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Филолошки факултет „Блаже Конески“ – Скопје

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„КАКО СИ МИ?“

- студентска филолошка конференција (2021)

ПРЕДГОВОР

Изминати се осум години од одржувањето на првата студентска филолошка конференција „Како си ми?“ во 2015 година, која беше концептуализирана за време на осумнаесетдневната опсада на Филозофскиот и на Филолошкиот факултет „Блаже Конески“ при Универзитетот „Св. Кирил и Методиј“ во Скопје, а овој предговор го пишуваме по повод шестото издание на зборникот, кој беше публикуван и промовиран во рамки на осмото издание на конференцијата.

Во оваа книга се поместени девет текстови од излагачите на минатогодишната конференција, која со оглед на мерките за заштита од пандемијата со вирусот КОВИД-19 се одвиваше онлајн, на платформата ЗУМ. Во тој поглед, и покрај намалувањето на бројот на учесници во контекст на посочените околности, треба да се забележи дека за првпат беше објавен интернационален повик за апстракти, така што свои излагања имаа Иван Бородулин од Русија и Ботонд Калман од Унгарија. Исто така, првпат, конференцијата се одржа во двојазично издание, односно учесниците имаа можност да ги претстават и да ги напишат своите трудови или на македонски или на англиски јазик. Во овој зборник се поместени три текста на англиски јазик, чии автори се: Ботонд Калман, Февзудина Сарачевиќ и Борис Симоновски.

. Плодните дискусии што ги проследуваат излагањата на нашата конференција, и оваа година придонесоа за создавање возбудлива атмосфера каде што учесниците и публиката во заемен дијалог актуализираа и интерпретираа современи и класични теориски и методолошки пристапи, аплицирани врз прашања од областите на книжевноста, културата, лингвистиката, методиката, преведувањето и толкувањето, како и сите интердисциплинарни и интермедиијални релации, во кои стапува филологијата.

Во оваа прилика изразуваме особена благодарност кон деканката проф. д-р Анета Дучевска, која од самиот почеток застана зад нашата

иницијатива и со својот ентузијазам го отвори патот кон реализација на замислата што ја имаше првиот организациски тим. Таа со своите сугестии и инспирација ни овозможи да ја поставиме конференцијата на стабилни темели и да ја изградиме во едно од препознатливите обележја на нашиот Факултет.

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Посебно ѝ благодариме и на проф. д-р Калина Малеска, која оваа година ја отвори конференцијата и го промовираше овој зборник на трудови. Нејзината поддршка и соработка ни се од непроценливо значење.

Благодарни сме им на сите лектори и редактори чии имиња се запишани во импресумот, а со кои учесниците соработуваа во текот на изработката на трудовите.

Текстовите на следните страници го сочинуваат шестиот „Како си ми?“ зборник. Се надеваме дека традицијата на нашата конференција и зборникот, кој ја придружува, во иднина ќе продолжи, ќе напредува и ќе ги промовира идеите кон кои ние се стремевме изминативе осум години, за што сме им благодарни и на сите поранешни членови во организацијата.

Редакциски одбор на зборникот:

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• Излагачи на „Како си ми?“ во 2021 година: Викторија Блажеска, Иван Бородулин, Ботонд Калман, Доротеа Огненовска, Никола Ристевски, Февзудина Сарачевиќ, Борис Симоновски, Андријана Смиљковска, Кристијан Стефановски

PREFACE

Eight years have passed since we organized the first edition of the student philology conference “Kako si mi?” in 2015, which was conceptualized during the eighteenth-day occupation of the “Blazhe Koneski” Faculty of Philology and the Faculty of Philosophy at the University of “Ss Cyril and Methodius” in Skopje, and we are writing this preface on the occasion of the publication and the promotion of the sixth edition of this conference proceeding, within the eight edition of the conference.

This book contains nine texts from the speakers at last year's conference, which, considering the measures for protection against the COVID-19 pandemic, took place online, on the ZOOM platform. In this regard, despite the decrease in the number of participants in the context of the upper mentioned circumstances, it should be noted that for the first time an international call for abstracts was opened and we had two participants from abroad: Ivan Borodulin from Russia and Botond Kálmán from Hungary. Also, for the first time, the conference was held in a bilingual edition, i.e., the participants had the opportunity to present and write their papers in either Macedonian or English. This conference proceeding contains three texts in English, whose authors are: Botond Kálmán, Fevzudina Saračević and Boris Simonovski.

The fruitful discussions that follow the presentations on our conference, this year also have contributed to creating an exciting atmosphere where the participants and the audience in a mutual dialogue actualized and interpreted contemporary and classical theoretical and methodological approaches, applied to issues in the fields of literature, culture, linguistics, methodology, translation and interpretation, as well as all the interdisciplinary and intermediate relations, in which philology enters.

On this occasion, we express special gratitude to our Dean Prof. Aneta Duchevska, PhD, who from the very beginning stood behind our initiative and with her enthusiasm paved the way to the realization of the idea that

the first organizational team imagined. With her suggestions and inspiration, she enabled us to lay the conference on a solid foundation and to build it into one of the recognizable landmarks of our faculty.

We are sincerely grateful to Bojan Stanikj, whose design has decorated the cover of this book for the sixth time, this time in pink. For eighth years in a row, his creativity has permeated all aspects of the conference. The MAR-SAŽ team also made a key contribution in terms of computer processing and printing.

Immeasurable gratitude to the Vice Dean for Finance prof. Valjbona Toska, PhD and to prof. Vladimir Cvetkoski, PhD, who this year coordinated the financial and logistical aspects of the conference, as well as to Andriana Pavlova, MA, who, in addition to proofreading some of the papers, with her anticipation enabled a successful organization of "Kako si mi?".

Special thanks to prof. Kalina Maleska, PhD, who opened the conference this year and promoted this collection of papers. Her support and cooperation are invaluable to us.

We are grateful to all the peer-reviewers and lectors whose names are written in the impressum, and with whom the participants collaborated during the preparation of the papers.

The texts on the following pages make up the sixth "Kako si mi?" conference proceeding. We hope that the tradition of our conference and the book that accompanies it, will continue in the future, will progress, and promote the ideas that we have been striving for the past eight years, for which we are grateful to all former members of the organization.

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(2021)**

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**CHANGES IN THE FINANCIAL LITERACY OF UNIVERSITY STUDENTS
AS A RESULT OF ENVIRONMENTAL CRISES****ПРОМЕНИ ВО ФИНАНСИСКАТА ПИСМЕНОСТ НА
УНИВЕРЗИТЕТСКИТЕ СТУДЕНТИ КАКО РЕЗУЛТАТ НА
КЛИМАТСКИТЕ КРИЗИ**

Abstract: In today's world, the ability to manage personal finances is becoming increasingly important. People need to make long-term decisions about, for example, the education of their children or their own retirement

years. They also need to answer short-term questions, such as where to go on vacation or buy a car on credit. At least a basic knowledge of financial concepts and the proper application of this knowledge are essential for making the right decisions.

The above facts motivated the research we have just described, which examined the financial knowledge, behaviour, and relationship of higher education students to finance. The results of this currently form the subject of a PhD dissertation, a small slice of which we will now present at this conference. Among the components of financial culture (knowledge, behaviour, attitude), in this current work we focus on the issue of financial knowledge, which also underpins the effectiveness of the other two factors. Not only do we analyse financial literacy, but we also highlight knowledge related to credit and financial technology. The former was the source of many serious problems in most of the economic crises, and the latter is essential for successful practice in the rapidly evolving financial services sector.

Keywords: financial literacy, university students, crisis, behaviour, awareness

Апстракт: Во светот во којшто живееме денес, способноста за управување со личните финансии станува мошне важна. Луѓето треба да носат долгорочни одлуки, на пример, за образованието на нивните деца или сопственото пензионирање. Исто така треба да најдат решенија и за краткорочните прашања, на пример, каде да се оди на одмор или купување на автомобил на кредит. Дури и основните познавања на финансиските концепти и правилната примена на таквото знаење се од суштинско значење за носење на правилни одлуки.

Горенаведените факти беа мотивација за истражувањето што го опишавме, коешто ги испитуваше финансиското знаење, однесувањето и односот на студентите од високото образование кон финансиите. Резултатите се дел од докторска дисертација, чијшто мал дел го презентираме на оваа конференција. Меѓу компонентите на финансиската култура (знаења, однесувања, ставови) во овој труд се фокусираме на прашањето за финансиското знаење, што исто така ја поткрепува ефективноста на другите два фактори. Не само што ја анализиравме финансиската писменост, туку го потенцираме и знаењето поврзано со кредитната и финансиската технологија. Претходната беше извор

на многу сериозни проблеми во повеќето економски кризи, а втората е од суштинско значење за успешна пракса во секторот на финансиски услуги што многу брзо се развива.

Клучни зборови: финансиска писменост, универзитетски студенти, криза, однесување, свесност

1. Introduction

“Since the mid-1990s, there has been an increase in the number of public and private sector organizations that help Americans better cope with the events of their lives” (Vitt et al. 2000). In today’s world, the ability to manage personal finances is becoming increasingly important. People need to make long-term decisions about, for example, the education of their children or their own retirement years. They also have to make short-term decisions, such as where to go on holiday or to take a car on credit. At least a basic knowledge of financial concepts such as interest rates or inflation is essential to make the right decisions. (Chen & Volpe 2002)

The practical significance of the issue became important during the 2008 financial crisis, when millions of consumers were struck by the need to manage their finances (Sipos & Tóth 2005, 2006). In addition, a lack of financial literacy can cause not only individual or family tragedies, but also economic crises, such as the global credit crunch that began in 2008, as shown by the S&P Financial Awareness Survey (Klapper & Lusardi 2020). Although the crisis has been overcome by an incomplete financial culture that has been a constant fact for more than a millennium (De Beckker et al. 2019, Xiao & Orto 2017).

The coronavirus pandemic caused by mutant variants that began in December 2019 in China and now extends beyond the first two phases in terms of infectivity and severity of symptoms was another reason to emphasize the further research and practical importance of the topic. Until vaccination, the only control was one of the oldest methods of public health, epidemiological isolation of patients. As a result, many other areas of the

economy, education and life have been forced to shut down for virtually a long time, leading to an inevitable economic crisis.

Thus, 2020 marks the end of the longest economic boom in the history of the world economy. Restrictions due to COVID-19 have caused a crisis all over the world. As consumption fell, companies also had to produce fewer products. In addition, the restrictions made it more difficult for companies to obtain their raw materials. In other words, the epidemic, like a war situation, froze the demand and supply side of the economy. In contrast, in the 2008 recession, excessive and then suddenly paralyzed lending and a collapse in confidence led to a severe crisis. Although the nature of the two crises is fundamentally different, both have severely affected economies. That is why it did not matter what the crisis was in each country.

There have been a number of international studies to assess the level of financial literacy, several of which are repeated on a regular basis, so that progress over time can be followed. One of the best-known, regularly recurring studies is conducted by the OECD. The results of this not only indicate that the level of global financial literacy is low, but also draw attention to the low value of the financial culture indicator, especially among young adults. This is an important achievement because this young millennial generation is waiting for the management of the finances of the future and the responsible use of the resources of the present in the not-too-distant future.

2. Aims and methodology of own research

In short, the above facts motivated our research now described, which examined the financial knowledge, behaviour, and relationship of higher education students to finance. A PhD dissertation is currently being prepared from the results of this research, and we are present a small slice of this in the conference proceedings. The OECD examines financial culture in three areas:

- financial knowledge
- financial behaviour
- financial attitude

Of these, we have selected some excerpts from the first issue, financial literacy. We conducted our research among students of five Hungarian and two foreign universities. The first survey took place back in 2019, when no one even thought that a pandemic would be making the issue even more important by now. Therefore, we thoroughly examined the pros and cons of using online and offline questionnaires and finally decided to develop a voluntary and anonymous offline questionnaire (Gunter et al. 2002, Zhang et al. 2017). Our choice ultimately proved to be the right one, as the time and energy devoted to properly defining the methodology paid off amply here. The questionnaire response rate was 92%, which is higher than the standard return rate of 20-40%, which is already a successful survey for online questionnaires (Ilieva et al. 2002, Mehta & Sivadas 1995, Tse 1998, Tse et al. 1995). The final form of the questionnaire was prepared based on a pilot test. The questions formed several groups: a separate group of questions examined financial knowledge, behaviour, and attitudes, and the questionnaire also included questions assessing financial security and students' overall stress levels.

We used our personal contacts for the sampling: we asked acquaintances studying at the studied universities to answer the questionnaires given to them with their fellow students. The completed questionnaires were then collected and returned to me. The data were recorded in an MS Excel spreadsheet, and after cleaning and coding the database, we performed the statistical processing with IBM SPSS Statistics. Of our results, we will now present only the most important findings related to financial literacy, and then highlight two areas that have become increasingly important as a result of the pandemic: FinTech and the issue of credit.

3. Achievements in financial literacy

It was completed by a total of 1549 in 2019 and by 1712 in 2020. The gender distribution was similar in both surveys: 43 percent were female, and 57 percent were male. Among the demographic variables, we examined the distribution and age composition of the respondents according to their place of residence, but we also grouped the respondents according to the

aspects in which they study or work in addition to their studies. Our initial hypothesis is that students in economics perform significantly better than their peers in other disciplines. The second survey was also conducted with an offline questionnaire during the facilitation following the first wave of COVID-19, in the same way and at the same universities as the first time, and we expected the epidemic to increase students' knowledge and financial behaviour. Among the Hungarian universities, BGE economics students showed the highest performance in the first survey, answering 66.8 percent of the questions well. In the second study, however, ELTE's law students were the most successful, giving 71.7 percent of the correct answers (Figure 1).

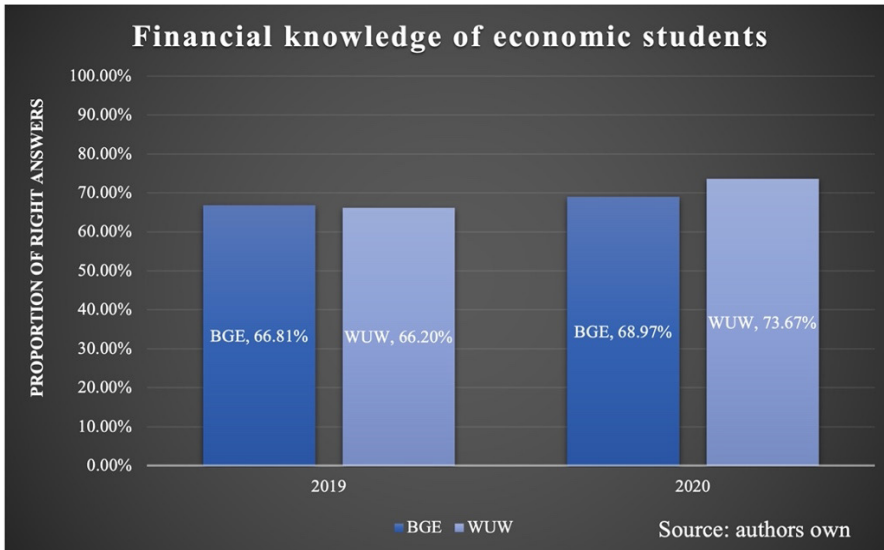


Figure 1. Financial knowledge of economic students

Source: authors' own elaboration

That is, the financial knowledge of law students is similar to that of students majoring in economics. This is likely to be explained by the fact that the teaching of legal knowledge related to finance also improves the level of knowledge. Of the foreign universities, the results of the Vienna University of Economics were the best in both surveys, with 66 per cent of respondents answering financial literacy questions correctly in 2019 and 74 per cent in 2020. Examining only the students of the best-performing

economics subjects, we concluded that the performance of Hungarian students increased by 2 percentage points and that of foreign students by almost 8 percentage points.

We consider the issue of FinTech knowledge important because the constraints associated with the COVID epidemic have increased the importance of cash-saving payment solutions. In this area, however, the performance of students studying economics is significantly higher than that of law students. The initial performance of economics students in Vienna was higher than that of domestic BGE students. However, this 19 per cent performance did not change until 2020, while the performance of Hungarian business students increased by 3 percentage points over the same period, thus exceeding the FinTech knowledge of Viennese students (Figure 2). Students at the other foreign university, Bratislava, performed worse in 2020 than a year earlier, with their performance down 5 percentage points.

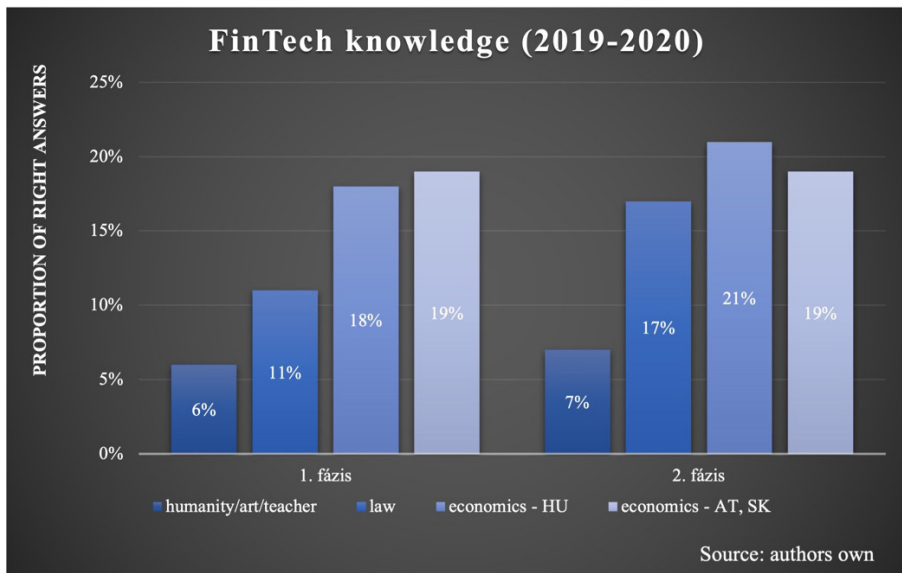


Figure 2. FinTech knowledge of Hungarian and foreign students

Source: authors' own elaboration

Another important and current issue related to financial difficulties is the issue of knowledge about loans. Especially when someone is forced to do so, it is important to be aware of the parameters that will help you

choose the right loan scheme. In our own research, we examined the level of knowledge about credit with eight questions. The questions are shown in Figure 3 with the proportion of good answers given to them.

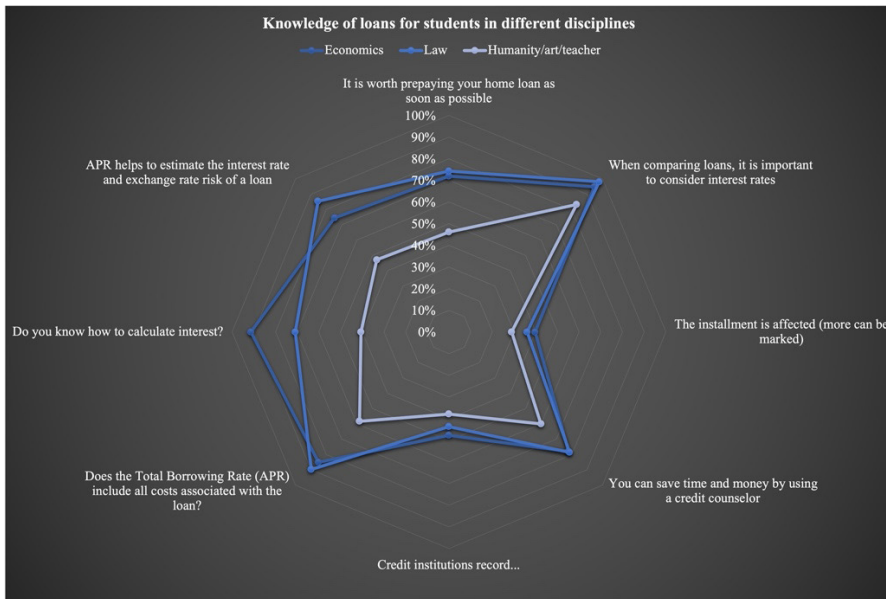


Figure 3. Knowledge of loans of higher education students

Source: authors' own elaboration

Based on the figure, students in economics know the most about loans, with 72 percent answering the questions correctly. In terms of theoretical knowledge, law students show almost the same performance, giving 71 percent correct answers, which is one percentage point behind. However, they performed nearly 20 percentage points worse on practical skills such as interest calculation than students in economics. It can also be read from Figure 4 that the third group of students surveyed, ie the humanities-educator students, are much less aware of the knowledge related to loans, their rate of correct answers was only 50 percent. Figure 4 shows that the knowledge of higher education students about credit in the second survey was higher in all three groups compared to the previous year. While this result seems obvious and could be well explained as the impact of a pandemic, we need

to know that the multicollinearity between the components of financial knowledge simply does not justify the relationship. Although the relationship proved to be significant based on our analysis ($p < 0.05$), the existence of the relationship does not show the direction of the causal relationship between the two variables. The Granger test should be used to examine this, but this only gives evaluable results for longer time series, which is not yet available.

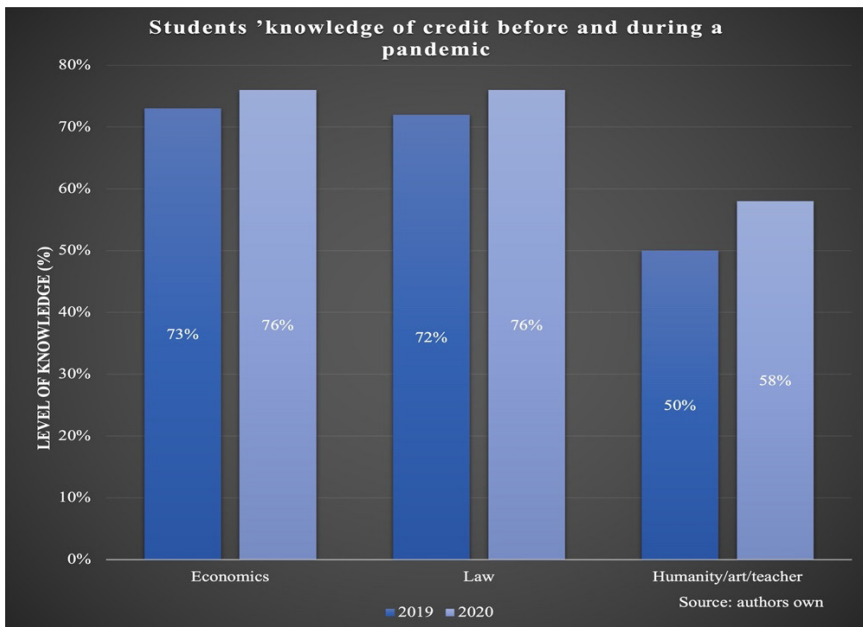


Figure 4. Students' knowledge of loans before and during pandemics

Source: authors' own elaboration

The COVID-19 epidemic has hit the world unprepared. Although its signs have been reported in the literature, neither the short-term restrictions for defense purposes nor the length of the economic downturn was predicted by anyone. The cash flow of the economy, which has moved online due to distance, has also shifted towards cashless procedures. Although there is no direct causal link between the pandemic and the increase in the financial literacy of higher education students, their co-movement can still be established. And this fact offers an opportunity to emerge financially

more consciously from the generation for which the responsible use of the finances and resources of the future awaits.

Summary

Our study is based on a two-step questionnaire survey. We conducted the first phase of this in the fall of 2019 and the second in the fall of 2020 with offline questionnaires. In addition to students from Hungarian universities, students from two foreign universities participating in economics training also answered our questions.

We formulated several goals at the beginning of our research. On the one hand, we wanted to show that economic training in higher education significantly increases the level of financial literacy. We also wanted to prove that financial knowledge increases with age, more precisely with the number of semesters completed, although the extent of this increase depends on a number of other circumstances.

Our results show that students majoring in economics have significantly more and higher levels of financial literacy than their peers in humanities, teaching, or the arts. However, the knowledge of law students is very similar to that of economics students, only showing a slight lag in the skill-based application of their knowledge. The country as a group-forming criterion did not cause a significant difference in knowledge, which indicates the general financial knowledge-increasing effect of economic education.

Our results highlight the importance of acquiring financial literacy for higher education students. They will soon be entering the labour market with their degree, so it does not matter at all how much they will be able to lay the foundations for their own old age and the financially secure future of their offspring.

Заклучок

Нашата студија се заснова на анкета со прашалник спроведена во две фази. Првата фаза ја спроведовме во есента 2019 година, а втората

во есента 2020 година со офлајн прашалници. Покрај студентите од универзитетите во Унгарија, на нашите прашања одговараа и студентите на економски науки од два странски универзитети.

На почетокот на нашето истражување формулиравме неколку цели. Од една страна, сакавме да покажеме дека економското описменување во високото образование значително го зголемува нивото на финансиска писменост, од друга страна сакавме да докажеме дека финансиското знаење се зголемува со возраста, поточно со бројот на завршени семестри, иако степенот на ваквото зголемување зависи и од други околности.

Нашите резултати покажуваат дека студентите кои се занимаваат со економија имаа значително поголемо и повисоко ниво на финансиска писменост отколку нивните врсници од хуманистичките науки, образование или уметност. Сепак, знаењето на студентите по право е слично со она на студентите по економија, само покажува послаба примена на нивните знаења и вештини. Земјата како критериум за формирање на групите не предизвикува значителни разлики во знаењето, што укажува на општото финансиско знаење – зголемениот ефект на економското образование.

Нашите резултати ја истакнуваат важноста за стекнување на финансиска писменост кај студентите во високото образование. Многу брзо со своите дипломи ќе излезат на пазарот на трудот, па воопшто нема да биде важно колку ќе успеат да ги постават основите на сопствените пензионерски денови и сигурната финансиска иднина на своето потомство.

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