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DEVELOPMENT OF PEDAGOGICAL CULTURE IN THE PREPARATION OF A FUTURE SPECIALIST IN BANKING SERVICES

ABSTRACT

The purpose of the study is to determine the key ways of developing a pedagogical culture in the preparation of a future specialist in banking services. The object of research is pedagogical culture. The importance of studying the problems of the development of pedagogical culture in the preparation of a future specialist in banking services is proved. The main focus is on training future banking professionals. The main objective of the article is to model the stages of the development of pedagogical culture in the preparation of a future specialist in banking services. The basis of the methodology is modelling methods. Thus, the proposed multi-stage functional model of pedagogical culture in the preparation of a future specialist in banking services should be considered a novelty. Presented own representation of the main stages of development of pedagogical culture in the preparation of a future specialist in banking services. In the final case, it was found that the key stage in the development of pedagogical culture in the preparation of a future specialist in banking services is the expansion of practical aspects. It has been determined that one of the best methods for the development of pedagogical culture in the preparation of a future specialist in banking services can be the involvement of banking institutions in the educational process to expand the cultural aspects of pedagogy. The limitations of the study are that it does not take into account all aspects of pedagogical culture.

Keywords: pedagogical culture, education, banking, specialist, model, diagram, banking services

JEL Classification: H83, F52, F62

INTRODUCTION

The task of preparing graduates of schools, colleges and universities for entrepreneurial activity, and the formation of effective skills in them is becoming a priority. The key to this may be the improvement of the principles and implementation of pedagogical culture during the training of future banking professionals.

The modern education system, focused on solving the problems of innovative development of the economy, imposes new requirements on the level of professional competence of teachers and heads of educational organizations.

Increasing the professional level of teachers and the formation of a pedagogical corps that meets the needs of society is a necessary condition for modernizing the education system. Education is the most important means and resource for the formation of a creative personality, capable and ready for life in a multidimensional and rapidly changing society. The principle of "lifelong education" makes this type of activity basic for any person of our time - the more important the task of constantly modernizing education itself, improving the skills of participants in the educational process becomes.

A modern teacher is the central figure of the educational process in a higher educational institution for training specialists in banking services. His activity requires memorizing the general content of financial and specialized banking disciplines, knowing well not only his subject, being competent in other areas of science, being able to work with the content of educational material, having the ability to pedagogically interpret information, and be able to combine training and education. The problem of increasing the

requirements for a modern teacher of future banking services specialists, the formation of his pedagogical culture is also relevant because today a banking specialist must be aware not only of his activities but also have a high level of development of personal qualities. Thus, an important condition for the successful professional activity of a teacher is his pedagogical culture.

Understanding the essence of pedagogical culture in the preparation of a future specialist in banking services is facilitated by the following main approaches: axiological, which allows you to determine the values that pedagogy is oriented such as a science of education; activity, providing a study of the essence, means of the pedagogical activity, the implementation of these values; personal, aimed at identifying the personality traits of a professional teacher as an independently developing subject of pedagogical activity. The system of values created by pedagogical culture exists in spiritual and material forms. The spiritual values of the pedagogical culture in the preparation of a future specialist in banking services are integrated into the pedagogical self-awareness of society, covering the pedagogical knowledge accumulated by mankind, feelings, moods, theories, concepts, and pedagogical thinking. The material values of a pedagogical culture are reproduced in the means of education and upbringing.

LITERATURE REVIEW

The pedagogical culture can be considered as a high level of pedagogical activity (if we characterize the quality of the result), as a manifestation of the teacher's creative activity (we characterize the psychological mechanism of successful activity). When we want to understand the origins of the development of mastery and understand the ways of professional self-improvement, it is advisable to formulate the definition of this pedagogical category as follows: pedagogical culture is a complex of personality traits that ensures self-organization of a high level of professional activity on a reflexive basis.

In the study of Trunk, Kočar, and Nada [4], pedagogical culture in the preparation of a future specialist in banking services is considered a set of personality traits that ensure a high level of self-organization of the professional activity of a teacher, constituting professional knowledge, pedagogical technique, pedagogical abilities, pedagogical morality, professionally significant properties and external culture. All these components create the prerequisites for the transformation of pedagogical activity into art, which is a long and rather complicated process of preparing a future specialist in banking services. The final stage of this process is pedagogical innovation, when the teacher introduces fundamentally new ideas into the educational process of preparing a future specialist in banking services, develops new methodological systems, creates and uses new pedagogical technologies.

Other scientists [5-6], exploring the process of formation of the pedagogical culture of the teacher's culture, having determined the main requirements for the content and nature of his activity, as well as scientific approaches in determining the structure and functions of cultural activity in the internal manifestation of pedagogical culture, identified the following components: professional orientation, value-motivational component, professional knowledge, professional skills, communicative culture.

Continuing the above research, other scientists [7-8], in connection with the objective need for pedagogical practice, the researchers substantiated and experimentally proved the expediency of the structure of the professional culture of teachers of special disciplines in banking and finance in the following components: epistemological (methodological and research culture); psychological (psychological and reflective culture); communicative (professional, didactic and methodical culture); ethical and aesthetic (ethical and aesthetic culture); informational (monitoring and diagnostic culture).

AIMS AND OBJECTIVES

The purpose of the study is to determine the key ways of developing a pedagogical culture in the preparation of a future specialist in banking services. The object of the research is pedagogical culture.

The main task of the article is to model the stages of the development of pedagogical culture in the preparation of a future specialist in banking services.

METHODS

To achieve this goal, the method of functional modelling was used. The advantage of this method is that, in comparison with other modelling techniques, it makes it possible not only to graphically depict the main stages of achieving the goal but also to form a sequence of actions, taking into account all intermediate and basic elements, while making it possible

to form detailed sub levels. The methodology of the article is based on a systematic approach, within which such theoretical methods as induction and deduction, comparison and systematization are applied in the study of the essential characteristics and evolution of the basic concepts of managing pedagogical culture in the preparation of a future specialist in banking services. The methodology is based on functional modelling, which made it possible to form the corresponding models.

The basis of the IDEF0 methodology is a graphic language for describing processes (in our case, processes associated with the development of pedagogical culture). A model in IDEF0 notation is a collection of hierarchically ordered and interconnected diagrams. Each diagram is a unit of system description and is placed on a separate sheet. The context diagram is the top of the tree structure of diagrams and is a general description of the system and its interaction with the external environment. After describing the system as a whole, it is divided into large fragments. This process is called functional decomposition, and the diagrams that describe each fragment and the interaction of fragments are called decomposition diagrams.

The node tree diagram shows the hierarchical dependence of jobs, but not the relationship between jobs related to the development of pedagogical culture. There can be an arbitrarily large number of node tree diagrams in the model since the tree can be built to an arbitrary depth and not necessarily from the root.

RESULTS

The highest expression of the professionalism of teachers, and employees of educational institutions that train banking specialists is their pedagogical culture - a high degree of development of personal qualities and training that meets the specifics of teaching, essentially pedagogical work and ensures its maximum possible efficiency.

There are four levels of development of pedagogical culture: pre-professional, initial professional, secondary professional, higher professional. Only the highest level ensures the achievement of the full effectiveness of the teacher's contribution to the quality training of specialists.

The pedagogical orientation of the teacher's personality is a system of his motives that determines the attractiveness of pedagogical activity and the inclusion of his strengths and abilities in it. It expresses the life-professional position of the teacher and structurally includes:

- professional and pedagogical concept, the creed of activity (internally accepted fundamental ideas of education, construction of the educational process and methods of implementation);
- pedagogical purposefulness (really pursued goals in teaching, ideas about the criteria for its success that satisfy this teacher, etc.);
- pedagogical interests (towards a person, questions of his formation, the educational process, problems of training and education, scientific achievements and recommendations of pedagogy and psychology, etc.);
- motives, long-term and short-term plans, hobbies, and needs that correspond to the essence and various aspects of teaching.

The combination of individual psychological characteristics that favour the rapid mastery of teaching, continuous improvement in it and the achievement of high results forms the pedagogical abilities of a teacher of future banking professionals.

There are two groups of pedagogical abilities: socio-pedagogical and special-pedagogical. According to his position, the teacher is a social figure, called upon to fulfil the social order of society and satisfy its need for banking specialists. He connects generations, transfers the experience of the elders to the young, and continues himself and his life's work with his students. He solves these social problems if, according to his personal qualities, he is able to transform them into educational ones, solve them with psychological and pedagogical means and methods, and embody them in the conduct of each lesson.

The special pedagogical abilities of a teacher are special qualities that are determined by the specifics of work in an educational institution. Their main groups are:

- didactic abilities (intelligence, developed intellect, thinking and speech abilities, pedagogical observation and memory, interest in learning and creativity, etc.);
- educational abilities (inclination and interest in working with people, sociability and the ability to attract people to oneself, the ability to understand people and openness, accessibility, interest in education and the ability to find an approach to people, restraint and patience, etc.).

Special preparedness of a teacher of future banking professionals - preparedness for teaching a specific academic discipline. Here the experience of practice is indispensable, but still not identical with special preparedness. After all, an academic discipline is not a retelling of practice. It is necessary to know exactly its scientific content, the distribution by topic, to remember everything accurately and firmly in order to freely present it in the classroom, to know all the recommended literature, to have scientific preparedness, to know the latest in practice and science, to have research experience and activity, constructive, scientifically based ideas for improvement professional activity. To possess only this, even an experienced practitioner will need at least a year or two of teaching work.

Pedagogical excellence - the teacher's possession of a system of pedagogical and psychological-pedagogical knowledge, skills and abilities for organizing the educational process and its effective implementation. In addition to relevant knowledge, it involves the possession of pedagogical techniques (the technique of using speech and non-speech means; methods of pedagogical observation, analysis, influence, establishing contact, etc.), the skill of pedagogical interaction, pedagogical tact, methodological skill, creative pedagogical skills [3].

The culture of personal pedagogical work is the skills and habits to correctly and fully use the time free from classes for self-improvement and preparation for the next topics. It consists of: a culture of planning and a thrifty attitude to free time; constant monitoring of innovations in science, practice, and social life; continuous work on the accumulation, storage and systematization of information, educational and scientific materials; preparation of publications; mental hygiene.

The teacher must teach, continuously learn, working on himself. To become a true mentor of youth, a real teacher, is possible only by persistent, constant, hard work and self-improvement in your free time. The success of each individual lesson depends on 80% of the culture of personal work in free time and only 20% on direct preparation for the lesson on the eve of it.

According to the simulation, we must set the main goal. In our case, this is B0 - The development of a pedagogical culture for the preparation of a future specialist in banking services. Thus, we will form a node tree diagram to achieve our main goal according to the modelling - B0 (Figure 1).

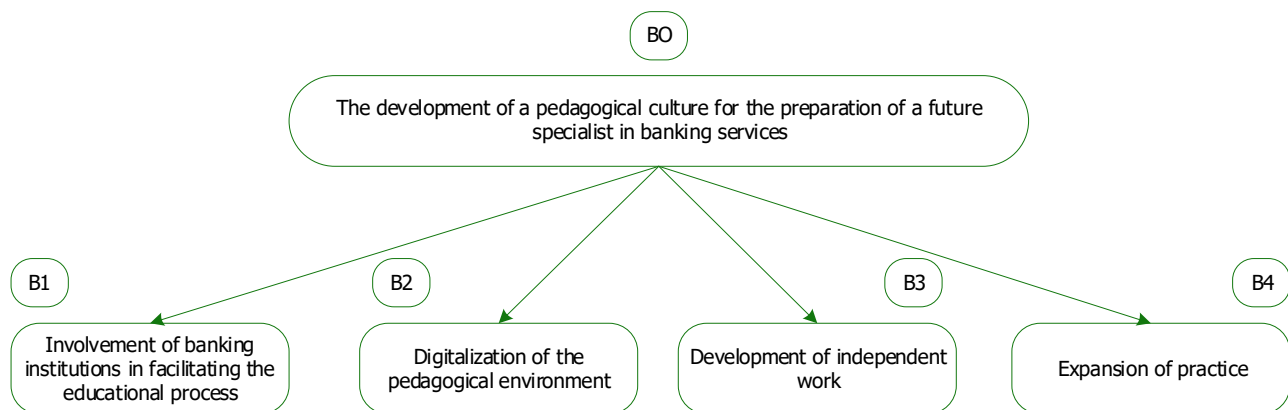


Figure 1. The node tree diagram for achieving the final goal B0.

The next step will be the formation of the final decomposition of the implementation of goal B0 (Figure 2).

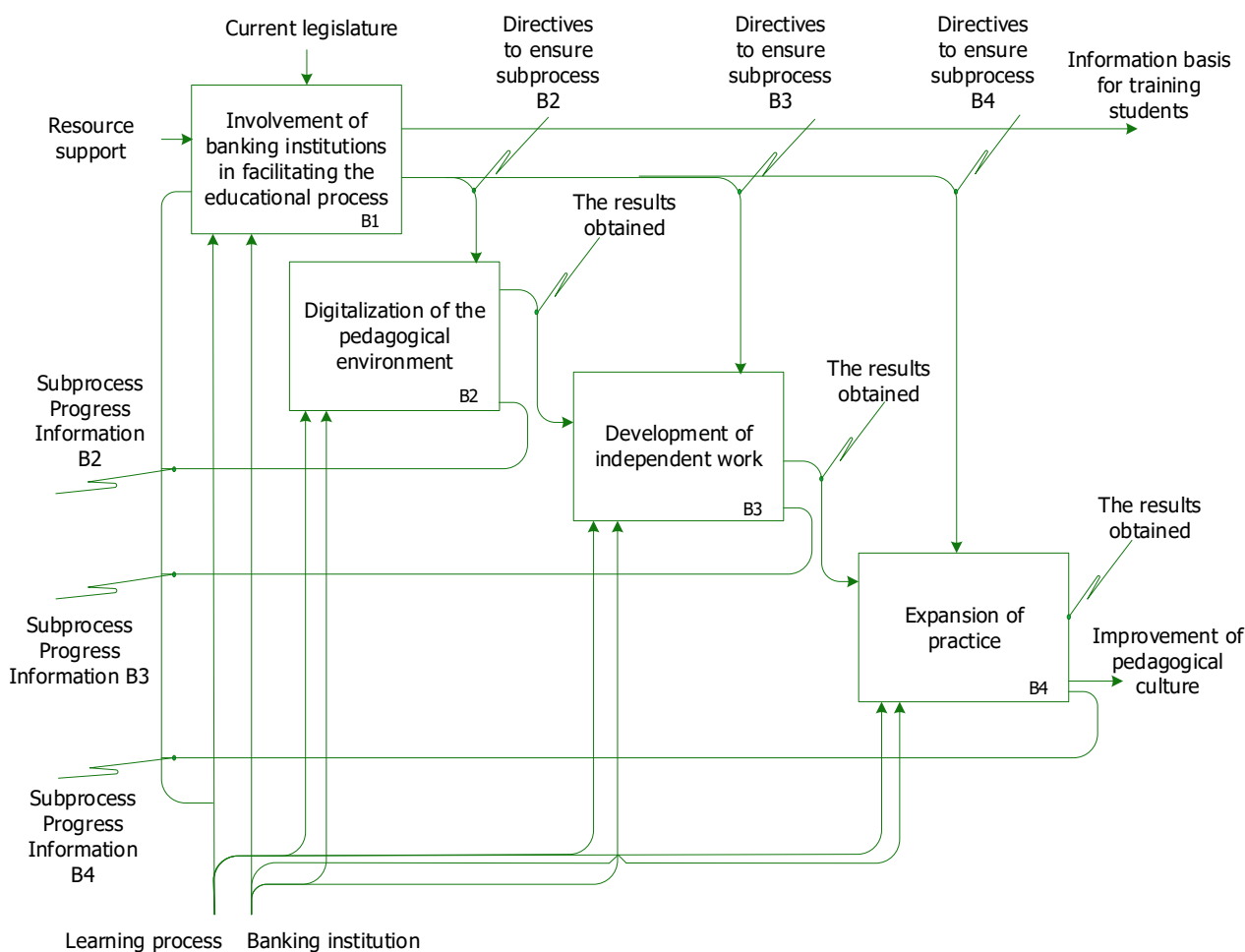


Figure 2. The final decomposition of the implementation of goal B0.

Thus, we believe that the achievement of B0 - The development of a pedagogical culture for the preparation of a future specialist in banking services is possible at the following stages:

B1. Involvement of banking institutions in facilitating the educational process. Active involvement of actually operating banking institutions will allow to orient pedagogical culture in a practical direction.

B2. Digitization of the pedagogical environment. Modern technologies will make it possible to transfer elements of the educational process to a remote environment.

B3. Development of independent work. Independent work will develop the skills of each student with an individual approach.

B4. Expansion of practice. Pedagogical culture should be aimed at practical aspects in the training of future specialists in banking services.

Thus, the professional and pedagogical culture of a teacher of institutions of higher education in banking is revealed in the following characteristics:

- teachers' motivation for knowledge and development of innovative pedagogical approaches;
- focus on the result; work in a team;
- striving to achieve high professionalism;
- the opportunity to communicate with colleagues at scientific and practical seminars, exhibitions, and conferences (outside of work);
- freedom of expression; freedom of professional and pedagogical creativity.

In our opinion, the main functions of the professional and pedagogical culture of a teacher of banking institutions of higher education are as follows: regulatory, which determines the important role of pedagogical activity in the development of society and its social institutions; value-normative, which provides an assessment of the phenomenon in the field of educational activity; communicative, which involves communication and exchange of experience in innovations and learning technologies; socializing, which considers professional and pedagogical culture through the prism of social values; prognostic, which involves studying and forecasting the possible consequences of educational activities in the pedagogical field; integrative, which combines other types of culture into a single culture of the individual.

The following generalized factors influence the formation of the professional and pedagogical culture of teachers of banking institutions of higher education: peculiarities of the teaching profession; general culture and personal motivation; level of education, acquired professional and pedagogical experience; the degree of the teacher's involvement in scientific activities, etc.

It is especially worth noting among the factors of the formation of the professional and pedagogical culture of a teacher of higher education institutions of banking, the professional and educational culture of a higher educational institution, which forms a separate corporate culture of the activity of teachers, in particular, taking into account the specifics of the future professional activity of graduates - the banking system [4-5].

Working with clients requires from a banking specialist not only qualified training, but also good knowledge of the basics of psychology, business ethics, and the ability to negotiate. In many cases, it is difficult or almost impossible for a client to assess the main measure of the quality of services - the qualifications of a banker. Therefore, the surrounding environment and the availability of additional services are of great importance: personal attention, courtesy, the responsiveness of the attendants, communication in the client's language, and the ability to listen. The overall success of the bank's client-oriented activities depends on how deeply the manager knows his own client, that is, his expectations. One of the sources of knowledge about these expectations is communicative information, which can only be discovered in the process of direct communication with the client. Communication with the client as a visible part of the process of their service is one of the parameters by which the client evaluates the level of service. The client consciously and subconsciously notes communicativeness, the ability of an employee to communicate in a language understandable to the client; the desire to understand the needs of customers and the comfort of physical and psychological contact with employees. But not all components of the service process still affect the client's perception of the bank's service level. Depending on the extent to which the contact between the manager and the client takes place, as well as on the level of certain service characteristics (customer requirements), service factors can be divided into three groups: key, necessary and alluring. The key service factors include the speed of decision-making, high quality of service, honesty, and customer care. Tempting factors - modernity, prestige, development of technology, Western standards of work. The necessary factors are reliability and stability, the ability to meet business needs, competence, and the absence of queues.

DISCUSSION

We agree with Iermakova, Myllykoski-Laine, Postareff, and Murtonen [9] that the pedagogical skills of teachers of institutions of higher education specializing in the preparation of a future specialist in banking services are a constantly improving high art of training and education, which is based on professional knowledge, skills and abilities. Pedagogical culture is based on pedagogical abilities (didactic, organizational, communicative, perceptual, inspiring, scientific, cognitive, prognostic, research), as well as on emotional stability and the ability for pedagogical improvisation.

Thus, individual scientists [12-14] study pedagogical culture and determine that it represents the requirements that apply to the activities of training and education, and acts as an integrative characteristic of the pedagogical process in the unity of its object, subject, content, mechanism, system and goals. Pedagogical culture is not limited to the professional culture of the teacher, because almost all members of society are involved in training and education to one degree or another. We partially agree with this opinion, but we believe that the pedagogical culture should be based not only on external factors but also develop in parallel with the development of the teacher's personal qualities.

At the same time, according to Siekkinen, T., Pekkola, E., & Carvalho, T. [15], a promising task for a modern teacher is information and computer literacy, since university conditions make adjustments to the theory and practice of educational activities, increase the requirements for teaching staff. Important features of a teacher of high pedagogical culture are his creative activity, pedagogical individuality, and ability to find rational solutions and algorithms in difficult educational situations. In our opinion, such criteria for the organization and management of pedagogical culture are insufficient. While our study includes a wider range of managerial activities in the process of preparing a future specialist in banking services.

Some scientists [16-18], having fully explored all the elements of pedagogical culture management in the preparation of a future specialist in banking services, have formed separate measures to improve this process. But all these recommendations and measures are not systematized, and therefore do not provide a complete understanding of their implementation, while our study is systematized using the functional modelling method.

At the same time, Urba, Hubball, Collins, Pratt [19] used the graphic modelling method in their study on the management of pedagogical culture when preparing a future specialist, but their work uses a simple graphical display method that does not reflect any functional relationships and sequence of actions in the process of realizing the ultimate goal.

But, despite the existence of a huge number of publications devoted to certain aspects of pedagogical activity [10-11], there is practically no understanding of pedagogical culture in the preparation of a future specialist in banking services. Both in pedagogy and in philosophy, this culture is still indefinite, intuitive, while it is high time to move on to its scientific analysis and subsequent systematization.

CONCLUSIONS

Pedagogical culture in the preparation of a future specialist in banking services, as a qualitative characteristic of the teacher's personality, acts as an indicator of the development of society as a whole. It is directly related to the economic, spiritual, aesthetic, and political culture of the society itself. As a phenomenon of public life, pedagogical culture embraces the whole variety of manifestations of pedagogical reality, is a complex hierarchized dynamic system. The success of the professional training of a future specialist in banking services largely depends on a clear orientation of educational and extracurricular work towards understanding the content of students' future professional activities, continuous improvement of the higher education system and increasing the professionalism of teachers of a higher educational institution. Improving the training of a banking services specialist requires finding effective ways to form students' systemic ideas about the object of their professional activity, the skills and abilities of its research, organization and management. One of the most urgent problems in the field of vocational training is the formation of various aspects of the professional culture of specialists, which is an expression of the maturity and development of the entire system of socially significant qualities, is productively implemented in individual activities and is inextricably linked with their personal culture, which includes the culture of logical thinking.

Thus, modern professional and pedagogical theory and practice in the preparation of a future specialist in banking services requires a certain scientific and methodological system, taking into account the formation of a pedagogical culture associated with changes in the structural, content, technological and organizational means of shaping the personality of a teacher. It is in the preparation of a future specialist in banking services that the development of the socio-cultural, intellectual, and moral potential of the individual should take place.

We are of the opinion that the process of professional training of a future specialist in banking services is of a causal nature. This process will be more efficient and manageable if it meets the following requirements: consistency, continuity; professional and pedagogical orientation of the educational process of a higher education institution to the quality training of students; orientation of pedagogical education on the personality model; formation of a motivational-value attitude to activity, equipping students with knowledge on their social and professional functions; relevant skills and abilities; ensuring professional competence and readiness for permanent pedagogical self-education; education of psychological readiness and moral responsibility for one's activities and social purpose; introduction of a personal activity approach to the practice of specialist training; ensuring close unity and connection of continuous pedagogical practice throughout all years of study with the theoretical training of the future specialist in banking services.

When discussing the results of our study, it is important to discuss how our study differs from others. Of course, we cannot cover all scientific research on this topic, but we will try to give some comparative examples.

Given the current state of the banking system of Ukraine, first of all, it is necessary to focus on the formation of its qualified personnel potential. Dynamic changes in the banking sector require a high level of training of specialists, which are a determining and often decisive factor in ensuring the successful operation of both individual financial and credit organizations and the banking system as a whole. Not only the management, but the ordinary staff of banks, constantly interacting with customers, ensure the conduct of business and form the prestige and image of banking institutions. The globalization of the financial sector puts forward the most important task - the training of banking specialists of a new type, professionally flexible and mobile, possessing not only deep theoretical knowledge but also relevant practical skills. The organization of training, retraining and advanced training of banking specialists should take into account domestic and world experience,

be based on innovative information technologies and scientific research, analysis of modern banking practice, domestic and foreign.

Currently, the banking sector is the most progressive sector of the market economy, which arose during the formation of market relations, which affected the staff. On the one hand, the requirements for workers have increased: knowledge of the basics of a market economy and the ability to adequately respond to the current economic situation have become necessary for them. The requirements for the quality of labour have increased along with the fact that in market conditions the criteria for assessing the activities of both the organization and its employees have increased significantly. In addition, the influence of market relations on the interaction between employers and staff manifested itself in the implementation of policies in the field of remuneration, recruitment, career advancement, and professional growth, which shifted the focus towards increasing initiative and high labour efficiency.

Structural components of the professional competence of future financiers and especially those who have chosen the speciality "Finance, Banking and Insurance" are formed simultaneously, however, each stage of the development process is focused on a certain level of the studied personal education. The development of a student's personality and professional competence are mutually conditioned and mutually complementary processes, the implementation of which requires pedagogical technology focused on self-education, self-development, and self-realization of the individual. The process of formation of professional competence was carried out on the basis of the technology of activity-based and personality-oriented learning, implemented through practical activities and the European credit transfer system, which makes it possible to implement a systematic approach to learning and form a flexible dynamic structure of hierarchical relationships between levels of training.

Thus, our study is relevant and differs from others in the use of the functional modelling technique, which makes it possible not only to graphically reflect the entire process of achieving the final goal but also to reflect functional relationships and the entire algorithm for implementing the stages. In our opinion, such a model will serve as the basis for educational institutions that train specialists in the banking sector, allowing it to be adapted and detailed to the realities of their functioning.

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РОЗВИТОК ПЕДАГОГІЧНОЇ КУЛЬТУРИ В ПІДГОТОВЦІ МАЙБУТНЬОГО ФАХІВЦЯ З БАНКІВСЬКИХ ПОСЛУГ

Мета дослідження – визначити ключові шляхи розвитку педагогічної культури в підготовці майбутнього фахівця з банківських послуг. Об'єктом дослідження є педагогічна культура. Доведено важливість дослідження проблематики розвитку педагогічної культури в підготовці майбутнього фахівця з банківських послуг. Основна увага націлена на підготовку майбутніх фахівців із банківських послуг. Основним завданням статті є моделювання етапів розвитку педагогічної культури в підготовці майбутнього фахівця з банківських послуг. Основою методології є методи моделювання. Таким, що може бути новизною, слід уважати запропоновану багатоетапну функціональну модель педагогічної культури в підготовці майбутнього фахівця з банківських послуг. Представлено власне бачення основних етапів розвитку педагогічної культури в підготовці майбутнього фахівця з банківських послуг. Як результат, установлено, що ключовим етапом розвитку педагогічної культури в підготовці майбутнього фахівця з банківських послуг є розширення практичних аспектів. Визначено, що одним із найкращих методів розвитку педагогічної культури в підготовці майбутнього фахівця з банківських послуг може стати залучення банківських установ до навчального процесу для розширення фахових і культурних аспектів самої педагогіки. Обмеження дослідження полягають у неврахуванні всіх аспектів педагогічної культури.

Ключові слова: педагогічна культура, освіта, банківська справа, спеціаліст, модель, діаграма, банківські послуги

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