

5. MARKETING OF SCIENTIFIC AND EDUCATIONAL SERVICES

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MARKETING SUPPORT FOR FINANCIAL LITERACY OF SCHOOLCHILDREN

Financial literacy in modern society is regarded as a fundamental competence that determines an individual's ability to manage personal resources rationally, make economically sound decisions, and adapt to dynamic changes in the financial environment [1, 2]. The formation of financial culture among schoolchildren has strategic importance, since it is during adolescence that the foundations of economic thinking, responsibility, and entrepreneurial initiative are established.

Marketing support for this process functions as a complex of organizational, informational, and communication measures aimed at popularizing financial knowledge, creating a positive image of financial education, and engaging schoolchildren in the practical application of acquired skills. The use of modern marketing tools—social networks, educational platforms, advertising campaigns, and partnership programs with financial institutions—makes financial education accessible, interactive, and attractive.

This report presents, substantiates, and proves the existence of the most important factors of marketing support for financial literacy of schoolchildren:

- the social significance of financial education as an element of the national development strategy;
- accessibility of informational resources and educational materials for different age groups;
- use of modern communication channels (digital platforms, social networks);
- partnership between educational institutions, financial

organizations, and civic associations;

- interactivity and practical orientation of educational programs;
- formation of a positive image of financial literacy as a socially prestigious phenomenon;
- support from state and local authorities.

A detailed study and economic analysis of the directions of marketing support for financial literacy of schoolchildren makes it possible to identify, substantiate, and present the most important areas of this process.

The information and communication direction involves the creation of a system for disseminating financial knowledge through modern communication channels. This includes the use of social networks, educational websites, mobile applications, and interactive platforms that ensure accessibility and clarity of materials for schoolchildren. Particular importance is attached to adapting information to the age-specific characteristics of students, employing infographics, short videos, and interactive tests. Regularity and systematicity of informational influence contribute to the formation of a stable interest in financial topics. It is also important to involve opinion leaders and educational bloggers who can popularize financial literacy among young people. Thus, the information and communication direction create an environment in which financial knowledge becomes accessible, relevant, and socially significant.

The educational and practical direction is focused on the development of practical financial management skills. It includes training sessions, simulations, business games, and interactive classes that model real financial situations. Students have the opportunity to create budgets, plan expenses, analyze investment decisions, and assess risks. The use of the case method allows the consideration of specific real-life examples, which fosters the development of critical thinking. Marketing support in this direction consists in the creation of educational products that combine learning with elements of play and motivation. Thus, the educational and practical direction ensures the transition from theoretical knowledge to real skills necessary in the future.

The partnership and institutional direction presuppose interaction between educational institutions, financial organizations, and civic

associations. Joint projects, competitions, and educational programs contribute to increasing trust in financial institutions and shape a positive attitude of schoolchildren toward the financial system. Marketing support in this direction consists in the creation of joint brands of educational programs that have a high level of recognition. Partnerships also allow the attraction of additional resources—financial, organizational, and informational. An important aspect is the formation of corporate social responsibility of businesses that invest in the financial education of young people. Thus, the partnership and institutional direction ensures the sustainability and systematic nature of the process of forming financial literacy.

The motivational and cultural direction is aimed at integrating financial literacy into the value system of schoolchildren. For this purpose, motivational programs, competitions, and events are created that demonstrate the practical benefits of financial knowledge. It is important to form a positive image of financial literacy as a socially prestigious phenomenon. The use of symbols, brands, and slogans makes financial education attractive to young people. Integration of financial topics into cultural and educational events—festivals, exhibitions, school celebrations—contributes to the consolidation of financial knowledge in the consciousness of schoolchildren as part of their lifestyle. Thus, the motivational and cultural direction forms the long-term value of financial literacy and ensures its social integration.

Marketing support for financial literacy of schoolchildren is a multi-component process that includes information and communication, educational and practical, partnership and institutional, and motivational and cultural directions. Each of them has its own tools and methods, but all are aimed at shaping a responsible attitude toward finances among young people. The use of marketing strategies makes financial education accessible, engaging, and socially significant. As a result, schoolchildren acquire not only knowledge but also practical skills that ensure their competitiveness in modern society.

References:

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STRUCTURAL-ELEMENTAL APPROACH TO PRICING CONTRACTUAL R&D PROJECTS

One of the fundamental principles of the structural-elemental approach is the step-by-step decomposition of the research process into logically complete elements, each possessing its own resource, temporal, and functional structure. This approach not only enables detailed cost breakdowns but also ensures transparency in the formation of research pricing. Specifically, the preparatory stage encompasses the development of the technical assignment, formulation of the research hypothesis, selection of methodological tools, and creation of a project timeline. The economic essence of this stage lies in providing methodological justification for the research, which reduces the risk of inefficient resource use in subsequent phases. Costs at this stage include remuneration for researchers, expenses for information support, expert consultations, and organizational overheads.

The next phase is the core research stage, which involves conducting experiments, collecting empirical data, modeling, hypothesis testing, and other scientific procedures. This stage is the most resource-intensive, requiring specialized equipment, consumables, software, and highly qualified personnel. Its economic essence lies in the need for precise cost planning, which helps avoid budget overruns, ensures efficient resource utilization, and facilitates the achievement of planned scientific outcomes. The cost of this stage