

DEVELOPMENT OF FINANCE STUDENTS' PROFESSIONAL CULTURE IN UKRAINIAN COLLEGES

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ABSTRACT

Aim. The purpose of the research is to develop and substantiate a theoretical model for the formation of a professional culture of finance students.

Methods. The authors used a set of interrelated methods: comparative analysis, comparison and synthesis, appropriate for modelling professional culture as a pedagogical phenomenon, and functional-structural analysis for systematisation of the stages of building the professional culture. A theoretical model of professional culture has been designed and validated. This model consolidates research from studies of motivation, cognitive sciences, organisational behaviour, and values in educational and financial institutions and lays the foundations of finance students' professional culture formation methodology.

Results. The obtained results showed positive dynamics in the formation components (motivational, creative, organisational and axiological) of the theoretical

model of professional culture development. Our findings confirmed that the cultural and educational environment encourages students' engagement in learning, boosts the development of their motivational and semantic sphere, ensuring the implementation of individual learning trajectories.

Conclusion. The complex of methods implemented evidences the educational, cultural, and innovative potential of the college for training and students' personal and professional development. The structure of the professional culture development model for finance students has driven a reconsideration of the content of their professional training, generation and dissemination of novel methods and technologies.

Practical implementation. The research has resulted in changes to the vocational training programmes for college finance students, the introduction of teaching methods for professional disciplines that proved their efficiency, and development of cooperation with banking institutions, financial and insurance companies.

Keywords: cultural and educational environment, methodology, professional identity, theoretical model, college potential

INTRODUCTION

Governments, scientists, and educators around the world are developing degree programs to adequately prepare students for future work environments (Evans et al., 2015; Jackson, 2019). Changes in public lifestyles have led to the investigation of processes related to human resources management and organisational culture. These investigations are being done in order to study various institutions, leadership, motivation and change resistance, information and communication systems (Paszkowski, 2018). In this context, the processes of reorganising and improving the training and educational institutions which have been developing in Ukraine for the last 30 years are of particular interest. This new trend creates objective preconditions for a sustainable demand for highly qualified specialists in the areas of finance, banking, and insurance.

The professional training of finance students in Ukraine is carried out by various types of educational institutions. They are currently operating in conditions of instability due to legislative regulation of the financial markets and their work is complicated by the transition to online and hybrid form of education because of the Covid-19 pandemic. To meet the emerging needs of financial institutions, the content of education requires constant modernisation. The education system should acquire continuity, adaptability and flexibility to ensure the implementation of the principles of open education, independence and self-organisation. In the era of digitalisation and Industry 4.0 technologies, education is becoming a major investment for sustainable global development. New concepts are gaining relevance that are reflected in internationally adopted documents (European Commission, 2019; Ukraine 2030E, 2020; World Economic Forum, 2016).

Currently, there is no universally accepted model for the development of professional education. However, the trend has been clearly defined that

there is a shift of emphasis from subject knowledge to meta-competencies. At the heart of these transformations, there should be parallel systemic changes in teaching and assessment methods. Graduates of colleges and universities should be able to make independent decisions, solve everyday problems, and learn how to operate in environments of rapid change, volatility, uncertainty, complexity, and ambiguity (VUCA). Educational systems need to be informed about best practices aimed at establishing the key elements of human capital, knowledge, skills and attitudes that enable people to generate income and other benefits for themselves, employers and society that exceed initial investment and current costs (Fischman & Gardner, 2022; UNESCO, 2021). Given the importance of this problem, the authors' aim is to develop and substantiate a methodology for the formation of a professional culture of finance students.

LITERATURE REVIEW

Graduates of Higher Education (HE) institutions are employed by organisations with a corporate culture that determines the system of knowledge, skills, techniques, competencies, technologies, tools, stereotypes, principles, norms, rights, responsibilities, attributes, and values. Such system of knowledge should consider the ever-increasing requirements for boosting employees' productivity in financial institutions. Professional culture includes a commitment to professional activity, socio-cultural values, and the priorities of a specific professional group (Fullan, 1996).

In the global academic community only in the Web of Science database, 719 articles (1980-2021) are presented with the keywords "professional culture" including 55 research articles (1994-2021) covering its development in students, with growing interest towards this issue starting from 2017. Broader literature reviewed from Google Scholar indicates that research on the issue of the professional culture and its development in professional training is an important research topic. The significant research was contributed by Jin-Lan Liang and Jiang-Yun Yu (2018), Oleksandr Krupsky and Yevhen Namliyev (2014), Galyna Ulunova (2016), Victor Galchenko and Liudmyla Semencha (2020).

There has been a broad discussion in literature introduced by Michael Fullan (1996) on how to build a professional culture so that teachers become drivers of organisational change and professional development. It has triggered the research agenda on strategies of pedagogical change (Weinberger, 2018), and on teachers' professional culture, its impact on students' personal and professional development (Plackle et al., 2022; Steiner, 2013).

Mildred Vanessa López Cabrera et al. (2020) believe that the development of professional culture is based on professional identity, which is formed by performing many roles, responsibilities, and collaborations with teams. According to the authors, the professional identity facilitates the

exchange of knowledge, values, interaction, and provides an identical perception of life situations for members of the professional community.

Yang Zhang and Yao Xiong (2018) emphasise the relevance of the formation of professional culture in college students, claiming that

with the development of society and economy as well as the advancement of modernization, the cultivation of modern talents is no longer limited to the imparting of knowledge but pays more attention to the influence of professional skills and culture. (p. 514)

A developed professional culture reflects professionalism, moral values, and boosts employability of students at the beginning of their career. Consequently, "in higher vocational colleges, the construction of professional culture is particularly important in the process of professional practice and training of talents" (Zhang & Xiong, 2018, p. 514).

The literature reviewed also indicates the existence of different views on the interpretation of the concept of "professional culture". It is seen as a mechanism of socialisation of the individual, as opposed to the category of "general culture" and often interpreted as part of the general culture of an individual.

Alba Barbara-i-Molinero et al. (2017) state that the varied components of professional culture should be studied from many different perspectives and that one research method may not present an adequate understanding of professionalism.

The study of professional culture is closely connected with the development of highly qualified human capital and its growing role in the success of companies in national and international markets as indicated by Iryna Lytovchenko and Nataliia Saienko (2019) and Denise Jackson (2019).

In the context of this review, the researchers reflecting the results of the study of professional identity are Franziska Trede et al. (2012), professional competence – Mykola Holovan' (2012). According to the findings, the essence of the concept of "professional culture of finance students" will be interpreted as a systemic multifunctional quality of an individual with a high level of professional knowledge, skills and motivation aimed to preserve and increase cultural memory of socio-professional groups, to follow a set of principles, methods, techniques of communication with the focus on professional values. This is also a system of professional and ethical norms and etiquette that determines the behaviour of a person in a professional setting (Pilevich, 2017). The study of the essence and morphology of the scientific category of "professional culture of finance students", the expert evaluation of the results made it possible to develop and justify its theoretical model (Pilevich, 2017). Its structure has interconnected and interdependent components: motivational, creative, organisational and axiological.

METHODOLOGY

The research methodology is based on systemic, interdisciplinary, competence-based, student-centred approaches. We used a set of interrelated methods: comparative analysis, comparison and synthesis, appropriate for modelling professional culture as a pedagogical phenomenon, and functional-structural analysis for systematisation of the stages of building the professional culture. The authors' method of professional culture development was based on the idea of integrating the most rational forms, methods and technologies of the educational design. The effectiveness was tested in a pedagogical experiment involving 192 first and third-year finance students and 77 faculty members of Irpin Vocational College of Economics and Law.

In our study, the development of the professional culture of finance students was designed using the four stage process by Oksana Pilevich (2017). The first, motivational, stage presupposed the actualisation of the necessity to form a professional culture of finance students; evaluation of motivation, communication and organisational abilities, orientation, development of values, professional self-actualisation of students; identification of their professional inclinations for the development of professional identity; incentives to master professional culture; allowing students to enjoy the benefits of college community engagement and follow their individual trajectories in the process.

The second, organisational, stage was directed at purposeful mastering of professional knowledge, skills, and competencies. Students developed the ability to cooperate in teams. Much attention was paid to students' personal and professional growth, choice of values (value orientation) and enhancing their creativity.

At the third, productive, stage, when finance students were involved in their studies and job-related activities, college teachers were struggling to facilitate students' reflection, consolidation of professional knowledge and skills, analytical activities, their self-organisation and self-development.

The fourth, reflexive stage, implied students' reflection about their achievements in their professional training, analysis and evaluation of the effectiveness of individual programs for the development of professional culture, assessment of their capabilities and determination of the trajectory for further development of professional culture.

A theoretical model for analysing the development of a professional culture for finance students was developed and validated. We considered the following sequence of such actions: motivation (defining a need and creating incentive to study a given topic), indicative basis of action (focusing on tasks to raise awareness of a new topic), material stage (visual aids and scaffolds), reflection stage (giving feedback on all learning activities performing individually or in groups), self-reflection stage.

It was extremely important to teach first-year students to become independent learners while participating in lectures, seminars, and practical or

laboratory classes. For example, for this purpose, each student was asked to perform a number of tasks, which included working with information – its systematisation, processing (comprehension, awareness, evaluation), analysis and synthesis.

In order to motivate students to work independently and develop their creativity we used the following methods: mindmaps, flashcards, reflection activities based on Bloom's taxonomy. They provided opportunities for students to form important skills of interaction with prospective clients. The analysis of professional information (analytical reviews of major bank sites, insurance companies, financial institutions, and professional associations) was followed by the discussions in seminars, preparation of digests, round tables and Q&A sessions with leading specialists in their field. Direct contacts with experts, researchers, and well-known professionals in the field of finance contributed to building students' professional culture.

Given the importance of the axiological component in the professional culture of finance students, we identified and tested a special complex of methods used in the educational process. Their purpose was to combine a system of professional theoretical concepts and professional technological knowledge (methods, tools and technologies used in the professional activities of financiers) with general cultural competencies (the ability to distinguish between national and universal culture, to understand the family and social traditions, the role of science and religion in the human life, to perceive ethical norms, to operate with basic sociological and cultural concepts, etc.).

We developed an instructional card based on a modification of Bloom's taxonomy for defining learning objectives (Anderson & Krathwohl, 2001). This card was multifunctional and used by college teachers to specify the goals of any training session, lecture, seminar, practical class. It contained an algorithm for the implementation of any level of educational and cognitive activities. Its methodological value was determined by its universality: it introduced elements of training, educational games, motivated teaching and learning, and empowered college students.

The method of using instructional cards was used for educational tasks of different types: tasks to identify contradictions and problems; tasks with a lack of complete information; tasks for forecasting, optimisation, reviewing; tasks for the development of algorithmic and heuristic instructions; logical problems; research projects; tasks for ingenuity, management, and development of imagination (Kukhareno et al., 2009; Lubart & Mouchiroud, 2003).

One of the interactive teaching methods that proved its effectiveness was a "round table". It was used as: a) a meeting in a free form without a clear agenda, and sometimes without a chairman. No decisions were made, because the purpose of such "round table" was the exchange of views; b) a discussion of an issue in order to generalise ideas and opinions on a problem. The aim of the "round table" in this case was to mobilise and activate the participants to address specific urgent issues (Petrenko, 2010).

Students were interested in the latest trends in digital banking assisted by Big Data as a system of online customer-bank interaction, the global shift to mobile banking etc. A hot discussion was triggered by a new study by Juniper Research predicting that “total number of digital banking users will exceed 3.6 billion by 2024” (Smith, 2020, Hampshire, UK – 3rd March 2020). The college students identified and generalised the main reasons for this growth – the introduction of digital technologies by banks, the emergence of a large number of banks in the digital-only environment, the constant focus on digital transformation by well-known banking brands, the consent of almost half of the population to such “seamless integration”.

Round tables with stakeholders, government officials, researchers in the field of finance and economics, and well-known experts in the field of finance proved to be effective in the formation of the axiological component of the professional culture (Chornogor, 2018).

The internship was another comprehensive method of achieving the learning objectives. The college students’ engagement in all corporate events and job-related tasks reveals how well they were aware of the organisational component of the professional culture: effective teamwork, perception of criticism, advice and guidance, oral and written communication skills, interaction and cooperation with a network of colleagues, managers, and clients.

RESULTS AND DISCUSSION

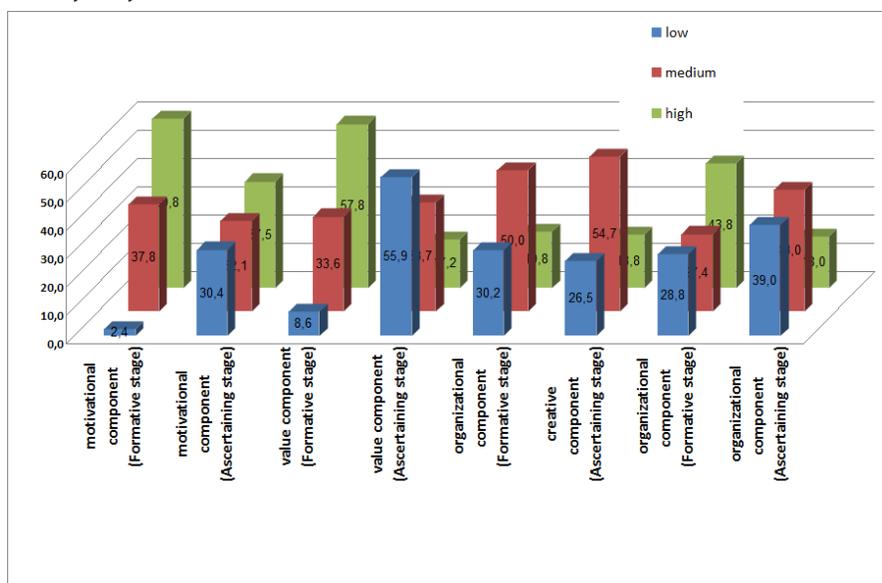
The obtained results showed a positive dynamics in assessing the formation components (motivational, creative, organisational and axiological) of the theoretical model of professional culture development which is illustrated in Figure 1.

The reliability of the differences identified at the beginning and the end of the pedagogical experiment was confirmed by the results of the calculation of Pearson’s criterion χ^2 that significantly exceeded the critical value. With a probability of 0.95 it shows the considerable changes for each of the components in particular and for the professional culture formation of finance students in general.

Based on our findings, we can argue that the cultural and educational environment has a significant impact on the implementation of the methodology of finance students’ professional training. This accords with our earlier observations which showed the importance of the educational environment as an object of psychological and pedagogical research (e.g. de Corte et al., 2003;) focusing on its different forms: informational and educational (Karpova et al., 2020), cultural and educational (Pilevych, 2017; Richardson & Mishra, 2018), cloud based environment (Bykov et al., 2019), mobile-oriented learning environment (Tkachuk et al., 2017), virtual learning environment (Petrenko et al., 2020; Torres Martín et al., 2021), etc.

Figure 1.

The results of the comparative analysis of the levels of professional culture development of the finance students.



Source: own research.

The results of this study allow us to draw a conclusion about the educational, cultural, and creative potential of the educational institution for training, personal development of students according to the main mission of higher education in the 21st century. In this regard, there is a need to restore the significance of professional culture in order to rethink its content, generate and promote innovative ideas and technologies envisioning long-term trends in economic development in European countries, including Ukraine.

The National Report Sustainable Development Goals: Ukraine (Ministry of Economic Development and Trade of Ukraine, 2017) identifies the country's long-term development trends till the year 2030 according to 17 indicators aimed at transforming the socio-economic sphere of Ukraine, which is possible under conditions of boosting innovations in all sectors of the economy and intellectual development of its citizens in higher education institutions. Therefore, we consider the modern development of the cultural and educational environment in colleges to be an important objective and a precondition for the successful implementation of our methodology for the development of professional culture of finance students. The researchers obtained positive results in the development of professional culture among college students. Their motivation for professional activity in financial institutions increased significantly, which is the evidence of the formation of professional identity (Spivak et al., 2021).

We have obtained findings confirming that cultural and educational environment encourages students' engagement in formal and informal learning, boosts the development of their motivational and semantic sphere, ensuring the implementation of individual learning trajectories (Bykov, 2019; de Corte et al, 2003; Richardson & Mishra, 2018). The structure of the educational environment is extremely dynamic and requires constant updating of content to develop knowledge, professional and social competencies. The educational sector is aimed at the development of professional competencies of graduate students and their ability to solve problems by creating a complex of conditions to facilitate their cognitive, social, moral and psychological development. In our opinion, this approach corresponds to the concept of transformational learning (Bramming, 2007) as students need to focus on solving particular issues, rather than accepting new information without question. Her research emphasises the importance of creating processes and environments that promote strong learning that describes the transformation as an "an ontological condition of learning" (Bramming, 2007, p. 55).

CONCLUSIONS

According to the results of our study, the main mission of higher education in the twenty-first century is to help individuals and communities reach their full potential and raise the commitment to sustainable development. Success in the implementation of this lofty mission is possible with the environmental approach that involves the creation of the cultural and educational environment in HE, and particularly in colleges as providers of finance students' training. Building the professional culture of students majoring in Finance is a bridge between higher education and future employment.

The theoretical basis of the author's methodology has laid the foundations of a model of professional culture of finance students that includes motivational, creative, organisational and axiological components. Depending on the content of the component, we selected a complex of forms, methods and technologies that ensure the formation of the professional culture of future specialists in finance. Its implementation takes place consistently at motivational, organisational, productive and reflexive stages. The formation of the professional culture of finance students is based on the idea of integrating proper interactive forms and methods of learning that allow finance students to master their professional culture in the course of professional training.

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