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ՆՅՈՒԹԵՐ

«Տեսական և կիրառական հոգեբանության արդի հիմնախնդիրները»
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Հրատարակության է երաշխավորել Երևանի պետական համալսարանի փիլիսոփայության և հոգեբանության ֆակուլտետի զիտական խորհուրդը

ԽՄԲԱԳՐԱԿԱՆ ԵՎ ԿԱԶՄԱԿԵՐՊԱԿԱՆ ԽՈՐՀՆՈՒՐԴ

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S 340 «Տեսական և կիրառական հոգեբանության արդի հիմնախնդիրները» V միջազգային զիտաժողովի նյութեր, Եր.: «Էդիթ Պրինտ» հրատ., 2015, 686 էջ:

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entation (PPO), Negative Problem Orientation (NPO), Rational Problem Solution (RPS), Impulsive/carelessness Style (ICS), and Avoidance Style (AS) according to D'Zurilla and Nezu (1990). The Fit Indices obtained from the second-order factor analysis show that the SPSI-R is reliable in Iranian samples. The importance of each of these social problem solution factors has also been evaluated. In this line, the effectiveness of RPS equals 0.95, AS stands 0.84, ICS is 0.7, NPO is 0.69 and PPO is 0.68. makes a better illustration for these factors.

In general, it can be concluded that Rational Problem Solution has the highest and Positive Problem Orientation has the lowest effect on (Social Problem Solution Inventory-Revised) SPSI-R. This study, all in all, revealed that SPSI-R is an appropriate method to evaluate and assess the skills of social problem solutions in Iran. It can also be confidently practiced in studies regarding the relationships between this essential index with other indices, or intervening studies to improve social problem solution skills, or other field studies.

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MONEY AND CURRENCY PERCEPTION AND EVALUATION IN THE FINANCIAL BEHAVIOR OF ECONOMIC AGENT

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In the article we are discussing the perception and evaluation of money and currency in the framework of money illusion manifested in their financial behavior. The experimental study was provided by the method of semantic differential of perception and evaluation of armenian dram (AMD) and US dollar (USD).

Key words: money perception, money illusion, financial behavior, semantic differential.

Theoretical background. Money is the important unit of account and accounting problems related to the uncertain nature of future economic development makes necessary the continuous adjustment of estimation in monetary terms. One of the directions of these adjustments is creating real scientific and practical recommendations for the economic agents and drawing more realistic and productive economic models of consumer behavior.

The fact, that consumer behavior depends on subjective perception and evaluation of the good's price by the economic agent, has a long tradition of research in economics and related disciplines. Practical outputs of numerous experimental studies have helped the practitioners in preparation of pricing and trade offers for different products.

Money Illusion (later MI) which is the most common financial bias, describes the tendency of people to take a nominal value of money, not their real purchasing power. The term was introduced by Irving Fisher and he gave his economic definition. Fisher first began to discuss the problem of inconsistency of variability of money purchasing power and their constant perception. As he aptly remarked: in our perception "the dollar is the dollar" and "franc is the franc," although in 1913 by 70 cents we could buy as many goods as by 100 cents in the 1928. And it is correct to assert that the dollar costs about 70 cents or so much its purchasing power. Despite this, the public unlikely knows that such problems exist and the study of this phenomenon is only in a narrow range of scientific discussion (Fisher, I. 1928).

In Behavioral Economics, and Behavioral Finances, which aimed to studying and understanding the processes of decision-making by economic agents in the planning of their consumer behavior, including social, heuristic, cognitive and emotional factors, the studying of MI is more productive (Kahneman, D., Slovic, P., & Tversky, A. 1982; Shafir E., Diamond P., Tversky A. 1997).

Belongs to the currency perception, people are more likely to notice changes in foreign currency and not its own. This conflict occurs when economic agent is faced with currency exchange and purchase of goods or services. This especially can be seen when economic agent decides to take the credit in a currency, and then he must be confronted with the reality of the changes in the purchasing value of money in a certain period of time. Most often, every day shopping and planning for our consumer behavior, we do not notice the influence of MI on our decisions. For economic theory, guided by rational behavior of subject, is difficult to find an explanation for this phenomenon and, until now, many economists continue to deny the phenomenon of MI (Boes S., Lipp M. & Winkelmann R., 2007; Erber G. 2010).

Many studies of MI are conducted in the framework of perception and evaluation of one currency, although in present living conditions economic agents are in a situation where they must perceive and evaluate products in different currencies. Under these conditions, the central problem of MI is the problem of studying the factors of perception and evaluation of the exchange rate (problem of currency perception). When the European Union passed to Euro, the study aimed at the perception and evaluation of the exchange rate become more relevant and in different countries the researchers began studying the psychological aspects of the currency change and associated behavior of economic agents. Only in 2006-2007, Tadeusz Tishka and Christoph Przbishevski from Centre for Economic Psychology and Decision Sciences of L. Kozminski tried to explore some of the cognitive and emotional factors influencing in the perception of the exchange rate. As such, the authors identified "emotional attachment to the currency" and "the level of gain and loss."

They considered these factors as the factors of changing the MI. They studied the emotional attachment of Poles to the U.S. dollar, euro, lira and zloty by the method of semantic differential. It appears that for the Poles USD perceived as "the good currency", and the euro - "nice currency" than the polish zloty or the Italian lira. The result is that the prices submitted in the lira or zloty estimated higher than in dollars or euro, but the analysis of variance reveals that the MI is manifested in all currencies except the dollar (Tyszka T. & Przybyszewski K. 2006; Przybyszewski K. & Tyszka T. 2007).

In recent years, we have studied the relationship of MI manifestation and styles of decision-making, the differences of MI manifestation in buying consumer and customer behavior, and methods to overcome it through calculation tools and communication (Hayrapetyan D., 2014).

During the last studies it became interesting to discover the emotional attachment of economic agents to the more used currencies in Armenia.

Experimental design

We have chosen the method of semantic differential to study Armenian's emotional attachment and evaluation of Armenian drams (later - AMD) and US dollar (later-USD). During the pilot experiment we tried to identify the main evaluation characteristics of money for Armenians. After analysis of more than 300 most common words we have chosen 25 more common criteria: valuable, significant, necessary, independent, heavy, strong, thick, rough, clean, achievable, nice, constructive, well, comfortable, helpful, difficult, motivating, beloved, productive, realizable, famous, irreplaceable, permanent, invariable, secure and the opposite: inflated, insignificant, unnecessary, depending, light, weak, thin, fine, dirty, inaccessible, unpleasant, not constructive, not wealthy, uncomfortable, ineffective, easy, not motivating, not beloved, ineffective, not realizable, unknown, replaceable, temporary, changeable, dangerous.

During the main experiment 200 economic agents have evaluated their perception of AMD and USD by these 25 criteria in the scale -3 to 3.

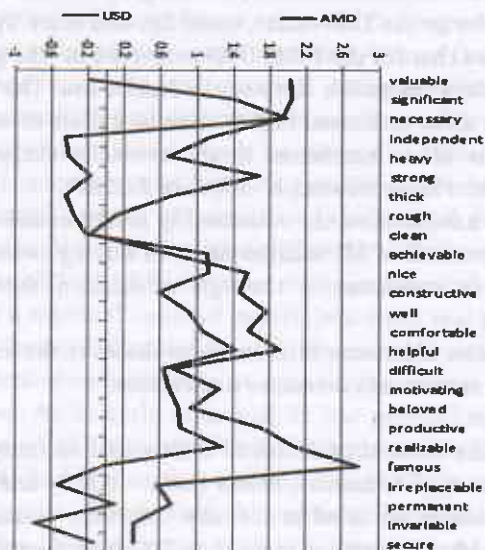
Main results and discussion

The main results of semantic differential are presented on the diagram 1.

As we can see on diagram for Armenian economic agents USD is statistically significant *valuable* (I-J mean difference 2.22), *independent* (I-J mean difference 1.58), *heavy* (I-J mean difference 1.11), *strong* (I-J mean difference 1.87), *thick* (I-J mean difference 1.18), *famous* (I-J mean difference 2.80). AMD is *achievable* than USD (I-J mean difference -0.43), but the difference is not a statistically significant. It is also interesting that both of them (AMD and USD) are evaluated as a statistically significant *necessary* (AMD-1.99, USD-1.94).

In this experimental study we noticed statistically significant MI (M-1.43, St.dev.-1.0). It means that if the currency has a higher rate, it is perceived and evaluated more valuable, independent, heavy, strong, thick, famous and the willingness to overpay in the currency is higher. On the other part national currency, which is more used is perceived and evaluated as a *achievable* currency. Both of them are *necessary* for economic agents.

Diagram 1 - Results of semantic differential of USD and AMD



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АНАЛИЗ КЛИЕНТСКИХ СКАЗОК: ВЗГЛЯД С ТОЧКИ ЗРЕНИЯ МЕТОДИКИ «ТЕАТР АРХЕТИПОВ» <i>Ханамирян И. Р.</i>	593
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