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PSYCHOLOGICAL DETERMINANTS OF ECONOMIC BEHAVIOR OF THE POPULATION

In the face of income instability, changing social expectations, and an uncertain future, people evaluate money through habits, fear of loss, trust, family experience, and group norms. This article examines the psychological foundations of economic behavior and systematizes the factors influencing decisions at the individual and group levels. The study is built at the intersection of economic theory, social psychology, and cognitive psychology. The work utilizes methods such as theoretical analysis, comparison of scientific positions, logical generalization, and systematization. The analysis demonstrates that economic behavior is shaped by the combined influence of psychological attitudes and socioeconomic circumstances. It has been established that income level, family environment, social circle, cultural norms, and customary notions of wealth influence whether a person considers a particular economic action reasonable, acceptable, or forced. The study's results also demonstrate that subjective financial well-being can diverge from actual financial situation, resulting in similar economic conditions leading to different behavioral strategies in different social groups. The article substantiates the need to consider these psychological foundations in economic and social policy. Such consideration helps assess households' capabilities, propensity to save, risk tolerance, adaptation to adverse changes, and the choice of more sustainable behaviors in an unstable social environment. The scientific contribution of the article consists in an integrated systematization of psychological determinants that links cognitive biases, emotional reactions, social attitudes, income-mediated constraints and subjective financial well-being into one analytical framework for interpreting population economic behavior under uncertainty.

Keywords: *psychological determinants, economic behavior, behavioral economics, bounded rationality, risk perception, social attitudes, consumption behavior, saving behavior, population.*

Кілт сөздер: *психологиялық детерминанттар, экономикалық мінез-құлдық, мінез-құлдық экономикасы, шектеулі рационалдылық, тәуекелді қабылдау, әлеуметтік ұстанымдар, тұтыну мінез-құлқы, жинақтау мінез-құлқы, халық.*

Ключевые слова: *психологические детерминанты, экономическое поведение, поведенческая экономика, ограниченная рациональность, восприятие риска, социальные установки, потребительское поведение, сберегательное поведение, население.*

JEL Classification: D91, D03, Z13

Introduction. Under contemporary conditions, the economic behavior of the population acquires decisive significance for the stability of socio-economic development and the effectiveness of state economic and social policy. Global economic crises, the increasing complexity of economic processes, the expansion of uncertainty, the digitalization of financial markets, and the intensification of social inequality have demonstrated that household responses to economic changes often do not correspond to expectations derived exclusively from rational economic models. Empirical observations indicate that real economic decisions are shaped not only by objective constraints and incentives but also by subjective perceptions, expectations, and behavioral reactions. Analytical reports of international organizations emphasize that behavioral characteristics of the population, including expectations, financial capability and subjective perceptions of risk, exert a direct influence on the stability of household decisions and the effectiveness of public policy [1; 2].

At the global level, the problem of economic behavior is examined in the context of inclusive growth, household resilience, and human capital development. Publications of the World Bank and the Organisation for Economic Co-operation and Development consistently note that economic policy formulated without consideration of psychological and behavioral factors demonstrates limited effectiveness, particularly under conditions of instability and structural transformation [1; 2]. This circumstance has contributed to the growing interest in interdisciplinary research aimed at identifying behavioral mechanisms underlying economic decision-making.

In the Republic of Kazakhstan, the relevance of studying the psychological determinants of economic behavior is determined by the objectives of structural modernization of the economy, improvement of the quality of economic growth, and reduction of socio-economic imbalances. Strategic national documents emphasize the importance of human capital development, enhancement of financial culture, and formation of responsible economic behavior of the population as prerequisites for sustainable development and social stability [3; 4]. At the same time, a noticeable gap persists between declared strategic objectives and actual behavioral models of the population, manifested in the heterogeneity of consumption and saving strategies, heightened sensitivity to economic shocks, and limited long-term financial planning among certain social groups.

Existing analytical practices in the study of economic behavior predominantly rely on quantitative socio-economic indicators, while psychological determinants are incorporated only fragmentarily. This limits analytical and prognostic capabilities and reduces the effectiveness of economic and social policy measures. As a result, a scientific and practical problem arises, consisting in the insufficient integration of psychological factors into the analysis of economic behavior under conditions of instability and uncertainty.

The research gap addressed in this article is not the general statement that economic agents are boundedly rational, which has already been substantiated in behavioral economics, but the insufficient systematization of psychological determinants as a multi-level configuration linking cognitive biases, emotional states, social attitudes, income-mediated constraints and subjective financial well-being in the analysis of population behavior. The authorial approach consists in arranging these determinants into an integrated analytical scheme that distinguishes universal mechanisms of choice from group-specific conditions of their manifestation. Unlike studies focused on isolated biases or separate financial outcomes, the article uses a synthetic framework for explaining consumption, saving and investment strategies under uncertainty and for translating this explanation into implications for social and economic policy.

The objective of the present study is to identify and analyze psychological determinants of economic behavior of the population and to substantiate their role in shaping behavioral strategies under conditions of social and economic uncertainty. To achieve this objective, the study addresses the following tasks: systematization of key psychological determinants of economic behavior, analysis of deviations of actual behavior from classical rational models described in behavioral economics, and interpretation of the influence of psychological factors on consumption, saving, and investment strategies of different social groups. Accordingly, the conclusions concerning income, age, educational and territorial differences are formulated as theoretically grounded analytical generalizations supported by contemporary survey evidence, rather than as results of an original representative survey.

The methodological framework of the research is based on an interdisciplinary approach combining concepts of behavioral economics, social psychology, and cognitive psychology. The study employs methods of theoretical analysis, logical generalization, and systematization of scientific sources, as well as analytical application of the concepts of bounded rationality and prospect theory. The research materials consist of academic publications devoted to the analysis of economic behavior and psychological decision-making. The applied methodological approach ensures analytical consistency and reproducibility of the obtained conclusions. The research materials therefore include not only conceptual works in behavioral economics and economic psychology, but also recent analytical reports and empirical studies on financial literacy, financial well-being, self-control, financial self-efficacy and saving behavior.

Literature review. Contemporary scientific literature on economic behavior demonstrates a consistent shift from the assumption of full rationality toward the analysis of psychological, social and institutional determinants of decision-making. Kazakhstan-based studies also indicate that economic consciousness and financial behavior are formed under the combined influence of social environment, institutional conditions, income characteristics and subjective attitudes [5]. This confirms the relevance of examining economic behavior not only as a reaction to objective economic incentives, but also as a socially embedded and psychologically mediated process.

The theoretical foundation of the present review is provided by the concept of bounded rationality, according to which real economic actors operate under limited information-processing capacity and therefore rely on simplified decision rules rather than on complete optimization [6]. Prospect theory further specifies the psychological mechanism of such deviations by showing that gains and losses are evaluated asymmetrically and that probability assessments are systematically distorted under risk and uncertainty [7]. In this logic, consumption, saving and investment choices cannot be reduced to maximization procedures, since they depend on reference points, perceived losses, expectations and emotional reactions to uncertainty.

The development of behavioral economics expanded this framework by interpreting economic action as the result of interaction between cognitive limitations, incentives, emotions and institutional context [8]. This approach is important for the present article because it permits psychological determinants to be systematized as a multi-level configuration: cognitive biases explain the form of individual choice, emotional states determine sensitivity to risk and loss, while social norms and institutions define the range of behaviors perceived as acceptable or legitimate.

Social-psychological literature clarifies the mechanisms through which group perceptions influence economic behavior. The stereotype content model demonstrates that evaluations of social groups are structured around perceived warmth and competence, and these categories affect expectations, trust and willingness to cooperate [9]. For economic behavior, this means that expectations concerning reliability, solvency, status and risk may be shaped not only by personal experience, but also by stable social representations that circulate within social groups and influence assessments of acceptable or desirable economic action.

Recent empirical research brings the literature review into closer correspondence with the article's updated source base by linking subjective financial well-being with measurable psychological and behavioral variables. Mathew, Kumar and Sanjeev identify financial self-efficacy, risk tolerance, planning propensity, materialism and social comparison as determinants of financial well-being [10]. Sharma, Kumar and Sood show that financial socialization, financial self-efficacy and self-control affect financial well-being through personal financial management behavior [11]. Basabreen demonstrates the association between dimensions of subjective well-being and saving behavior [12], while Bai establishes the mediating role of investment decision-making in the relationship between financial literacy, mental budgeting, self-control and financial well-being [13]. Taken together, these studies support the article's analytical position that income level influences economic behavior, but does not mechanically predetermine it, because subjective evaluations, self-control, planning ability and financial confidence may produce different strategies under comparable income conditions.

The updated literature also requires separate consideration of the nudge concept, since choice architecture is one of the most applied areas of behavioral economics. A meta-analysis by Mertens, Herberz, Hahnel and Brosch confirms that nudging can affect behavior across different domains, but its effectiveness depends on the type of intervention, behavioral target and context [14]. Therefore, in this article nudging is interpreted not as a universal policy instrument, but as an applied mechanism whose use must be connected with clearly identified psychological determinants and with the social conditions in which the population makes economic decisions.

Thus, the reviewed sources form a coherent analytical basis for the article: Kazakhstan-based studies define the national research context of the problem [5]; classical and behavioral theories explain deviations from rational models [6-8]; social psychology clarifies the role of group perceptions and social expectations [9]; recent empirical studies provide evidence on financial well-being, self-control, saving behavior and investment decision-making [10-13]; and contemporary research on nudging demonstrates the applied significance of behavioral mechanisms for policy design [14]. At the same time, the literature still insufficiently integrates these directions into a single scheme for interpreting the economic behavior of population groups under uncertainty. This gap determines the scientific contribution of the present article, which consists in systematizing psychological determinants as interrelated cognitive, emotional, social and income-mediated factors affecting consumption, saving and investment strategies.

Main part. The economic behavior of the population is shaped under the influence of a system of psychological determinants that includes cognitive, emotional, and social mechanisms defining the nature of economic decision-making under conditions of uncertainty and bounded rationality. Within the framework of behavioral economics, these determinants are considered stable factors explaining deviations of actual economic behavior from classical rational models.

Social attitudes and stereotypes play a significant role in shaping economic behavior, functioning as mechanisms for simplifying complex social reality. As illustrated in Figure 1, the system of stereotypes may be represented as a coordinate space reflecting the evaluation of social groups along the dimensions of emotional attitude and perceived competence.

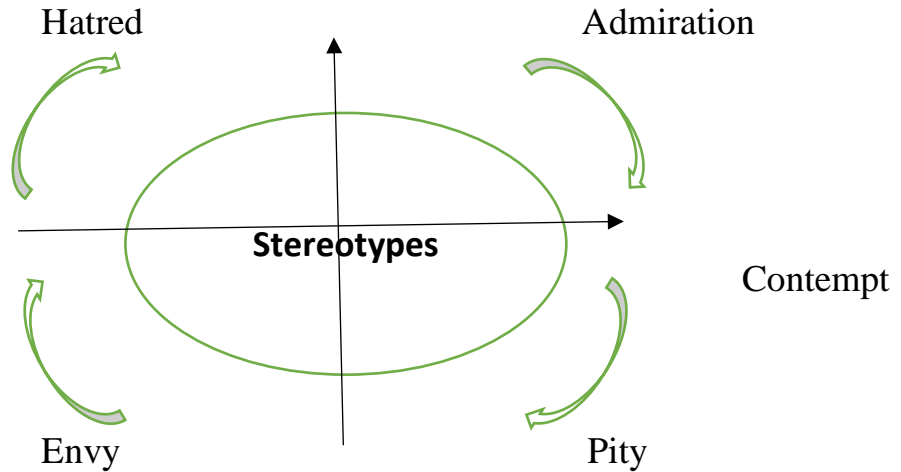


Figure – 1. **Graphical Representation of the Stereotype Content Model**
 *Compiled by the authors based on the stereotype content model by Fiske, Cuddy and Glick [9].

This model makes it possible to interpret socio-economic behavior not merely as the result of individual choice, but as an outcome of persistent representations formed within the social environment. The analytical significance of this scheme lies in the fact that stereotyping influences economic expectations, levels of trust, willingness to cooperate, and attitudes toward risk, thereby indirectly affecting the economic activity of the population.

Alongside social attitudes, cognitive and emotional factors constitute key determinants of economic behavior. Figure 2 systematizes the principal psychological factors influencing economic behavior, including cognitive biases, emotional responses, social activity, motivation, and perceptions of risk.

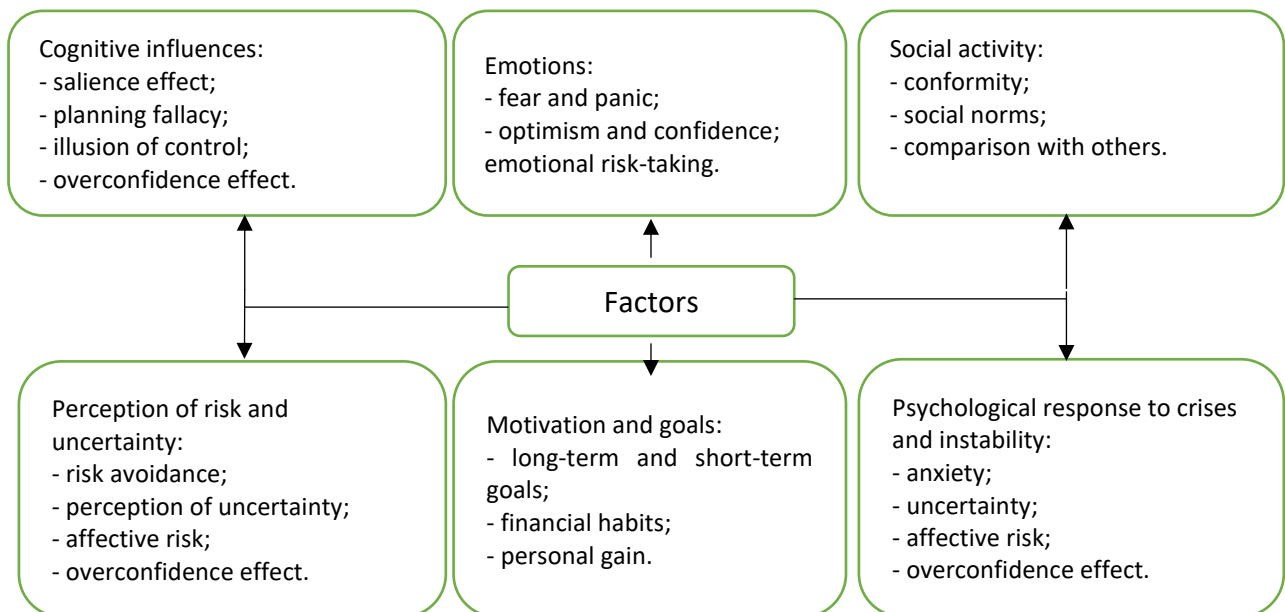


Figure – 2. **Psychological Factors Influencing Economic Behavior**
 *Compiled by the authors based on bounded rationality, prospect theory and financial well-being literature [6; 7; 10–13].

The presented structure reflects the complex nature of psychological influence, whereby cognitive limitations such as the illusion of control or excessive self-confidence interact with emotional states, including anxiety and fear of loss. Taken together, these factors form behavioral strategies that determine choices between consumption, saving, and investment activity.

The development of theoretical conceptions concerning psychological determinants of economic behavior is closely associated with the evolution of scientific approaches to the analysis of economic decision-making. As shown in Figure 3, the formation of the psychology of economic behavior proceeded through criticism of traditional economic theory and the integration of achievements from cognitive psychology and social science.

The nudge concept is understood here as a set of choice-architecture interventions that modify the decision environment without eliminating alternatives or materially changing economic incentives. In the context of household economic behavior, nudges are relevant to default enrolment in pension schemes, reminders, salience of costs, simplified financial disclosures and other low-intensity instruments aimed at reducing cognitive burden. Recent meta-analytical evidence indicates a positive but heterogeneous effect of nudge interventions, which requires connecting them with social context and policy design rather than treating them as universal tools [14].

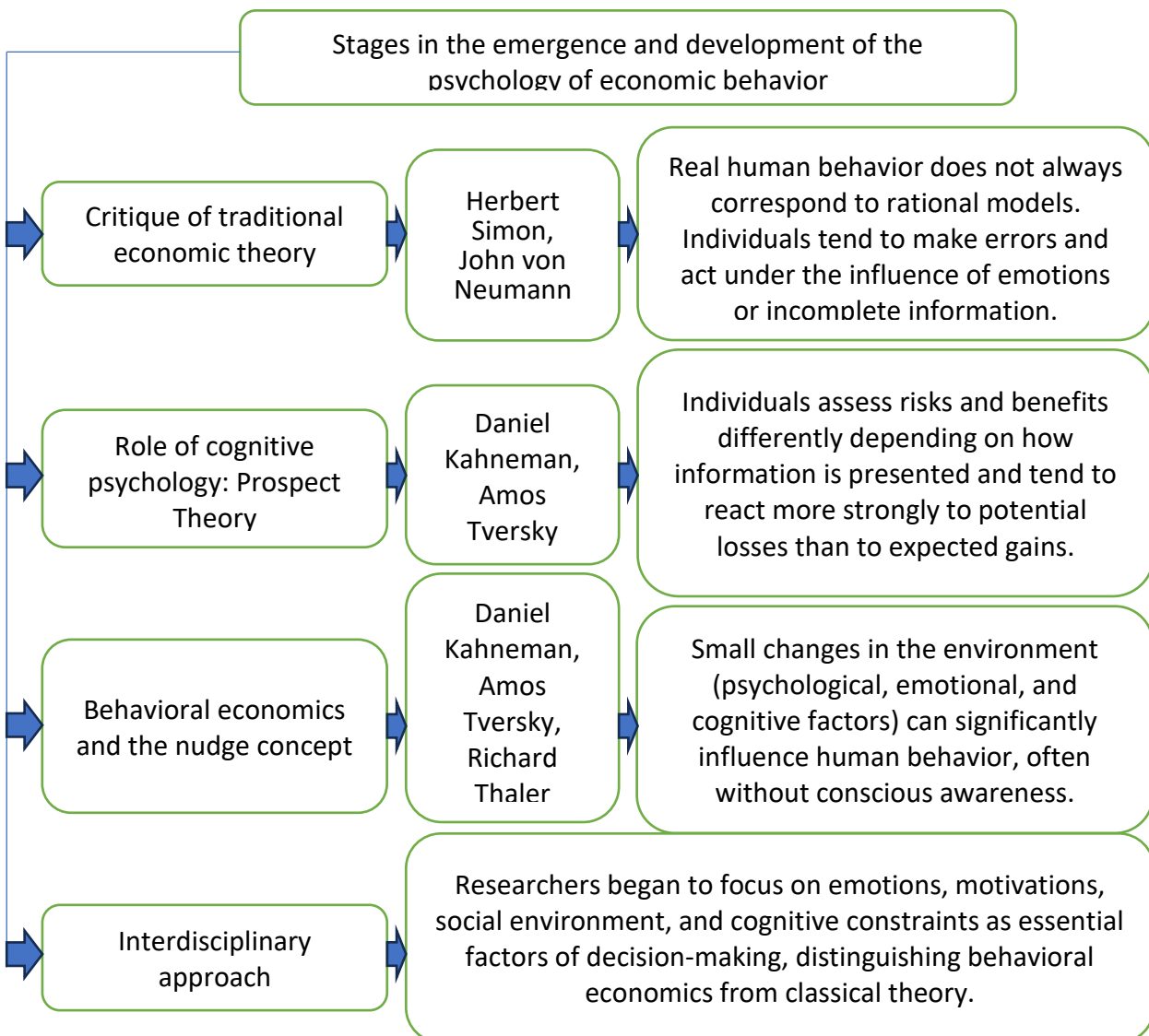


Figure – 3. **Stages in the Development of the Psychology of Economic Behavior**

**Compiled by the authors based on the concepts of bounded rationality, prospect theory, behavioral economics and nudge/choice architecture [6-8; 14]*

The step-by-step scheme in Figure 3 is therefore not a chronological description alone; in the present study it performs a methodological function by linking theoretical assumptions about bounded rationality with concrete determinants used in the subsequent systematization. On this basis, the article distinguishes determinants that characterize the individual decision-making mechanism (risk perception, emotions, cognitive biases and motivation) from determinants that specify the social field of behavior (income, education, age, gender, region, financial culture and cultural norms). We have systematized the factors influencing the economic behavior of various population groups, including income level, education, age, social status, cultural characteristics and region of residence (Figure 4).

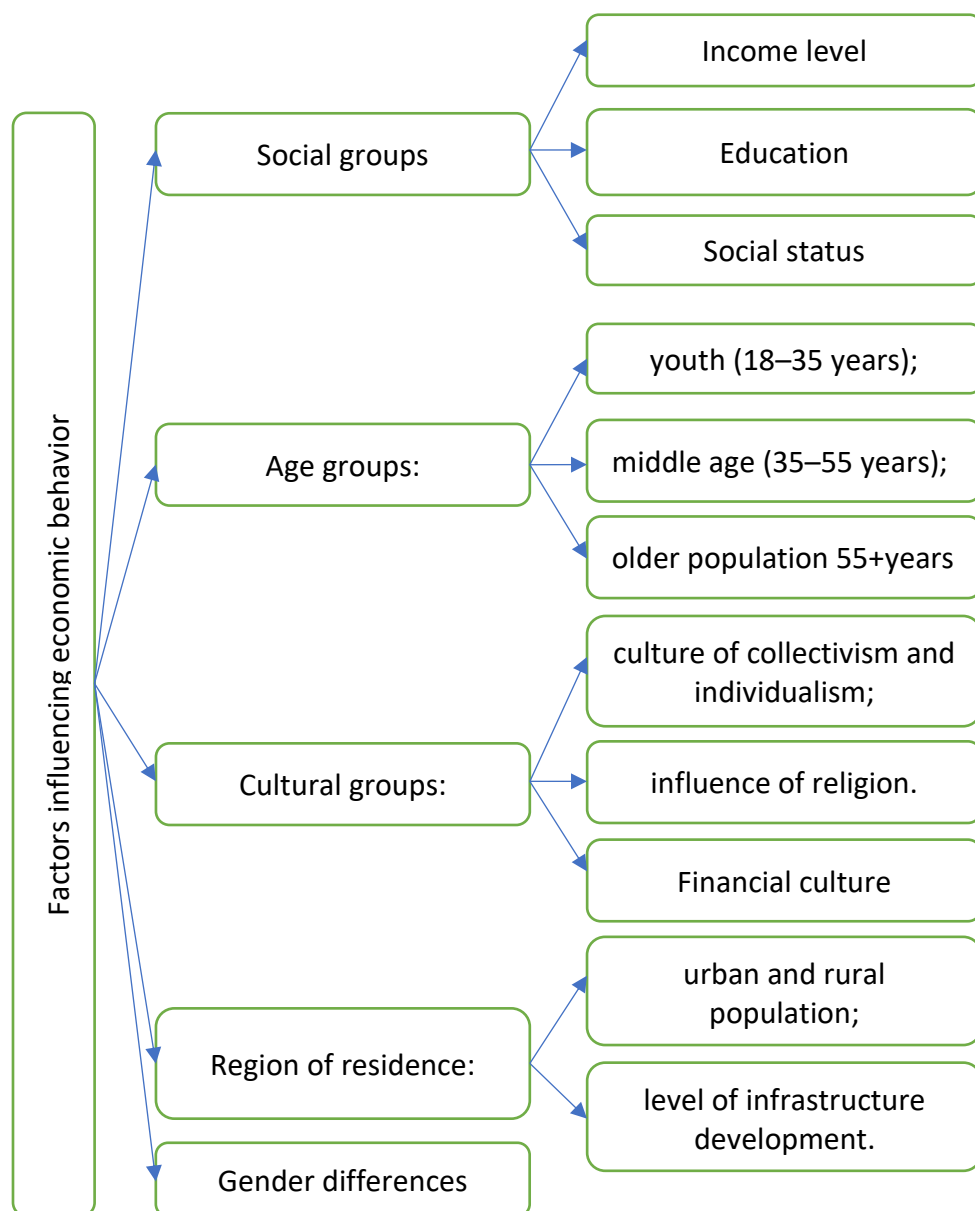


Figure – 4. **Factors Influencing Economic Behavior of the Population**

**compiled by the authors based on OECD/INFE indicators of financial literacy and financial well-being and recent empirical research on financial behavior [2; 10-13]*

Within this framework, income is interpreted not as an isolated economic variable but as a condition that changes the psychological cost of choice. Contemporary cross-country evidence indicates that income, education, employment status, age and gender are associated with differentiated levels of financial knowledge, financial behavior and financial attitudes [2], while recent empirical studies show that

subjective financial well-being depends on financial self-efficacy, propensity to plan, self-control, mental budgeting and saving behavior [10-13]. Therefore, the statement about the current-consumption orientation of low-income groups should be understood as a theoretically and empirically supported tendency connected with liquidity constraints, income instability and lower subjective financial security, whereas long-term planning and investment activity are more probable where households possess a financial buffer, financial knowledge and confidence in future income.

At the same time, income does not mechanically determine behavior; subjective financial well-being, financial self-efficacy, propensity to plan, self-control and social comparison can strengthen or weaken saving and investment intentions among households with similar material conditions [10-13]. This clarification narrows the scope of the article's conclusions: the proposed typology explains probable mechanisms of group differentiation but does not substitute for primary empirical measurement in Kazakhstan, which should be undertaken in subsequent research.

Thus, the results of the analysis confirm that psychological determinants of economic behavior form an interrelated system in which cognitive, emotional, and social factors do not operate in isolation but reinforce one another. Consideration of this interdependence expands the analytical capacity of economic research and creates a foundation for the development of more effective economic and social policy measures aimed at enhancing the stability of population behavior under conditions of instability.

Conclusion. The conducted study has made it possible to substantiate that the economic behavior of the population is formed under the influence of a set of psychological determinants, including cognitive limitations, emotional responses, social attitudes, and subjective perceptions of economic reality. It is demonstrated that these determinants function not as auxiliary variables, but as structure-forming factors that define stable patterns of consumption, saving, and investment behavior under conditions of uncertainty and bounded rationality.

The analysis establishes that cognitive biases and emotional states amplify the influence of the social environment and institutional conditions, giving rise to heterogeneous behavioral strategies across different population groups. Of particular importance is the level of income, which mediates the action of psychological determinants and determines differences in orientation toward short-term consumption or long-term financial planning. Social stereotypes and attitudes, in turn, consolidate collective models of economic behavior and affect expectations, trust, and willingness to accept risk.

The obtained findings confirm the necessity of incorporating psychological determinants into the development of economic and social policy measures aimed at enhancing household behavioral stability and facilitating population adaptation to conditions of instability. The practical significance of the results lies in their potential application in the design of financial education programs, social support mechanisms, and regulatory instruments influencing economic behavior. Promising directions for further research include the empirical operationalization of the identified determinants, as well as the analysis of transformations in economic behavior under conditions of digitalization and the expansion of new financial instruments. The conclusions should be interpreted as the results of a theoretical-analytical review supported by external survey evidence; the next research stage should test the proposed scheme on Kazakhstan data and compare urban and rural, age, income and educational groups.

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ХАЛЫҚТЫҢ ЭКОНОМИКАЛЫҚ МІНЕЗ-ҚҰЛҚЫНЫҢ ПСИХОЛОГИЯЛЫҚ ДЕТЕРМИНАНТТАРЫ

Аңдатпа

Мақалада әлеуметтік-экономикалық ортаның күрделенуі мен белгісіздіктің артуы жағдайында халықтың экономикалық мінез-құлқының психологиялық детерминанттары зерттеледі. Зерттеудің мақсаты – жеке және топтық деңгейлерде экономикалық шешімдер қабылдауға әсер ететін негізгі психологиялық факторларды анықтау және жүйелеу. Жұмыста когнитивтік бұрмаланулар, эмоциялық реакциялар, әлеуметтік ұстанымдар, тәуекел мен белгісіздікті қабылдау ерекшеліктері, сондай-ақ тұтыну, жинақтау және инвестициялық мінез-құлық үлгілерін қалыптастыратын мотивациялық тетіктер қарастырылған.

Зерттеудің әдіснамалық негізін мінез-құлық экономикасы, әлеуметтік және когнитивтік психология тұжырымдамаларын біріктіретін пәнаралық тәсіл құрайды. Зерттеу барысында теориялық талдау, ғылыми дереккөздерді логикалық жалпылау және жүйелеу әдістері, сондай-ақ шектеулі рационалдылық пен перспектива теорияларының аналитикалық қолданылуы пайдаланылды. Бұл тәсілдер нақты экономикалық мінез-құлықтың классикалық рационалдық модельдерден ауытқуын талдауға және орнықты мінез-құлықтық үлгілерді айқындауға мүмкіндік берді.

Зерттеу нәтижелері халықтың экономикалық мінез-құлқы ішкі психологиялық детерминанттар мен сыртқы әлеуметтік-экономикалық жағдайлардың, соның ішінде табыс деңгейі, әлеуметтік орта және мәдени нормалардың өзара ықпалы арқылы қалыптасатынын көрсетті. Психологиялық ұстанымдар мен қаржылық әл-ауқатты субъективті қабылдаудың әртүрлі әлеуметтік топтардың экономикалық стратегияларын таңдауға елеулі әсер ететіні негізделді. Халықтың тұрақсыздық жағдайларына бейімделуін және үй шаруашылықтарының орнықтылығын арттыруға бағытталған экономикалық және әлеуметтік саясатты әзірлеуде психологиялық детерминанттарды ескеру қажеттілігі туралы қорытынды жасалды.

Мақаланың ғылыми үлесі когнитивтік бұрмалануларды, эмоциялық реакцияларды, әлеуметтік ұстанымдарды, табыс деңгейімен байланысты шектеулерді және субъективті қаржылық әл-ауқатты белгісіздік жағдайындағы халықтың экономикалық мінез-құлқын түсіндіруге арналған біртұтас аналитикалық жүйеге біріктіретін психологиялық детерминанттарды кешенді жүйелеумен айқындалады.

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ПСИХОЛОГИЧЕСКИЕ ДЕТЕРМИНАНТЫ ЭКОНОМИЧЕСКОГО ПОВЕДЕНИЯ НАСЕЛЕНИЯ

Аннотация

В статье исследуются психологические детерминанты экономического поведения населения в условиях усложнения социально-экономической среды и роста неопределённости. Целью исследования является выявление и систематизация ключевых психологических факторов, влияющих на принятие экономических решений на индивидуальном и групповом уровнях. В работе рассмотрены когнитивные искажения, эмоциональные реакции, социальные установки, особенности восприятия риска и неопределённости, а также мотивационные механизмы, формирующие модели потребления, сбережений и инвестиционного поведения.

Методологическую основу исследования составляет междисциплинарный подход, объединяющий положения поведенческой экономики, социальной и когнитивной психологии. В работе использованы методы теоретического анализа, логического обобщения и систематизации научных источников, а также аналитическое применение концепций ограниченной рациональности и теории перспектив. Применение данных подходов позволило проанализировать отклонения фактического экономического поведения от классических рациональных моделей и выявить устойчивые поведенческие паттерны.

В результате исследования выявлено, что экономическое поведение населения формируется во взаимодействии внутренних психологических детерминант и внешних социально-экономических условий, включая уровень доходов, социальную среду и культурные нормы. Обосновано, что психологические установки и субъективное восприятие финансового благополучия существенно влияют на выбор экономических стратегий различных социальных групп. Сделан вывод о необходимости учёта психологических детерминант при разработке мер экономической и социальной политики, ориентированных на повышение устойчивости домохозяйств и адаптацию населения к условиям нестабильности.

Научный вклад статьи заключается в комплексной систематизации психологических детерминант, объединяющей когнитивные искажения, эмоциональные реакции, социальные установки, ограничения, опосредованные уровнем дохода, и субъективное финансовое благополучие в единую аналитическую рамку для интерпретации экономического поведения населения в условиях неопределённости.

