional communities, for example, associations of financiers, economists, employers, etc. At present, one should take into account the role of the mass media, the Internet network, which has a powerful influence on the individual, and her choice of profession [7-10].

As rightly noted in the scientific literature [11-13], one of the tasks of modern higher education is to prepare the younger generation for life in the modern world, in a rapidly changing information society, and therefore he "needs a person who is able to change the basis of his own activity." Based on this, the teaching staff of higher educational institutions and technical schools should develop and implement strategies for the modernization of vocational training aimed at forming a set of competencies for the future junior specialist in finance and credit as components of their professional culture. These strategies should be aimed primarily at preparing them for self-education and self-improvement throughout their lives, which will ensure the transition of "the subject from the strategy of contemplating himself to the strategy of transforming himself, restructuring the structures of subjective experience that are culturally appropriate to himself, which meets the objectives of higher education within the new humanistic paradigm" [ibid.]. At the same time, it should be taken into account that the implementation of these tasks is associated with the need to form the professional component of the "I-concept", which provides for the constant work of the subject to form and refine the internal image of professional activity. The prerequisites and incentives for this work are the problems that the student encounters during training and which are key to achieving professional identity [14, 15].

In their scientific works [16-19], they represent the structure of professional identity, which includes: cognitive (professional knowledge and beliefs expressed in ideas about the profession, the image of a specialist), emotional (a complex of elements: ethnic or self-awareness in the system of ethnic values of the native people and the native language of value judgments regarding one's own and other nationalities, their representatives, self-identification with the local team, the socio-professional community as a reference group; belonging to the world community, awareness of oneself as a "man of the world"; (revealed through the process of self-realization in a profession that has great potential for many people,

prone to professional and personal characteristics to engage in this activity) components. Thus, all the structural components of professional identity in their content reflect the components of the general and professional culture - knowing and activity components, moral qualities and value orientations, general culture and the desire for self-realization. The substantiation of its essence as the basis of professional culture is of scientific interest for our further research.

The change of priorities in the economic and financial systems of Ukraine, the strengthening of the financial and credit sector, the strengthening of its influence on the activation of structural adjustment and the provision of socio-economic development of the cranes necessitated changes in the content of financial and financial-analytical work. In modern conditions of management and a significant expansion of the rights of enterprises in the field of financial and economic activity, one of the main tasks of higher educational institutions that provide training in economic specialities is the professional training of finance specialists who understand well the features of the current and future economic development of Ukraine, see ways to develop financial systems and ensure financial stability and are able to work in the conditions of Ukraine's integration into the world economy. As a result, the requirements for the professional training of finance specialists have increased. This requires profound changes in the system of higher economic education, in particular, the improvement of the professional training of finance specialists [20-24].

AIMS AND OBJECTIVES

The main purpose of the article is the formation of a professional culture of future specialists in finance and credit in higher educational institutions. The object of the study is the professional culture of future financiers in the framework of the educational process. To achieve this goal, the article defines a scientific task, which is to model the ways of forming the professional culture of future specialists in finance and credit in higher educational institutions.

METHODS

To achieve the set goals and solve certain scientific research problems, a set of methods was applied: analysis of scientific research in philosophy, sociology, psychology, pedagogy, and finance; deduction and induction; synthesis and generalization - to substantiate the methodological and methodological foundations of the study; functional-structural analysis; qualitative and quantitative content analysis; analysis of definitions, formalization, generalization - to substantiate the conceptual apparatus of the study and formulate conclusions and recommendations. However, the basis is the IDEFO modelling method. Within the framework of the IDEFO (Integration Definition for Function Modeling) methodology, the process is represented as a set of elements-functions that interact with each other, as well as showing the information, human and production resources consumed by each function.

The basic elements of modelling in the framework of our study are presented in Table 1.

Table 1. The basic elements of modelling in the framework of our study. (Source: compiled by the authors)

| Elements | Characteristic |
|----------------------------------|---|
| The purpose of the modelling | To increase the effectiveness of the formation of professional culture among future specialists in finance and credit |
| The target audience of the model | Educators and future finance and credit professionals |
| Model elements | Processes and steps in the form of functional blocks |
| Software | Program modelling vector |

It should be noted that the proposed methodology is not new in the econometric community, however, it is one of the first to be used within the framework of the education system and the formation of professional culture. This gives the proposed methodology the study of elements of scientific value and the significance of the results.

RESULTS

In recent years, there has been a global trend of increased attention to the problems of the quality of vocational education, which is associated with an increase in the requirements for the intellectual resources of society, the growing role of new technologies in the industry, the service sector, medicine, banking, etc. When developing a mechanism for assessing the quality of education, a competency-based approach is used as a basic one, which measures not only the professional

knowledge and career opportunities of graduates but also their cultural development. On the pages of scientific publications, scientists and practising teachers express a convincing opinion that the organized cultural and educational environment of an educational institution, including higher educational institutions, plays a significant role in the cultural development of an individual. The problem of the cultural and educational environment, and its influence on the development and formation of the personality is relevant in the context of research by scientists - representatives of many social sciences - philosophy, sociology, cultural studies, psychology and others. As for domestic pedagogical science, it should be noted that with the general growth of researchers' interest in the sociocultural aspects of educational activities, fundamental studies of the cultural and educational environments of higher education have not been conducted. However, a discussion has begun about its role as a component of the educational process or information and educational environment, the importance of the influence of this factor on the quality of education, the level of professional culture and the formation of professional competence of future specialists.

The formation and formation of the professional identity of the future financier takes place during the period of study in higher education, in particular higher educational institutions, under the organizing and activating influence of teachers, a team of specialists in which students practice, in the process of interaction with representatives of public organizations, which corresponds to two tasks - cognitive (educational) and personal. At the same time, the organizing influence is irrevocable, while the activating influence is associated with changes (significant for the individual) in the level of functioning and may be recurrent. It is the personal side of culture that is projected in a special way into the sphere of education, while education is indirectly included in the creation of a system of values as a component of culture, which makes it socially significant.

Focusing on the results obtained, we included the following components in the prototype of the professional culture of future specialists in finance and credit: motivational-value, cognitive, activity-creative and information-communicative. We have detailed each of these components with characteristic features (properties): spiritual and moral values, ideals, norms; value orientations; motivation; personal qualities, abilities and attitude of a person to nature, to himself and to another; communicative culture; professional models of interaction and communication; production and technological competence; emotionality; methodological and research culture; information culture; psychological and reflective culture; ethical and aesthetic culture; monitoring and diagnostic culture; professional orientation; professional knowledge; professional skills and abilities; professional self-determination; professional readiness to perform the main types of professional activity; professionally important qualities; a set of special knowledge and experience; professional competencies; ability to adapt in a professional environment; professional self-actualization; professional competencies; knowledge, ability, skills of professional activity; communicative competence; culture of thinking; a culture of speech; culture of behavior; general culture; general cultural competences; spiritual, broad outlook; creativity; reflection of personal growth; reflective competence.

The professional activity of a financier is built on the basis of constant interaction in a team and with clients, which requires him to have communicative and organizational skills, and developed speech within the framework of every day, socio-political and professional topics. Increasingly, knowledge and practical knowledge of a foreign language is required in the scope of topics determined by professional needs, the ability to carry out contextual translation of financial texts into the native language. Financial institutions often impose such requirements on candidates for positions as the ability to negotiate, possess natural diplomacy, regulate and control activities and communication, which requires constant self-assessment of activities. Consequently, communication and organizational skills, the ability to self-assessment occupy a significant share in the professional culture of future finance and credit specialists.

In general, the dynamics of the number of students in "finance and credit" do not decrease and show a slight increase (Figure 1).

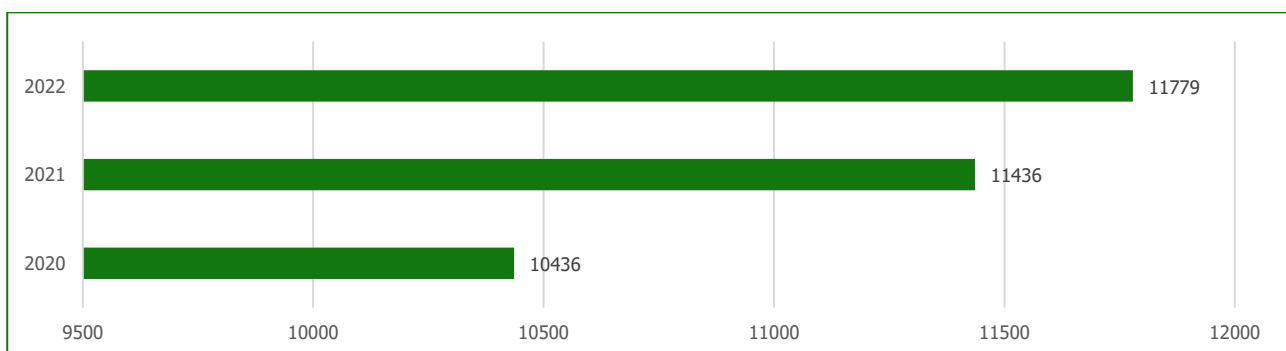


Figure 1. The dynamics of the number of students in "finance and credit".

At the beginning of modelling, it is necessary to present the main processes for achieving the goal of modelling - increasing the effectiveness of the components of the professional culture of the future financier (Figure 2).

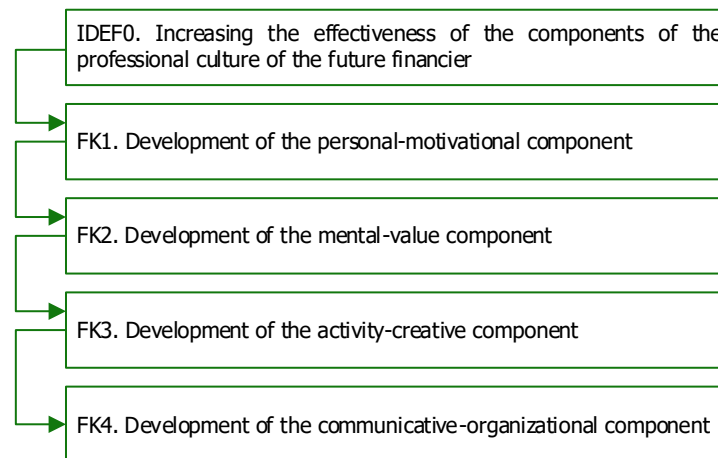


Figure 2. The main processes for achieving the goal of modelling - increasing the effectiveness of the components of the professional culture of the future financier.

The functional content of the processes shown in the Figure 2 is as follows.

Development of the personal-motivational component (FK1). Motivation for professional activity: showing interest in the professional culture of financiers; needs, motives and interest in professional growth through the formation of a professional culture; understanding the social significance of the products of professional activity; awareness of the social and personal significance of professional culture; professionally important qualities: self-perception (understanding of responsibility for one's professional activity); striving for self-realization in the chosen profession.

Development of the mental-value component (FK2). Understanding the meaning and meaning of professional culture; recognition of it as an integral part of the professional activity of a financier; self-assessment of the relationship of the development of professional culture in the future professional field; awareness of the main goals in self-development; consistency of motives, values and goals: perception of professional knowledge and skills as values; compliance of the system of personal values with socially significant and moral guidelines. Professional self-actualization: actualization of the sense of belonging to the professional culture of financiers and the acquisition of specific features of a person of this professional culture; shaping oneself in accordance with certain professional goals - to solve the problems of one's own life, mastering technologies regarding changes in one's own life, creating one's own favourable environment.

Development of the activity-creative component (FK3). Technological professional skills: the ability to independently formulate a problem through a production task; computer skills and modern software; information and analytical skills: possession of information, analytical and synthetic skills and abilities; mastering the skills of collecting information, facts, data in the overall picture of the state of the enterprise, organization, institution, client and to carry out their qualitative and semantic processing; innovativeness: the ability to solve non-standard tasks; make decisions in a situation of uncertainty, improve production operations - participation in the development of algorithms for processing specific financial information.

Development of the communicative-organizational component (FK4). Ability to negotiate: possession of professional vocabulary, practical knowledge of a foreign language of a professional direction, communicative culture, diplomatic skills, the ability to prevent and resolve conflict situations, conduct a dialogue with clients; ability to organize work with clients: plan activities, use time rationally, quickly navigate in difficult situations; ability for self-organization and self-assessment: regulation of one's own time (time is the greatest value), planning one's own activities (professional and domestic) daily, monthly, etc., one's own career; mastering the experience of self-analysis of one's own professional effectiveness, the ability to perceive and analyze environmental processes as an economic situation.

The context diagram of achieving the main goal of modelling is presented in Figure 3.

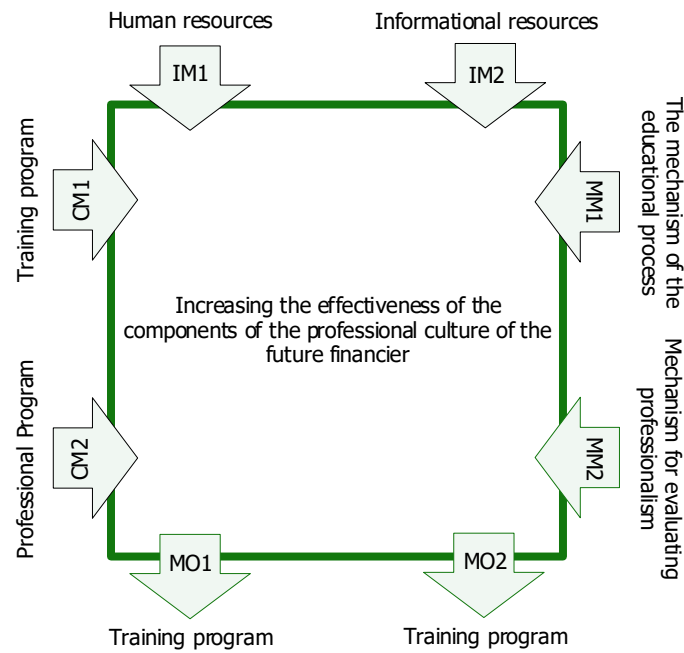


Figure 3. The context diagram of achieving the main goal of modelling.

Therefore, as a result, we will get a decomposition of the functional model of achieving professional culture among future financiers (Figure 4).

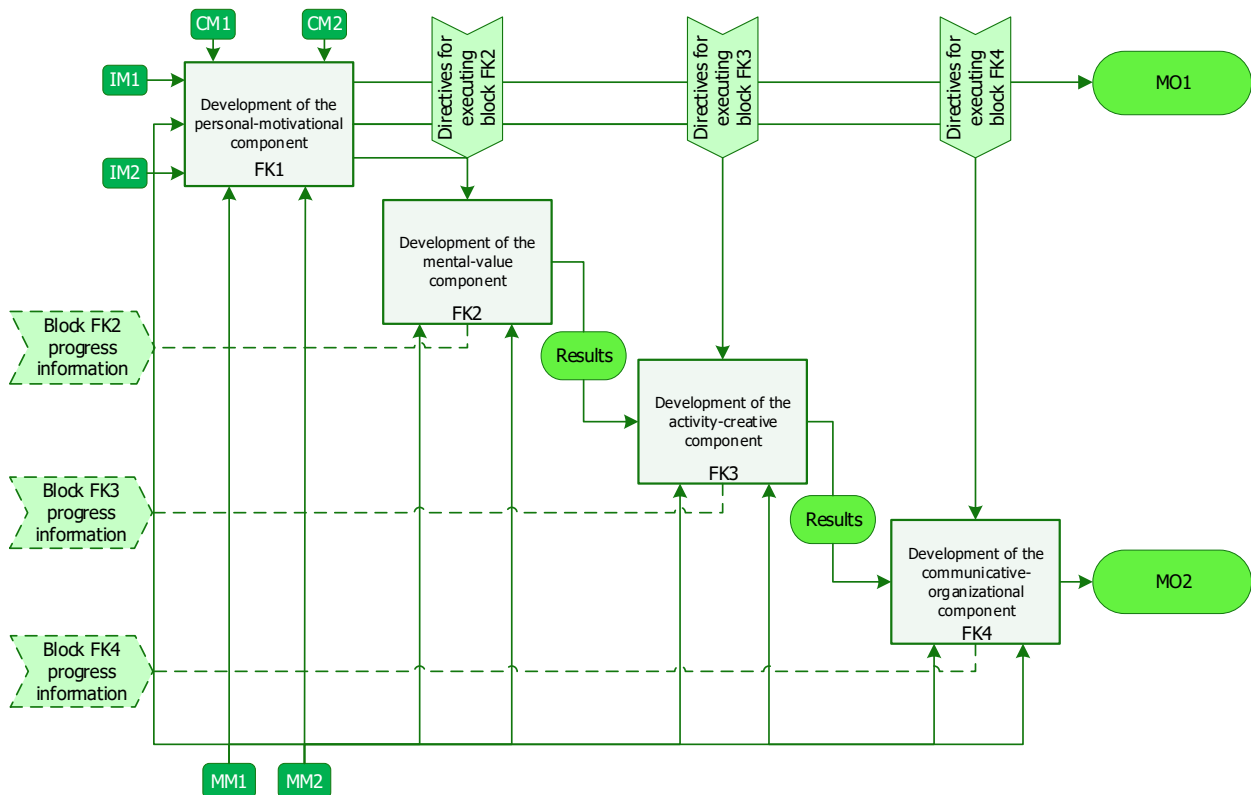


Figure 4. The functional model of achieving professional culture among future financiers. (Source: compiled by the authors on the base [24, 25])

Among the identified criteria, motivational, cognitive, activity-creative and behavioural combine professional, technological, value, personal, general cultural, psychological, creative and innovative spheres that correspond to the content of

professional skills, and the behavioural criterion of the reflexive sphere of future finance and credit specialists as the basis for adaptation in a team and teamwork, professional and general cultural growth, further development of their professional culture. Based on the generalization of these indicators, the levels of formation of the professional culture of future specialists in finance and credit were characterized: low, medium, and high.

At the same time, it is necessary to set deadlines for the implementation of each of the processes and stages presented in Figure 4 (Figure 5).

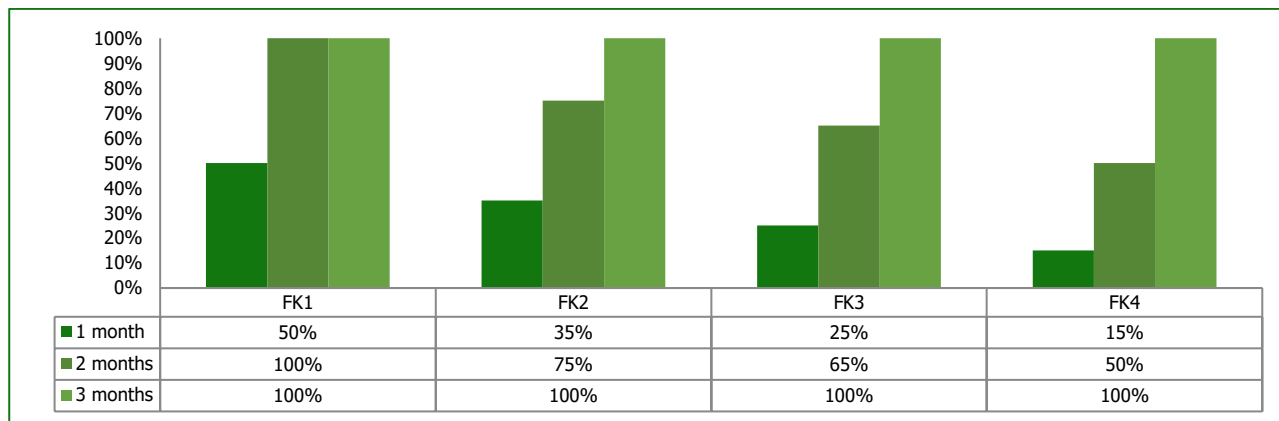


Figure 5. Periodization of the stages of the existing model.

A low level of professional culture formation is characteristic of students who demonstrate a low level of its manifestation: they occasionally show interest in the professional culture of financiers - only in certain components of some of its components; they do not realize the social and personal significance of professional culture, because they entered this speciality at the request of their parents or "for the company" with friends; tasks are performed mainly by analogy or at the prompt of the teacher; passive in the classroom and after them; rarely take the initiative.

DISCUSSION

Discussing the results of the study, one should consider the key features of solving the chosen problem of the article. Therefore, in order to determine the specifics of the professional activity of specialists in the financial and economic field, as well as the conditions for organizing their work, it is necessary to study in detail the structure of each individual speciality within the framework of one profession. As shown by the results of studying the requirements for specialists in new promising specialities, the emergence of which is dictated by large-scale socio-economic changes in society, the development of their professionograms is relevant and expected not only by employers, but also by the vocational education system. They form the basis for the development of professional standards, methodologically built on a competency-based basis.

Of course, it is unrealistic to separate the study of the difficulties of forming a professional culture from the general culture, personal characteristics, motives and values of future professionals. Of course, the requirements for the professional training of future financiers are increasing every day. This, in turn, makes significant adjustments to the system of higher financial education, namely: it requires updating the content of education, the methodology and technologies of professional training, which ensure the effective training of professional personnel, in particular, junior specialists in the field of finance and credit, the formation of their professional culture. Therefore, this problem is relevant today, which requires its consideration in the context of the development of the information society with its challenges and risks.

The subject of professional culture is a socio-professional group, therefore, its representatives can be members of various production teams, which are often remote from each other in real-time and space. For example, finance and credit professionals may work for large and small public and private banks, credit unions, and the like. However, this does not prevent them from developing a unified field of professional culture without a specific address and giving rise to creation, while the production culture has such limitations and the activity of its subjects is localized within the spatio-temporal framework of a particular enterprise.

The solution to the issue of forming a professional culture cannot be separated from the general culture and taking into account the personal qualities, motives and values of future specialists, requires significant adjustments in the content of education, the choice of methods and technologies for professional training. Therefore, the relevance of this problem does

not raise objections and requires its pedagogical research in the context of the development of the information society with its challenges and risks.

Undoubtedly, the need to improve the quality of professional training of future financiers causes transformational processes in all spheres of life of modern Ukrainian society, changes in priorities in the economic and financial systems, the need to strengthen the financial and credit sector, strengthening its influence on innovative transformations in the socio-economic development of the country.

We are witnessing the introduction of new technologies in economic and financial activities, which entailed a significant renewal of the functions of employees within the professions of the financial and economic profile. Already today, there are about ten specialities with complex names and unusual functionality (actuary, underwriter, auditor, broker, dealer, marketer, trader, and financial analyst). Therefore, there is a need for constant correction of the set of competencies in the preparation of these specialists in a higher educational institution - a college or university.

Discussing the results obtained by us, it should be noted that they have a number of differences from the front ones and elements of innovation. The innovative elements of the article are presented in the form of a proposed methodological approach to the formation of a professional culture of future specialists in finance and credit.

CONCLUSIONS

Summing up, it should be noted that the current stage of socio-economic transformations in Ukraine cannot but affect the professional culture of citizens. The diverse realities of everyday life, changes in the cultural and social contexts of life, and European integration processes in all spheres of the economy encourage a radical restructuring of priorities, motives for choice and mechanisms for the implementation of professional activities of Ukrainians. One of the many factors and processes that influence the professional behaviour of citizens is professional culture.

Based on the results, we came to the conclusion that the main qualities of a graduate of a higher education institution should coincide with aspects of professional culture. Employers rate such basic knowledge as knowledge of a computer and a foreign language as quite acceptable, and their assessment completely coincides with the assessment of a higher educational institution. Thus, in this part, the level of preparation of financiers for professional activities is assessed identically. Employers assess knowledge in the speciality as "outdated", but in educational institutions, they are considered "not bad". Thus, for the management of banking and financial institutions, the question arises of raising the level of theoretical training of graduates of higher educational institutions immediately after they are hired. The same can be stated with regard to the level of self-study skills formation among graduates, and their ability to apply knowledge in practice: they have completely opposite assessments from employers and teachers. Employers believe that they are formed at a low level, and in educational institutions - at a high and sufficient level. The level of formation of communication skills and teamwork skills is assessed equally by employers and teachers - as low. Representatives of banks evaluate such an important quality as a focus on a career, and the adequacy of self-esteem on a scale with a wide range of assessments. However, in higher educational institutions this quality is not evaluated at all.

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Криштанович С., Оленич І., Гавриш І., Саух І., Холтобіна О.

ФОРМУВАННЯ ПРОФЕСІЙНОЇ КУЛЬТУРИ МАЙБУТНІХ СПЕЦІАЛІСТІВ ІЗ ФІНАНСІВ ТА КРЕДИТУ У ВИЩИХ НАВЧАЛЬНИХ ЗАКЛАДАХ

Професія спеціаліста з фінансів та кредиту є унікальною, оскільки передбачає значну кількість заходів, які потрібно здійснювати для отримання бажаного соціально-економічного ефекту. Уможливленням цього процесу є адекватна професійна культура, яка формується ще на етапі їх підготовки. Відтак, метою цього дослідження є формування професійної культури майбутніх спеціалістів із фінансів та кредиту в закладах вищої освіти. Об'єктом дослідження виступає професійна культура майбутніх фінансистів упродовж освітнього процесу. Для досягнення поставленої мети в статті визначено наукове завдання, яке полягає в моделюванні шляхів формування професійної культури майбутніх спеціалістів із фінансів та кредиту в закладах вищої освіти. У статті представлено та детально описано, які саме методи слугували досягненню поставленої мети. Наукова й практична цінність отриманих результатів дослідження представлена у вигляді сформованої моделі формування професійної культури майбутніх спеціалістів із фінансів та кредиту в закладах вищої освіти. Охарактеризовано кожний етап формування професійної культури майбутніх спеціалістів із фінансів та кредиту в закладах вищої освіти. Доведено, що подальшу наукову увагу слід сконцентрувати на дослідженні практичної ефективності системи формування професійної культури майбутніх спеціалістів із фінансів та кредиту.

Ключові слова: фінанси, професійна культура, майбутній спеціаліст, освіта, заклад освіти, фінансист

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