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MODERN MEDIA SPACE AND FINANCIAL LITERACY OF YOUNG PEOPLE

In the modern world, the internet is an integral part of the formation of culture and the educational potential of society. The relevance of studying its impact on individuals and the social strata of society is due to its structural and functional possibilities. As it actively embeds, it is becoming an institution of socialization for new generations, including in

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educational systems. However, from the perspective of science, it is important to understand the impact of the internet on the formation of basic values, cultural characteristics, and attitudes in young people, particularly in the field of financial behavior, which correlates with the economic activity of individuals.

The purpose of the study is to substantiate the role and influence of the modern media space (internet and social media) on the formation of models of financial behavior for young people.

The research methods used were a content analysis of social media, in particular the social network *Instagram*, including an analysis of the content of bloggers who position themselves as experts in the field of financial management, as well as a mass survey of young people and in-depth structured interviews with experts in the fields of financial markets and financial behavior. As the leading financial center of Russia, the residents of Moscow were studied.

The results obtained allow us to analyze the presence of a serious influence on the formation of financial culture and financial behavior of young people in the modern media space, including content, popular social media channels, social networks, as well as forming various models of financial behavior. Ultimately, this affects the practical choices and day-to-day activities of the country's young population.

The influence of the modern media space on the development of youth policy and of bloggers in the field of education, advice, and other activities related to improving financial literacy and culture should be taken into account.

Keywords: financial behavior, financial literacy, online social media, social networks, internet, socio-economic problems.

1. INTRODUCTION

Theoretical Treatment

The problems of the influence of social networks on the process of formation and functioning of public ideology are addressed in the works of S. G. Ushkin (2015), Y. A. Popova (2015), D. I. Shvedova (2015), T. Kimura (2017), B. Hughes (2011), S. V. Kapralova (2013), S. V. Kroshilin and E. I. Medvedeva (2014), N. V. Alikperova, A. V. Yarasheva, K. V. Vinogradova (2019) and others. According to research by various authors, online social media can act as a tool to influence public opinion, a channel for its formation and a platform for its crystallisation, as well as a mechanism to facilitate the translation of public opinion from the spiritual to the practical.

According to the results of a content analysis based on the Instagram platform and a survey among young people, this very Fifth Estate represented by "opinion leaders" (bloggers) has the greatest influence on shaping financial literacy, financial culture and, consequently, the financial behaviour of Moscow's youth.

The topic of financial culture, financial behaviour in today's realities is more relevant than ever, given the active development of the financial market, the supply of new products and services, the transition to digitalisation of the economy, the increasing complexity of the ecosystem of interaction between financial market and financial actors (Medvedeva, Kroshilin, 2014), in particular among young people, and the transformation of financial behaviour strategies, in particular savings behaviour.

We can see how the forms of savings and the volume of savings are changing. Investment behaviour has modernised in 2020 alone: the number of Individual Investment

Accounts (IIA) has more than doubled⁷. Consumer behaviour is also changing. This is particularly felt against the backdrop of the COVID-19 pandemic: needs are changing, new habits are being formed, online shopping, online learning. Changes are also affecting professional orientation, career building and many other areas of people's lives. This raises the question - what role do social media play in shaping financial culture and financial behavior? To what extent are their activities legal and secure by legal norms?

As early as the 19th century, M. Weber, through the prism of Verstehen sociology, revealed the possibilities of the influence of print media on the socialisation of the individual. G.H. Mead, in line with pragmatism and symbolic interactionism, showed the creation of reality through practical activity (which, in fact, today makes it possible to create "virtuality" as the "real world" through user activity). P. Lazarsfeld complemented the possibilities of studying media influence by developing a two-level model revealing the roles of 'opinion leaders' (Yachmeneva, 2019). Young people today are more included in mass communication processes than ever before, and this communication is often done in a virtual, mediated way and in a world teeming with information. In this case, authoritative opinion leaders have the greatest appeal, acting as a kind of "beacon", shaping not so much opinions as perceptions, values, subsequently planned for realization in the form of practices. Thus, social media functioning in a digital format allow contemporary youth to construct their own world based on the images, symbols and stereotypes they transmit, and to be embodied in actual social practices.

Current statistics

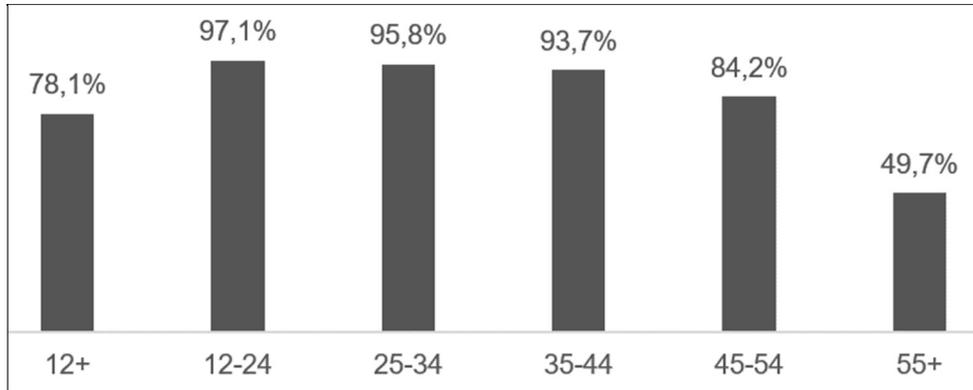
The internet has become an integral part of every modern person's life. Today, the Internet is the predominant source of any information, particularly financial information, for Russians. According to MediaSocope, 95.6 million people on average, or 78.1% of the country's population over the age of 12, used the Internet at least once a month in Russia in February-November 2020. On average, 87.1 million people, or 71.1% of Russia's population, accessed the Internet daily⁸.

Internet penetration in Russia in 2020 among the middle-aged group (up to 44 years old) exceeded 90%, and among the youngest Russians (12–24 years old) it came close to 100% (Picture 1). In the 45–54 age bracket, 84.2% of Russians have used the internet at least once a month, while almost half of the country's oldest residents (aged 55 and older) have access to the internet – 49.7%.

On average, users spend 187 minutes a day on the internet. Women spend 15 minutes more than men on the Internet. Young Russians aged 12 to 24 spend the longest time on the Internet (222 minutes), while the time spent on the Internet decreases with increasing age and reaches a minimum of 162 minutes, which is how long the older 55+ generation spends on the Internet (Picture 2).

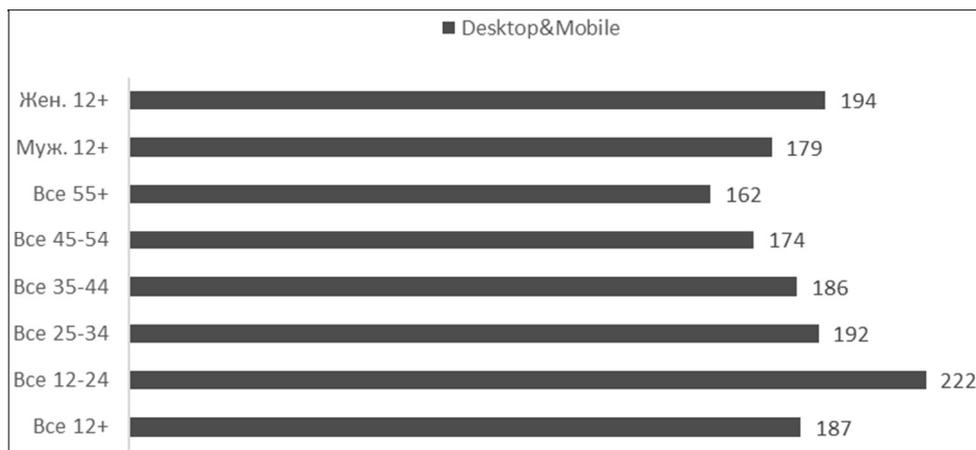
⁷ Number of individual investment accounts opened exceeds 2.5 mln [Access: 07.01.2021]. Access on the internet: <https://tass.ru/ekonomika/9130105/>

⁸ Russia's Internet audience in 2020, according to Mediascope//Mediascope [Access 7.01.2021]. Access on the internet: <http://mediascope.net/news/1250827//>



Picture 1. Internet audience in Russia% of the population, all of Russia, average monthly coverage for February-November 2020

Source: data from the WEB-Index project's establishment survey, February-November 2020.



Picture 2. Average minutes per day on the Internet per user, minutes

Source: data from the WEB-Index project's establishment survey, February-November 2020.

A rather curious fact is that social networks are only a few positions behind such “titans” among search engines as Yandex and Google in their popularity (Table 1). Social networks have long ceased to be just a platform for entertainment and communication. You can find everything on the networks: rental ads, jobs, educational materials, like-minded groups, and more...

Table 1. TOP-10 internet resources, number of users

№	Ресурс	Тыс. человек
1	Яндекс	84289.0
2	Google (ru+com)	82687.5
3	Youtube.com	80104.2
4	Vk.com	74079.3
5	Whatsapp.com	73978.7
6	Sberbank.ru	69018.2
7	Mail.ru	61692.5
8	Instagram.com	59080.0
9	Aliexpress.com	47564.1
10	Odnoklassniki.ru	46467.1

The media are not only mediating the transmission of information, they are shaping the development of all spheres of social life, and media and society are constantly interacting (Gureeva, 2016). Popularity in social networks is becoming the new currency for the promotion of various goods and services, as well as for media personalities. Social media can already be called Fifth Estate without any reservation.

As a specialized technological Internet platform, social networks allow users to register (create a profile, a web page) and engage in communication with other users (publish posts and comments, reply to posts (generate content), create communities and groups (Volosnikov, 2019).

2. PURPOSE OF THE STUDY

The main purpose of the study was to assess the influence and substantiate the role of the modern media (Internet, online social media, social networks) space on the formation of financially literate behaviour patterns among young people (using Moscow as a leading financial centre as an example).

The main research methods used were content analysis of social media, in particular Instagram (content analysis of bloggers positioning themselves as financial management experts), as well as a mass survey of young people and in-depth structured interviews with experts in the field of financial markets and financial behaviour.

The following research hypotheses were formulated:

H 1. In today's environment, the processes of shaping the financial behaviour strategies of the population are influenced by digital technologies.

H 2. Young people are significantly more influenced by social media than other age groups.

H 3. Advice from bloggers on social media is increasingly influencing young people's decision-making about how to manage their finances.

H 4. According to young people, intelligence, diligence and luck are important for increasing money.

3. RESEARCH METHODS

The following research tools were used to conduct the study:

1. To analyse the blogs, we selected about 100 (by number of subscribers, including “live” subscribers, based on comment activity and likes, posts) representatives who position themselves as experts in finance and who conduct educational, advisory and commercial activities on their pages. All of these bloggers are for the most part micro influencers, some of them are macro influencers, which gives us reason to believe that there is a wide coverage of users.

2. The methodology for assessing the content of the selected blogs consists in pre-selecting content for analysis: posts devoted to improving financial literacy and fostering active financial behavior in its various manifestations: savings, investment, credit, insurance, and the operation of various instruments.

3. A mass sociological survey (of Moscow young people aged 18-35); as well as in-depth structured interviews with experts in financial literacy and financial market development.

Joint research by the Institute of Socio-Economic Problems of Population of the Russian Academy of Sciences and the authors showed that the problem of the influence of the modern media space on the financial behaviour of Russian youth is very complex and multifaceted: young people are exposed to significant influence from the social media. This is primarily due to the spread and accessibility of the Internet, as well as the influence of social, economic and political factors and global processes that are taking place in our society. The development of the Internet is greatly expanding the range of potential influences on the financial literacy behaviour of young people. This problem requires further in-depth study.

4. FINDINGS

One of the most popular social media among young people is the social network Instagram, where a large group of representatives of the Fifth Estate as bloggers – “opinion leaders” – conduct their various, particularly educational and not always conscientious, activities, broadcasting their content to a wide audience of interested, motivated young people.

On pages of these “opinion leaders” can be found a variety of content, ranging from how you can start investing in 3 steps, then become a financial coach (an algorithm similar to the network marketing), that is enough to work with your subconscious and the money will find you, well and apogee of all this imperfection – magic practices spells for money, to repay debts and attracting wealth. At the same time, bloggers who are doing financial education and at the same time selling their training courses, don't have licenses for educational activities, and most of them are not even working legally.

The threatening fact is that users (consumers of this content) themselves, inspired by irrational optimism (in the hope to get in 3 steps an effective instruction on how to become a wealthy and free man), actively use the services of these pseudo consultants and charlatans. If we justify this fact from a scientific and practical point of view, the growing interest of Russians in financial literacy and financial information is promoted by active implementation of modern technologies. Digitalization in this regard narrows the gap in financial awareness between inhabitants of megacities and remote areas of the country: today, virtually any citizen can buy and sell securities, exchange currencies, open deposits,

manage personal savings, etc., from the comfort of his or her own home. The world of finance has become more accessible.

As a result of the analysis of the blogs, a SWOT analysis was formed, characterising the main problem points and opportunities for transformation (Table 2).

Table 2. SWOT-Analysis

Strengths	Weaknesses
<p>1. Social media is an authoritative platform for information, which gives us an opportunity to assess the preferences of the population, particularly young people, who are the strategic resource of our country, on whom all financial market participants are betting; they are the future active users of the financial market.</p>	<p>1. Lack of legislation for financial advisers' activities in social media, namely: There is no legislation on who has the right to do this kind of outreach, and there are no requirements for advisers What content can be promoted to users and on what terms, by what parameters a client should choose a financial advisor, how to distinguish a pseudo-expert from a truly knowledgeable, experienced advisor, so protection of the interests and rights of clients who use the services of financial advisors comes to the fore; a low level of culture rather than literacy thousands of people believe in rituals to attract wealth; inability to navigate the vast flow of information.</p>
Threats	Opportunities
<p>1. A large-scale field for fraudsters, pseudo-consultants, magicians and other charlatans. 2. A huge, uncontrolled flow of information, in which it is extremely difficult for an average person with a low level of financial literacy to identify bona fide, competent financial teachers; the latter in turn suffer from such unscrupulous teachers, and this casts a shadow over the entire field of financial advice. 3. The scale of potential 'victims'. It is not necessarily the case that the victim will literally lose money - the emphasis here is on something else, rather, what they will gain with the money and what damage they may suffer: loss of money; loss of time; disorientation; studying with the wrong information and therefore not achieving the goal; a misunderstanding of the meaning of the stock market (as one of the most popular topics), which leads novice investors to seek short-term profits based on short-term trading, which usually results in a loss of capital (as opposed to balanced long-term investing), which leads to demotivation and a loss of confidence in the stock market.</p>	<p>1. An opportunity to refocus the financial education system, rethink approaches and methodologies, and analyse audience needs. 2. The financial market will recover by identifying strong, quality players and weeding out unscrupulous participants in terms of financial education for the public. 3. The process of improving financial literacy will proceed faster through social networks due to large coverage.</p>

Source: compiled by the authors based on content analysis of social media.

Supporting these findings with the data of the authors sociological research through an online survey among young people conducted in May 2020 (Moscow residents aged 18 to 35 took part in the survey; the selection criteria were belonging to the studied age group and living in Moscow), it was revealed that respondents prefer social networks to obtain information about a particular financial service or product and such 50.7% of respondents. This confirms the fact that social networks are an authoritative platform for obtaining information, which makes it possible to assess preferences of the population, particularly of young people.

Interest in financial literacy, financial knowledge is steadily growing, which gives researchers solid grounds to say that young people are motivated, they are interested in such topics as risk assessment in the financial services market (39.5%), budget planning (37.5%), formation of long-term savings for their old age (36.9%) and investment portfolio management (38.6%), closing the top five needs for knowledge - where to find the right information and how to understand that it is right (25.1%).

A curious result was obtained in the answers to the question "Who should be involved in improving financial literacy?" The answers were arranged as follows: 34.5% believe that this is the prerogative of higher education institutions, while 27.1% believe that these issues lie within the competence of state organisations. And the most interesting thing, which has never been seen before in answers – 25% believe that the issue of improving financial literacy is an area of personal responsibility: young people say that they learn financial literacy on their own. This is a new emerging trend, and it cuts across the vast social media landscape.

According to experts (the experts were selected by the snowball sampling, the research by means of in-depth structured interviews was conducted in the period from 01.09.2020 to 30.09.2020), young people are quite vulnerable in the financial market due to the specific features inherent in this age group – high risk-taking, ambitiousness, excessive self-confidence.

Expert 2: "Quite often young people can get caught by scammers, as they are active users of social networks, and there are a lot of different unscrupulous financial practices being implemented there. And they play on the fact that people want to make quick and easy money".

Expert 3: "I think youth can be very vulnerable, because of a kind of arrogance, any youth in general, whether is it 40 years old or modern. They think they are young, quick to grasp, advanced in modern technology. So they can be caught by those who skillfully take advantage of this unwarranted amateurism".

Expert 5: "The general low level of financial literacy together with the cult of success tied to the possession of status goods and services leads to the fact that young people often become victims of unscrupulous practices".

Expert 1: "In our view, two population groups are vulnerable in the financial market: young people and the elderly. Both often make decisions under the influence of emotions. Young people sincerely believe that nothing bad can happen to them and dare to use any offer".

Experts also point out that the young generation most often become victims of unscrupulous financial practices on the Internet, which is facilitated by their credulity to various kinds of Influencers.

Expert 4: "Young people are more likely to believe a blogger than a bank employee. And of course there may be crooks among them. They may not be fraudsters in the literal

sense that they will take money away by some fraudulent schemes, but they can misinform a person and steer him down the wrong path, which will result in him losing the money himself. It is very difficult to prosecute such people, but through their incompetent actions they can lead a young person to lose money and time. This is a big vulnerability that needs to be worked on in terms of developing some kind of legislation and regulating the social media sphere in general”.

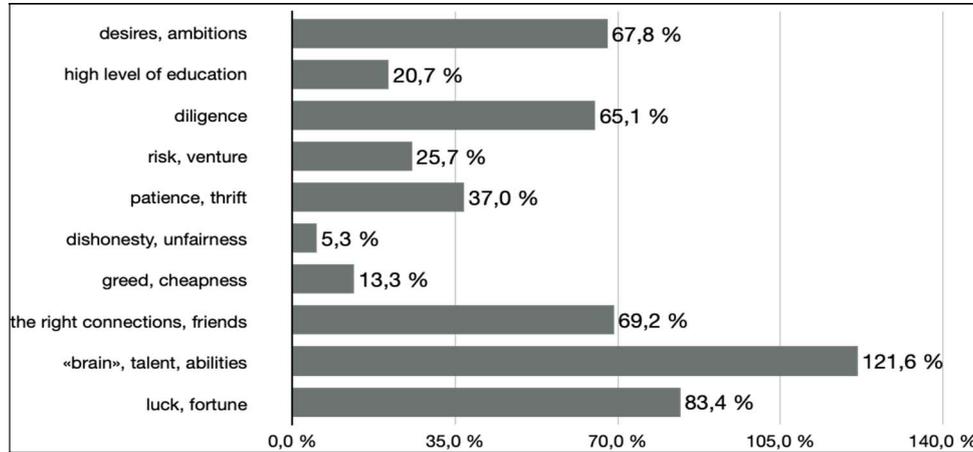
Expert 3: “The environment in which young people live creates additional risks. Digitalization has two sides – on the one hand, the quality of life has increased, and convenience, on the other hand, digital security and disclosure of information about themselves in social networks, exposure to contextual advertising, which may also apply to financial services, gullibility to all kinds of gurus, which today are various bloggers, presenters. Our people of all generations are extremely gullible and rarely think that the person they are attracted to, whom they have chosen as their guru, does not suspect that it could be a double-bottomed person, charged by those who have an economic interest”.

To back up the experts' views, on 11 January 2021 a scandal erupted on the Web about a new financial pyramid scheme, which has victimised hundreds of people across the country. Citizens believed advertisements from popular bloggers about fabulous dividends and gave away all their savings. They ended up losing their money.⁹

This fact can be attributed to the results below. Young Muscovites were asked how they thought money could be "made". This question has already been used in the works of Russian and foreign scientists to study the attitudes of young people to different ways of enrichment, as well as their ideas about how to "make" capital (Furnham, 1999; Maksimenko, 2005). In the opinion of Moscow young people, personal abilities (brains and talent) are the most necessary to achieve material well-being, followed by “the will of chance” (Picture 3). Respondents chose "the right connections", “ambition”, and “hard work” with roughly equal frequency. A rather alarming factor was that a high level of education and thrift are rarely associated by young Muscovites with a condition for “amassing” capital.

Young people do not hide the fact that they rely on luck in their plans and consider luck and the right connections to be the main factors of material success. In our view, it is this socio-cultural peculiarity of young people that is taken advantage of by scammers in social networks. Due to the high level of trust in Influencers, the younger generation associates them with the very right "acquaintances" who will help them “make” money. Promises of bloggers to earn quickly and easily without special knowledge and higher education also look quite convincing in the eyes of young people, because, as mentioned above, these conditions are not included in the top skills required to achieve material well-being. But if an Influencer announces to its followers that an exceptional moment has come and that there is a unique offer for their subscribers to invest their money in order to multiply their wealth only now, then one of the main markers of financial success – “luck” – comes into play immediately.

⁹ Caught by popular bloggers: How a pyramid scheme lured 70,000 people [Access: 12.01.2021]. Access on the internet: <https://molsport.ru/video/QE9myo8YBdA>



Picture 3. Answers of Moscow youth to the question: “What do you think is important to 'make' money?”

Source: compiled by the authors on the basis of a mass questionnaire survey.

5. DELIBERATION

Thus, according to experts, unless the state strengthens its control over financial market participants, financial relations, and social media are active participants, and develops mechanisms at the legislative level to protect the population, the process of financially literate behaviour may take a long time to develop.

Expert 2: “We need competent regulation of the financial market and financial institutions, so that people understand that their interests are protected and their invested money will not disappear or be taken away. And, in general, to understand where the country is going: «Who are we? Where are we going? What do we want? What are we developing and why?”. The national development program, although it is broadcasted, but in fact it is rewritten from year to year, and no one does anything and it only gets worse”.

Expert 5: “Tight control over financial institutions and especially MFIs. The responsibility of the management of these financial institutions for the transactions, up to and including criminal liability”.

Expert 4: “The most important thing is financial market regulation – tougher requirements and legislation for those people who are engaged in financial literacy, whether it is voluntary volunteering or educating for money, private companies that are engaged in counselling. For each such group of financial educators, there should be different regulatory instruments and legislative practices. A person can choose who will be his teacher, but he must know his rights, that he is protected and, if his rights are not respected, he knows whom to turn to in order to defend his rights. Accordingly, control over the activities of such players is necessary. Because uncontrolled education can do a lot of harm”.

6. CONCLUSION

Undoubtedly, conditions for financial literacy and safe behaviour should be ensured, clearly regulated and broadcast by the state, as citizens feel more secure when they are confident in effective regulation and protection of their rights. First and foremost, personal

financial security depends on the state's fulfilment of its obligations to counter threats and maintain a high level of personal financial security in the country.

In order to maintain the necessary level of personal financial security, it is necessary to form a set of legal and moral norms, public institutions and organizations that allow a person to develop and implement financially significant abilities and needs. Nevertheless, the entire responsibility cannot be shifted to the state and the financial sector. Financial security and well-being are, above all, the prerogative of the individual himself, it is his area of responsibility: responsibility for his actions in the financial market (whether taking a loan or investing in securities), a preliminary analysis of information that affects the choice of decisions to be made, and an assessment of consequences and risks.

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