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FORMATION OF THE PROFESSIONAL CULTURE OF A FUTURE BACHELOR OF BANKING IN “UKRAINIAN LANGUAGE (PROFESSIONALLY ORIENTED)” CLASSES

Abstract.

The article is devoted to the theoretical analysis of the concepts of “professional culture”, “speech culture”, “speech etiquette”, and the practical implementation of these definitions in classes on “Ukrainian language (for professional orientation). The study analyzed the goal, program, topics of the academic discipline “Ukrainian language (for professional orientation)” and the competence of future specialists after studying this discipline. A number of game and speech exercises, game training have been developed, which are advisable to use in classes to form the professional culture of the future bachelor of banking.

Keywords: bachelor of banking, professional culture, higher education institution, speech culture, speech etiquette, professional communication.

Research objective. The purpose of the study is to theoretically substantiate the essence of the concepts of “professional culture”, “speech culture”, “speech etiquette” and to analyze and present the practical implementation of these definitions in classes in the academic discipline “Ukrainian language (for professional purposes)”.

Introduction. Currently, events are taking place in Ukraine that affect the political, economic, and social life of the country. An important step towards the development of the social consciousness of the younger generation is the formation of a new scientific economic thinking, motivation to constantly update their knowledge and skills, the desire for personal improvement, and the analysis of the results of their work and the work of the entire team. This task is primarily faced by higher education institutions of an economic profile, which must train highly qualified specialists. To solve this task, the process of education and upbringing should be aimed at the professional training of future bachelors of an economic profile (namely, banking specialists) and the comprehensive development of their personalities. These two components should be organically combined in the process of forming the professional culture of a future specialist.

Presentation of the main material. Of particular importance is the correspondence of the level of formation of the professional culture of the future bachelor of banking to modern socio-economic requirements and needs. Preparing students for professional self-realization in the field of providing banking services is an important and promising direction in the formation of human resources in the economic sector. The need for such training is due to the fact that future bachelors of banking must be able to make a significant contribution to the development of modern society. Therefore, higher education should provide such education to bachelors of banking that would fully satisfy the state demand and provide

banking institutions with specialists of high professional culture.

The issue of the formation of professional culture in higher education applicants has always aroused interest among scientists. O. Krupsky, E. Namliyev consider professional culture as “a high level of professionalism of a person, as a way of creative self-realization in professional activity, as a process of mastering, transferring professional values, forming a system of personal meanings, which are considered as a degree of quality of professional activity and human life” [7, p. 1].

O. Voznyuk believes that “the professional culture of a specialist depends not only on the assignment of a certain educational and qualification level of a graduate of a higher education institution or the corresponding qualification of an employee, but also on relationships with colleagues, partners, consumers, clients. That is, professional culture is a special tool that actualizes the professional significance of a specialist. Therefore, the formation of his professional culture cannot be separated from either the process of professional growth or his moral development” [14, p. 48].

According to researcher S. Strelbytska, professional culture is a holistic personal formation, the essence of which is a set of special theoretical knowledge, practical skills and abilities related to a certain professional direction, as well as professional and ethical qualities that meet the requirements of future specialists, and are a prerequisite for their effective professional activity and the goal of continuous and systematic self-improvement. The basis of the professional culture of future specialists are universal and professional values, a set of professional knowledge and skills, and personal qualities [12].

The issue of professional culture is the focus of attention of the scientist I. Galyan, who believes that its formation in a future specialist begins with professional self-determination, professional choice, then continues during professional training and is polished throughout professional life, being influenced by various personal,

social, professional factors. The basic personal formations that determine the content of professional culture are the values and meanings of the future specialist. According to the scientist, the main goal of modern higher education should be to develop in students an interest and need for self-change. The transformation of a student into a subject interested in self-growth determines his further development as a professional capable of building his own activity, its change and development [5].

The foundations of professional culture should be formed in students while studying at a higher education institution, because society needs specialists who are able to practically solve the life and professional problems set before them. In this regard, special emphasis is placed in the issues of training a bachelor of banking on the formation of professional culture, since the activities of a bank employee require significant moral, physical and intellectual costs, great dedication to their work, as well as a high level of professional culture.

A modern bachelor must be not only a good professional in his field, but also a widely educated person in other areas of life, science and culture. The professionalism of a specialist, his professional culture is a rather complex and multifaceted phenomenon. Therefore, in the professional training of future specialists, there should be a place for competences, both those that are directly related to the technological side of future professional activity, and those that provide the modern professional with the development of certain qualities of his personality (such as independence, responsibility, ability to work in a team, creative activity, ability to update knowledge, that is, such qualities of personality that ensure competitiveness in the labor market) [1].

Thus, analyzing the essence of the concept of "professional culture" and generalizing its content, the following can be noted:

1. the professional culture of a future banking specialist is a personal integrative characteristic that combines the formation of values and mastery of the norms and rules of professional ethics, skills and abilities of professional communication, a high educational and qualification level, which together ensure effective professional interaction with banking entities;

2. professional culture is a complex socio-professional phenomenon that has the following features:

- professional culture reflects a person's professionalism;
- this concept is directly related to professionally important qualities of a person;
- professional culture as a socio-professional phenomenon of a future specialist, it is advisable to begin to form during his studies at a higher education institution.

The professional culture of a future bachelor of banking is formed in a higher education institution of an economic profile in the process of studying the educational components of the general and professional training cycle, namely in classes on "Ukrainian

language (professional orientation)", "Foreign language (professional orientation)", academic disciplines of a socio-psychological orientation, as well as "Banking", "Management", "Analysis of banking activities", "Banking operations", in the process of undergoing industrial and pre-diploma practice.

The focus of our scientific research is the analysis of the process of forming the professional culture of a future bachelor of banking in classes on the academic discipline "Ukrainian Language (by professional direction)". This is one of the main disciplines that has a didactic potential for forming the professional culture of future bachelors, it contributes to improving the practical skills of competent oral and written speech. Being competent in a professional environment means being able to appropriately and correctly express one's thoughts, draw up business papers, be able to tolerantly, with arguments defend one's proposal, know and use the norms of speech etiquette and professional terminology [15, p.39].

In the process of teaching the academic discipline "Ukrainian Language (by professional direction)", one should pay attention to such concepts as "speech culture" and "speech etiquette".

For professions where an employee communicates with people due to his/her official duties, possession of the skills of speech culture is important. The issue of speech culture has been of interest to researchers and scholars from various fields, because the professional culture of any specialist cannot be at a high level if he does not possess the norms of correct and aesthetic communication. Researchers consider the main features of speech culture to be normativity, correctness, accuracy, purity, richness, logic, expressiveness, aesthetics, relevance, and imagery. I. Kardash offers the following definition of this term: "Speech culture is a set and system of communicative qualities of speech; generally accepted speech etiquette: typical formulas of greetings, farewells, wishes, invitations, which change depending on the communication situation, social status, educational, and age level of those who communicate" [6]. According to I. Kardash, language and culture form a personality and a creator of cultural values. Speech culture is formed, develops, and manifests itself in the process of communication in speech activity. Speech culture is one of the criteria for a specialist's professional skills. Exemplary professional speech is characterized by the following features:

- correctness, i.e. professional speech must comply with the literary norms that apply in the language system;
- content, which involves a deep understanding of the topic and the main idea of the statement; versatile and complete disclosure of the topic, avoiding unnecessary things;
- consistency of presentation, i.e. logic of thoughts;
- richness, which involves the use of various means of expressing thoughts within the framework of the appropriate style (the use of words in a figurative sense, catchy expressions, comparisons, metaphors; diversification of the grammatical structure of the

sentence, the use of separations, homogeneous members, interjections, appeals, stylistic figures, etc.);

- accuracy, which largely depends on the depth of knowledge and erudition of the individual, as well as on the active vocabulary [6].

One of the manifestations of professional culture is the language etiquette of communication.

Etiquette (from French – label, label) is the rules of behavior and communication of people in society, the external manifestation of relations between people. Language service etiquette is the rules of speech behavior in terms of official communication. A person is most clearly manifested in his activities with others during the performance of professional duties. The result of professional activity often depends on the culture of behavior, speaking, listening and language. Therefore, professional speech culture is considered as the compliance of behavior, speaking, listening, and language in professional activity with generally accepted principles, primarily moral [11].

Currently, the concept of speech etiquette is interpreted as the cultural norms of communication and behavior accepted in society. Language etiquette is a synonym for the culture of communication. As for the banking sphere, it is a set of norms of business communication. Business communication must meet a number of requirements. Among them is the orientation towards a constructive result, the desire to resolve the conflict, the controversial situation and, as a result, to reach an agreement, a deal. An alternative to the constructive style is a destructive style, which reduces communication to confrontation, conflict, interpersonal confrontation. In business communication, the attitude towards the problem being discussed does not depend on the attitude towards the discussion partner. This involves isolating the problem in its “pure form”; assessing the controversial issue based on objective criteria; independent examination of the situation, formulating a conclusion, based on the principle of equality, tolerance, and the admissibility of the other party’s right to their own opinion.

Speech etiquette in business communication involves a loyal, respectful attitude towards the interlocutor, the use of general cultural norms of communication, judgments, and forms of expression.

Speech etiquette includes a certain technology for conducting a conversation and negotiations. And it is connected with business manners of greeting, addressing, getting acquainted, and saying goodbye. Cultural norms of speech etiquette provide for the orderliness of gratitude, wishes, apologies, requests, invitations, compliments. The content of a business conversation, in addition to discussing specific practical issues, involves the ability to express comfort, sympathy, approval and even disagreement in the correct form [10, p.145-146].

Word, speech are indicators of the general culture of a person, his intelligence, speech culture. Speech culture is polished and improved in the process of communication, in particular during the performance of professional duties. It is manifested in the mastery of professional language, the ability to express oneself correctly, accurately, logically, skillfully use

communicatively justified speech means depending on the purpose and situation of communication. Speech culture establishes the norms of literary language and promotes them, ensures the stability and balance of speech. Correctness of speech is a basic requirement of speech culture, its foundation. It is important for all specialists to master the norms of the language of documents and oral business communication, because a person with a low level of culture, who cannot express his thoughts, who makes mistakes during communication, is doomed to communicative failures [4].

Language culture represents three main aspects: normative (compliance with language norms), communicative (the ability to achieve a set goal, using all language capabilities) and ethical (the ability to use etiquette forms and means to achieve mutual understanding and harmonization of dialogue).

The normative aspect of speech culture, language literacy is the most important basic requirement of speech communication. Non-compliance with language norms, illiterate turns, lexical, grammatical and other errors create peculiar obstacles to the perception of speech. Such speech (especially oral) is not only poorly absorbed, but also makes a negative impression on the interlocutor and does not characterize its author from the best side.

Language has a significant reserve of language means that must be used, taking into account the situation, the sphere of communication, the status characteristics of the interlocutor. All these means must be mobilized to achieve a communicative goal. The communicative aspect of speech culture involves language mastery, the ability to subordinate the speech composition to a certain idea, the ability to use the entire set of expressive and figurative means of speech. All these qualities allow you to successfully use language tactics and strategies during business negotiations, discussions, disputes, when preparing reports, presentation speeches, etc.

The ethical aspect of speech culture is characterized by the skillful use of typical formulas of greetings, wishes, invitations, and farewells. The tone of conversation, the ability to listen to another, and to support the topic in a timely and appropriate manner are also of great importance. The effectiveness of speech communication largely depends on compliance with the rules of speech etiquette. The use of speech ethical templates generates trust and respect from the interlocutor. Knowledge of the rules of speech etiquette and their observance allows a person to feel confident and at ease in any situation [8].

Thus, a high speech culture of a specialist is determined by perfect command of the literary language and its norms in the process of speech activity. Systematic and purposeful practice in speech is important for improving speech culture - communication in the native language with employees, colleagues, acquaintances, friends, since skills and abilities are developed only in the process of speech activity. Speech culture is an integral component of the general culture of the individual. Possession of a

culture of speech is an important condition for professional success and professional growth [4].

High culture of speech as one of the components of the professional culture of a future bachelor of banking is formed in classes in the academic discipline "Ukrainian language (for professional purposes)". After all, high culture of speech is a culture of thinking, a culture of spiritual and social relations of a person. A highly qualified specialist must have the skills of optimal speech behavior in a certain situation and use these skills to the maximum in professional work [9].

The purpose of the academic discipline "Ukrainian Language (Professional Orientation)": improving the humanitarian knowledge of students of an economic higher educational institution; increasing the general cultural, intellectual and aesthetic levels of future economists, forming a stable national worldview, mastering the norms of the modern Ukrainian literary language, the culture of oral and written speech; forming the skills to correctly and logically express their thoughts.

The competencies of future specialists after studying the discipline "Ukrainian Language (Professional Orientation)" include:

1. mastering the norms of the Ukrainian literary language as the basis of the culture of oral and written communication; knowledge of professional terminology;
2. improving communication skills in professional activity situations;
3. the ability to process texts in the specialty in order to search and obtain information for scientific research; improving the skills of linguistic design of written works in the scientific style;
4. skills in drafting and language design of business papers of an administrative and clerical nature;
5. ability to present an enterprise and its products; develop advertising, a catalog of goods, etc.

The curriculum of the academic discipline provides for the study of the following topics:

1. Communicative competence in the professional activity of a linguistic personality. History of the origin and development of the Ukrainian literary language. Ukrainian language among other languages of the world.
2. Normativity as an important feature of a literary language. Types of language norms. Orthoepic and accentual norms of the Ukrainian literary language.
3. Lexical composition of the Ukrainian literary language. Lexical norm as a component of the formation of linguistic competence.
4. Morphological and orthographic norms as a factor of the appropriate level of language culture.
5. Syntactic and punctuation norms as a component of the formation of linguistic competence.
6. Fiction as the basis for the formation of a linguistic culture of an individual.
7. The concept of functional language style. The main functional styles of the modern Ukrainian literary language. The text as the main unit and means of multi-style communication.

8. The scientific style of the Ukrainian literary language as the basis for the formation of a specialist's language culture. Forms of representation of student scientific research. Bibliography entry.

9. Official business style as a form of implementing language competence. Language-style features of ODS. Requirements for the design of business papers.

10. Fundamentals of eloquence. Culture of interpersonal communication. Production meeting. Business conversation. Public speech.

In our opinion, to form the professional culture of a future bachelor of banking, the following topics should be added to the curriculum:

1. The language of a bank specialist as a type of literary language, its specific features and place in professional activity.
2. The use of language styles in the language practice of a bank specialist.
3. Language culture and speech culture in the professional activities of a bank specialist.
4. Language norms and their practical application in the language practice of a bank specialist.
5. Book vocabulary of the professional sphere.
6. Official documents as a means of written professional communication.
7. Ethics of business communication.
8. Culture of speech communication.

For better assimilation of educational material in classes, you can use both classical methods and forms of learning, and interactive technologies that activate students, help them learn to communicate with other people better, think critically, make thoughtful decisions. It is advisable to offer such forms of educational activity as business games, project defenses, creative relay races, philological tournaments, training games, intellectual rings, competitions, virtual trips, etc.

An example would be game and speech exercises, game trainings, which are advisable to use in classes on "Ukrainian language (for professional purposes)" to form the professional culture of a future bachelor of banking.

Game exercises

Exercise 1. "Blitz tournament"

Answer the questions:

1. In what situations and with what should you replace neutral lines of a telephone conversation: "Yes", "Hello", "I'm listening"? (In business speech, you should name your organization, department, last name).
2. Is it correct to clarify who is calling? How to do this? (Yes, if the subscriber has forgotten to introduce himself, you should politely ask his name).
3. Why should you not allow long silences during a telephone conversation? (Short phrases: "Yes", "I understood you", "Okay" are necessary so that the interlocutor does not have the feeling that you have been disconnected).
4. Who should end a telephone conversation first? (According to etiquette, a young person should not end the conversation before someone older in age or in official position).

5. What phrases should you say at the end of the conversation? (Thank you for the conversation, assure that you are glad to call, to meet in person, wish all the best).

6. What should you say if you are very busy, and the conversation is dragging on? (Apologize, postpone the discussion until the next time).

Exercise 2. "Openwork saw"

Participants of the game exercise are divided into 4 groups. Each participant of the home group must work on certain educational material:

Group I

Lexical features of the official business style

Group II

Morphological features of the official business style

Group III

Syntactic features of the official business style

Group IV

Structure of official business texts of different genres

After 3 minutes, students move to their expert groups, where they share their information with others and memorize new ones (5 min.). Then everyone returns to their home groups again. Information is exchanged and summarized.

Group I.

Lexical features of the official-business style: business vocabulary containing legal, diplomatic, administrative terminology (act, accreditation, code, lawsuit, authorized, compensation), terms from various branches of science, production, public life. In the official-business style, inter-style and commonly used vocabulary with a high frequency of use prevails, which allows ensuring the accuracy of information transmission, rapid processing of documents, where similar concepts are denoted by similar words in order to avoid different readings of the text.

Group II.

Morphological features of the official-business style texts are the high frequency of use of nouns, adjectives and nouns are almost never replaced by pronouns, actions and processes are transmitted through verbal nouns: execution, description, distribution, meeting. Frequently used units in the official business style include nominal derived adjectives: according to, according to, in response to, in execution of, in connection with, in case of.

Adjectives used in the official business style are relative, almost all of them are included in stable word combinations: social protection, material assistance, moral compensation, consumer basket.

Prepositional-noun constructions: at one's own request, by order, by facts of violations, to the question, in execution of decisions partially perform the functions of adverbs, the number of which in the texts of this style is insignificant.

Group III.

Syntactic features of the official business style of speech are: the use of complicated sentences with participial phrases, homogeneous members, subordinate clauses; widespread use of single-syllable sentences, in particular infinitive, impersonal, which is

explained by the imperative nature of the documents, as well as nominative sentences in the headings of various documents: Description of strict reporting forms; Application for opening an account.

Group IV.

The most significant feature of the official business style is the standardization of the language design of documents, which reflects typical, frequently recurring situations in the field of business relations, thus greatly facilitating the design and processing of documents. Standardization generates established language formulas that resemble word combinations or sentence models in their syntactic structure, for example: validity period, residence permit, response to your letter, at the request of management, to recognize as invalid, registration of civil status acts, monetary compensation.

Such stable word combinations express concepts in an undivided manner and have a clear norm of syntactic word combinations.

Standardized language structures of words, phrases, and sentences are customary and stylistically natural in official business texts. Adherence to them helps preserve the functional originality of official business speech, as well as ensure the proper culture of formatting the content of the corresponding document.

Exercise 3. "Dictionary Steps"

Students are invited to play a well-known word game (the final sound of the previous word becomes the beginning of the next on the topic "Official Business Style")

For example: document – accuracy – term – norm – act [3].

Speech exercises

1. *Task.* A sign of cultural communication is the correct pronunciation of words often used during a conversation, establishing business contacts. Using an orthoepic dictionary, put the stress in the given words. Make sentences with the highlighted words.

Question, sign, object, indicator, useful, requirements, compromise, benefit, adjustment, most important, interlocutor, partner, perception, task, variety, recognition, exchange, new, tax, friend, always, reward, generally accepted, unmistakable.

2. *Task.* Continue your thought, anticipating a specific business situation.

Excuse me. I am not entirely sure.....

I would like to hear

It seems to me that

You have convinced me

I hope to hear from you

I would ask you

I do not like what you

I hope

I advise you

3. *Task.* Fill in the table, distributing etiquette language formulas by content.

Good morning! I have the honor to introduce. I greet you. I wish you success! I am glad to greet you. Goodbye! Accept my apologies! Agreed. Allow me to apologize! I have a request for you. You are right. Allow me to ask you. Thank you. Good luck! Good luck! I want to introduce you. Why don't you try. We

are sure of this. Accept my thanks. Let me say goodbye! Perhaps you can help me? We are not satisfied with this. Thank you. You are mistaken. I am sorry, but I

must refuse. Let me express my opinion on. See you later! Or should I not? I apologize! Let me introduce myself.

Table 1.

Etiquette language formulas

Typology of speech etiquette units	Etiquette units
Greeting	
Farewell	
Apology	
Request	
Thank you	
Wish	
Introduction	
Agreement	
Refusal	
Suggestion	

4. Task. Prepare a dialogue-conversation using the following questions.

1. How did you manage to correct the situation?
2. What is your opinion about this project, event?
3. Do all the points of the agreement satisfy you?
4. What do you see as a way out of the current situation?

5. Can't we really understand each other?
6. Why do you consider these measures insufficient?

7. Can I count on your support?

5. Task. Create a role-playing situation. When discussing the story, pay attention to compliance with language etiquette rules, gestures, and intonation.

1. You are the head of a banking institution. There is a vacant position in the bank branch. What will the conversation with the applicants for this position be about?

2. You are the head of a bank branch. One of the employees has come to you. Receive him, find out what worries him, and help him solve the problem.

3. You are an employee of the bank administration. You are asking the head of the institution to help you hold a meeting.

6. Task. Write a letter using etiquette language formulas in which you apologize for not coming to a business meeting that was arranged not in person, but through your secretary. Explain that the mistake occurred due to a misunderstanding and express hope for a repeat meeting after some time.

7. Task. Continue the text of the letter from the beginning.

1. We are pleased to invite you to a meeting...
2. The meeting will take place...
3. We would like to inform you that the order for participation...
4. We would like to remind you that the deadline for submission is...
5. At your request, we would like to inform you that...
6. We would like to ask you to send...

8. Task. Replace the following phrases with more correct ones.

1. We ask you to pay the bills immediately.
2. Dear colleagues, how long can we expect a response to the letter?

3. We do not accept your offer!

4. We do not agree to further cooperation.

5. Remember, if you do not liquidate the debt, we will terminate the contract.

6. Study our offers and respond.

9. Task. Write down in your notebook the main stages of preparing for a business conversation:

a) from the position of the manager;

b) from the position of a subordinate.

10. Task. Carefully read the statements, choose those that do not violate the etiquette of professional communication. Make up dialogues with them on a professional topic.

- In response to your request dated 05/25/2020, we inform you...

- We remind you that it is necessary to urgently submit documents...

- Inform about your decision by 08/06/2021...

- Come to me, explain your behavior...

- I demand to urgently submit a report...

- Will it be convenient for you to meet at 12 o'clock?

- I propose to sign an agreement...

- I don't even want to hear your explanations...

- I would like to hear your opinion on this issue...

- Have you not submitted the necessary documents yet?

11. Task. Choose from the following features those that meet the requirements for oral business communication. Justify your choice.

- motivated repetitions;

- complicated sentences with several subordinate clauses;

- indirect exchange of thoughts;

- expressiveness of diction;

- specificity;

- use of ambiguous words;

- use of intonation possibilities;

- relevance;

- correspondence between content and language means;

- acceptable use of generally accepted abbreviations [13].

Game training "Letter to the Client"

Time: 15-20 minutes.

General conditions. Suppose your subordinates have prepared three versions of letters to a potential client, which is a legal entity. According to the main features, this client's enterprise belongs to medium-sized businesses. Which of the three versions of the letter to this client proposed below will you sign?

During the group discussion, discuss the strengths and weaknesses of each version. As a result, it is important to develop your own version, which is the most optimal for you.

Version 1.

Mr. Olezh!

Our bank has been operating on the market for ... years. We work a lot and fruitfully in a variety of business areas. The social mission of our bank has probably been in the field of your attention more than once. Yes, we sponsored ..., provided financial support to such structures as ... Currently, we work with the flagships of Ukrainian business. Among them ...

We invite you to cooperate. We are sure that you will appreciate our capabilities. The list of banking products and services, as well as the corresponding tariffs and interest rates are given in the appendix. We are ready to meet with you at any time convenient for you.

Sincerely, ...

Manager.

Option 2.

Mr. Olezh!

We know that over the past year the network of your stores has grown more than twice, while over the previous three years this trend was realized at a much slower rate. Your advertising, according to our analysts, has become more voluminous, powerful and systematic. The largest manufacturers have appeared among your suppliers. This and other, more detailed information about your business, obtained by us from open sources, has become the subject of study and evaluation by your bank's analysts.

Understanding that an enterprise like yours does not experience a shortage of banking service offers, we nevertheless show interest in working with you. If you do not currently need to improve the conditions of banking services that our bank can provide, we will not waste our and your time on unnecessary persuasion. At the same time, a fairly large number of our potential clients, although not served in our bank, still maintain relationships with us, receiving from us a variety of analytical information related to their business.

Information and its analysis related to your business periodically come to our bank. We offer a meeting at which we can determine the terms of free information support. Such work with potential clients is part of our bank's strategy.

The list of banking services and products is attached.

I appreciate your cooperation, manager ...

Option 3.

Mr. Olezhe!

We express our respect to you. We are ready to find options for the most profitable way of working with the bank for you. We are convinced that we will be able to offer you not just a cheap banking product or

service. This is what many banks do in the fight for a client. True, the consequences of such an approach are probably familiar to you. As a result, another bank initially offered a low tariff, was later forced to look for ways to somehow compensate for its losses and introduce additional prices already in the course of cooperation with the client.

We work differently. We offer you individual schemes, comprehensive and systematic service, which takes into account your special conditions, your specifics. This creates a real, calculated benefit for you and an economic interest for us.

We invite you to cooperate, especially since such well-known organizations to you and your business level cooperate with us on individual schemes of work today, as ... These organizations have given their consent for us to inform potential clients about the successful experience of cooperation with them.

In addition, our bank actively promotes the development of its clients' businesses, acting as an intermediary, auditor, financial analyst, consultant in matters of legal support, as well as in other areas of consulting.

I would like to meet at any time convenient for you and us. Our contacts ...

With confidence in mutually beneficial cooperation, Manager ... [2, p. 112-13].

Results of the scientific research. Game and speech exercises, game trainings used in classes on "Ukrainian language (for professional purposes)" contribute to the ability of students to communicate in the state language, both orally and in writing, to apply the acquired knowledge in practical situations that may arise in a banking institution, to communicate with colleagues in the economic sector of different social levels and representatives of other professions, to develop skills of optimal speech behavior in the professional sphere, which in general forms a high level of professional culture of the future bachelor of banking.

Conclusions. Thus, the formation of professional culture is an important professional component of the preparation of the future bachelor of banking. This process begins in a higher education institution, where all conditions and opportunities are created for the use of educational potential in the interests of the development of the student's personality and his professional skills and culture. The main goal of professional education can be considered the training of a highly qualified specialist and a high professional level, capable of being competitive in the labor market, professionally motivated for self-improvement, educated, active, competent. The educational and professional program "Banking" provides for the provision of fundamental theoretical knowledge and practical skills in the field of finance and banking. The academic discipline "Ukrainian language (for professional purposes)", which is one of the components of the educational and professional program, contributes not only to the formation of general and professional competencies of a higher education applicant, but also to the formation of the professional culture of a future bachelor of banking.

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