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# APPLIED PEDAGOGY AND PSYCHOLOGY

UDC 378

## **Bogacheva O. A. Formation of soft skills among students in the conditions of the modern labor market**

Формирование системы гибких навыков (soft skills) у студентов в условиях современного рынка труда

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**Abstract.** *In order to actively enter the modern labor market as in-demand specialists, students must have not only professional knowledge, but also formed soft skills. The point of formation of these skills should be universities, which need to understand the need for a flexible response to the requirements of the labor market. Students with formed soft skills are most effective at all stages of entering the labor market and contribute to improving the efficiency of the organization.*

**Keywords:** *soft skills, flexible skills, professional skills, the labour market, the effectiveness of the organization*

**Аннотация.** *Для того, чтобы активно выходить на современный рынок труда в качестве востребованных специалистов, студенты должны обладать не только профессиональными знаниями, но и сформированными soft skills. Точкой формирования данных навыков должны стать ВУЗы, которым важно осознать необходимость гибкого реагирования на требования рынка труда. Студенты, с сформированными soft skills наиболее эффективны на всех стадиях выхода на рынок труда и способствуют повышению эффективности организации.*

**Ключевые слова:** *софт скиллс, гибкие навыки, профессиональные навыки, надпрофессиональные навыки, рынок труда, эффективность организации.*

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Современный рынок труда постоянно трансформируется и предъявляет к специалистам новые требования. Это связано со множеством факторов, таких как развитие технологий, цифровизация, рост сферы услуг, увеличение количества

нестандартных задач как в ежедневной профессиональной деятельности, так и в управлении. Адаптироваться к этим требованиям достаточно сложно как начинающим сотрудникам, так и работникам с большим трудовым стажем.

Одной из отличительных черт данной трансформации становится востребованность soft skills (мягких/гибких навыков). Это приводит к тому, что в течение нескольких последних лет работодатели и специалисты по персоналу придают им все большее значение. Они не только дополняют профессиональные навыки сотрудника, но и формируют, так называемые, надпрофессиональные навыки, такие как способность общаться, самоанализ, стрессоустойчивость и тд. Вместе с тем, работодатели по всему миру отмечают наличие существенных проблем в межличностных навыках у сотрудников своих компаний, которые усугубляются цифровизацией и «гаджитизацией» трудовых процессов и процессов коммуникации. Определённая «вина» за такое положение вещей лежит и на системе высшего образования, которая традиционно является очень консервативной, «малоподвижной» и, в какой-то степени, неспособной быстро реагировать на изменения внешней среды.

Проблема усугубляется тем, что сегодня в научном и экспертном сообществе не выработаны как единый подход к определению понятия soft skills, так и консенсус в мнениях по поводу того, какие «мягкие навыки» прежде всего необходимы сотрудникам. Такой пробел в научном понимании soft skills является одной из причин отсутствия программ развития «мягких навыков» в вузах и комплексной подготовки студентов по данному направлению. Безусловно, в образовательных программах присутствуют отдельные дисциплины, призванные формировать «гибкие навыки», но отсутствие комплексного подхода и качество преподавания таких курсов скорее вредят процессу формирования у студентов данных навыков, чем помогают в нем.

Вместе с тем, сегодня уже нельзя отрицать, что формирование софт скиллс – тренд и перспектива современного вузовского образования. Учебные заведения, которые не осознают его значения и не внедряют в учебный процесс, не смогут конкурировать на рынке образования в стратегической перспективе. Поэтому, дисциплины, формирующие гибкие навыки, должны быть не только внесены в учебные планы по соответствующим профессиям, но и внедрены в стратегию развития ВУЗов как точка роста образовательного учреждения.

Ответ на вопрос о том, почему многие ВУЗы до сих пор отказываются модернизировать «преподавательское мышление» заключается в общих тенденциях

развития современного российского высшего образования: у ВУЗов отсутствует мотивация что-либо менять; ценность высшего образования традиционно в России очень велика, но система образования и рынок труда функционируют таким образом, что абитуриенты идут в ВУЗ не для получения профессиональных знаний, которые смогут применить в дальнейшей работе, а за дипломом о высшем образовании; отсутствует диалог между бизнесом и вузами.

Однако игнорировать изменения, происходящие на рынке труда, особенно в условиях пандемии коронавируса, как минимум, недальновидно. Сегодня студентам и выпускникам ВУЗов недостаточно иметь лишь знания. Для того, чтобы стать полноценным участником рынка труда и построить карьеру, необходимы развитые мягкие навыки, позволяющие быстро адаптироваться в динамично меняющихся профессиональных условиях. Формирование софт скиллс важно не только для трудоустройства выпускников ВУЗов и построения карьеры, а и для повышения эффективности обучения в вузе.

По мнению психологов, гибкие навыки наиболее пластичны и поддаются развитию и корректировке в подростковом и раннем взрослом возрасте (ссылка). Это еще один аргумент в пользу активного формирования софт скиллс у студентов ВУЗов разных специальностей.

По данным исследования, проведенного Гарвардским университетом, Фондом Карнеги и Стэнфордским исследовательским центром, пришли к выводу, что 85% успеха в работе зависит от хорошо развитых soft skills, и только 15% успеха - от технических навыков и знаний (hard skills). Эти статистические данные были экстраполированы из исследования инженерного образования, составленного Чарльзом Риборгом Манном и опубликованного в 1918 году Фондом Карнеги. (<https://www.nationalsoftskills.org/the-soft-skills-disconnect/>)

Таким образом, говоря о формировании софт скиллс у студентов, нам следует отметить необходимость включения в учебные планы и программы дисциплин, влияющих на формирование как минимум трех видов «мягких» навыков:

- методических – самоменеджмент, дисциплинированность, стрессоустойчивость;
- социальных – эмоциональный интеллект, эмпатия, умение работать в команде;
- личных – рефлексия, любознательность, самосознание.

Комплексно сформировать такой набор навыков у студентов поможет интегрированный учебный курс, направленный на развитие soft skills в рамках вузовского учебного процесса.

Учебная программа курса состоит из нескольких модулей.

Модуль 1. Лидерство.

Данный модуль является вступительной частью учебного курса и знакомит обучающихся с современными знаниями в сфере лидерства и руководства. Здесь студенты получают ответ на вопрос, каким должен быть современный лидер организации, какие требования к нему предъявляются, какими знаниями, умениями и навыками он должен владеть.

Модуль 2. Личная эффективность и самоменеджмент.

Данный модуль направлен на формирование у студентов таких знаний, умений и навыков, которые позволят повысить личную эффективность сотрудников и руководителей организации: освоить технологии целеполагания, постановки задач и планирования в профессиональной жизни, методики управления временем (тайм-менеджмент).

Третий модуль будет посвящен такому гибкому навыку как эмоциональный интеллект. Сегодня он указывается во всех исследованиях, посвященных изучению востребованных работодателями soft skills.

Модуль 4. Четвертый модуль охватывает важнейший навык современного специалиста – коммуникативный. Здесь обучающиеся знакомятся с основными технологиями эффективной коммуникации. Большой объем модуля занимают занятия по изучению специфики делового общения. А вторая часть модуля полностью посвящена бесконфликтному общению.

Пятая часть курса (модуль 5) направлена на изучение делового этикета. Здесь студенты изучают правила делового этикета и получают практические навыки.

Заключительная часть учебной программы (модуль 6) посвящена командообразованию и работе в команде.

Такая учебная программа, реализуемая в течение шести семестров (трех курсов), позволит применить комплексный подход к формированию «гибких навыков» у студентов, которые охватывают различные способности, характеристики и поведение человека и увеличивают потенциал сотрудника. Сформированные soft skills,



безусловно, повышают шансы студентов на трудоустройство в успешных компаниях на перспективные вакансии.

Слушатели, обладающие этими навыками, эффективны на всех стадиях выхода на рынок труда: при поиске работы, отборе и найме, в период адаптации в организации и непосредственной при осуществлении трудовых функций. У них больше шансов быть продуктивными, удерживаться на рабочем месте и продвигаться по карьерной лестнице. Они, как правило, зарабатывают больше, чем те, кто менее компетентен в мягких навыках. Сотрудники с сформированными софт скиллс способствуют повышению общей эффективности организации, развитию коллективного интеллекта, а также росту производительности труда. Они также активны и успешны в бизнесе, как на стадии стартапа, так и в дальнейшем управлении бизнесом.

Таким образом, речь можно и нужно вести не только о внедрении в ВУЗах учебных курсов по формированию гибких навыков, но и о необходимости программ развития молодежных кадров, программ кадрового развития, обучения и развития предпринимателей центром разработки и реализации которых должны стать ВУЗЫ в кооперации с ведущими предприятиями и организациями регионов.

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# ECONOMY, ORGANIZATION AND MANAGEMENT OF ENTERPRISES, INDUSTRIES, COMPLEXES

UDC 336.71

## Zernova L.E. Principles and procedure for forming the financial policy of a commercial bank

**Zernova L.E.**

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***Abstract.** The article presents, analyzes, systematizes and clarifies the basic principles and procedure for the formation of the financial policy of a commercial bank, approaches to its implementation. An algorithm for forming the financial policy of a commercial bank is proposed. The scheme that implements the relationship between the external and internal elements of the financial policy of a commercial bank is presented*

***Keywords:** commercial bank, financial policy, principles, procedure, algorithm*

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The financial policy of the bank allows you to regulate the formation and transformation of financial resources, control and coordinate the processes of their modification. It should be based on a study of the level of development of financial relations with clients and counterparties achieved by the bank and should be aimed at their modernization [1,2,3,8.10]. The analysis of the existing basic principles of the formation of the financial policy of a commercial bank made it possible to systematize and clarify them (table 1).

Table 1

Basic principles of financial policy formation of a commercial bank

Principles of formation	Definition
The principle of efficiency	The financial policy should be structured in such a way that, when implemented, the bank can receive sufficient income from its activities at the lowest possible or optimal costs. For this principle to function clearly, it is necessary to clearly define the objectives of the financial policy and to present specific indicators of the results of its implementation.
The principle of optimality	If the bank follows the principle of optimal financial policy in its activities, it is possible to optimize the volume and quality of resources at minimal cost. In its activities, the bank needs to attract financial resources that can be effectively applied, serviced and provided for their repayment in a timely manner. It is also necessary to reflect the requirements of the bank's liquidity and reliability when implementing an optimal financial policy.
The principle of adequacy	The financial policy of a commercial bank should reflect its compliance with the economic situation in the country, the financial condition of the bank and its position on the market. This principle implies the need to achieve and maintain the elements of financial policy, taking into account coherence, compatibility, unity and mutual complementarity.
The principle of security	The financial policy of any commercial bank should be implemented with caution and a reasonable approach to attracting financial resources. The bank should abandon risky operations that can pose a greater threat to the loss of liquidity and financial stability.
The principle of validity and consistency	The wording of the elements of the financial policy should be clear and understandable. They should have scientific validity, specific documentation and not contradict each other.
The principle of customer orientation	When creating and developing a financial policy, the bank should perceive customers not only as a source of income, but as agents with whom it is possible to build long-term relationships.

Updated by the author

The procedure for forming financial policy should include:

1. Definition of the general idea and purpose of the financial policy of a commercial bank

2. Creating a financial mechanism that will be implemented in the tactics of a commercial bank [5,7,8]

3. Development of a system of indicators that assess and monitor the bank's financial policy [4]

Based on the presented components, it is possible to develop a procedure for forming the financial policy of a commercial bank (table 2).

Table 2

The procedure for forming the financial policy of a commercial bank and its content

The procedure for forming the bank's financial policy	The contents procedure
Development of the concept of financial policy of a commercial bank	<ol style="list-style-type: none"> <li>1. Description of the purpose of the financial policy, analysis of the impact of internal and external factors on the financial policy, analysis of the strengths and weaknesses of the bank, analysis of the main performance indicators of the bank</li> <li>2. Development of bank development scenarios for the formation and modification of financial resources. A strategic plan of action for the implementation of each of the scenarios.</li> <li>3. Clarification of the indicators needed to evaluate the implemented scenarios.</li> <li>4. Minimizing costs when implementing scenarios.</li> <li>5. Implementation of scenarios in the current time period.</li> <li>6. Bringing the system of indicators of scenario to specific divisions of the bank.</li> </ol>
Formation of a mechanism for implementing the bank's financial policy and tactics	<ol style="list-style-type: none"> <li>1. Determining the range of potential and real customers of a commercial bank.</li> <li>2. Creating a system of long-term relationships with customers.</li> <li>3. Development of directions for the transformation of financial resources to increase the bank's profit.</li> <li>4. Taking into account the bank's positions and risk indicators when implementing financial policy directions.</li> </ol>
Development of a system of indicators for monitoring and controlling financial policy	<ol style="list-style-type: none"> <li>1. Identification of the main criteria and indicators for monitoring and controlling the bank's financial policy at all levels of the management system [6,9].</li> <li>2. Monitoring the consistency of individual types of plans.</li> <li>3. Use of criteria and requirements to create the necessary information base of the bank.</li> </ol>

Compiled by the author based on the analysis of sources of economic literature

It should be noted that the financial resources of a commercial bank are the main form of financial policy formation. One of the criteria for assessing the quality of financial policy implementation and development is the amount and structure of the bank's financial resources.

To form the financial policy of a commercial bank, it is necessary to develop a certain algorithm. From our point of view, it can include the following components:

1. Determination of the general economic (commercial) goals of a commercial bank;
2. Analysis of the bank's financial condition;
3. Analysis of the business and financial environment;
4. Definition of norms and principles in the bank's financial management that allow to solve the tasks set (table 1).

Consider the first stage of the algorithm implementation. A commercial bank needs to highlight the importance of the commercial tasks being solved. In a bank, financial resources play the function of collateral, so they do not have independence. If there is a situation where funds are not directed in the direction that was originally intended, then there is an increase in risks, which leads to a decrease in financial results.

The second stage of the implementation of the proposed algorithm is the analysis of the financial condition of a commercial bank. It is necessary for the formation of short-term financial policy. In the process of implementation, it is necessary to calculate the following indicators:

- own working capital;
- liquidity ratios
- the ratio of accounts receivable and accounts payable.

You also need to define:

- the method used to finance current assets;
- availability of provisions for uncollectible accounts receivable;
- the presence of overdue accounts payable

At the third stage, it is necessary to analyze the business and financial environment. The analysis of the financial environment involves the systematization and analysis of internal and external factors that affect banking activities.

The external financial environment affects the commercial bank through various changes at the state level, when interacting with counterparties for financial transactions, insurance agents and customers.

The external financial environment consists of a system of factors and conditions that determine the form of financial activity in order to achieve an optimal result.

The internal financial environment is determined by the results of the functioning of the bank itself, and depends on the quality and effectiveness of management.

Based on the proposed algorithm it is possible to present a sequence of actions that implements the relationship of external and internal elements of the financial policy of a commercial bank.

The internal elements of a commercial bank's financial policy include:

1. Organization of the structure for the formation of the bank's financial policy. This structure has an impact on the processes of formation, transformation and optimization of the bank's financial resources, as well as contributes to the achievement of the overall goals of its financial policy. It is necessary to form the composition of the management structure and divisions of the commercial bank, which would be responsible for the definition and implementation of financial policy.

2. The objectives of the bank's financial policy are defined in terms of strategy and tactics. The final goal is to increase the quantity and quality of the bank's financial resources while minimizing the bank's expenses and creating a certain level of profitability and liquidity, taking into account all types of banking risks.

3. Financial planning. With the help of financial planning, you can assess the prospects and formulate potential opportunities for the development of the bank. With the help of financial planning, the main methods regulating the impact on the bank's financial resources are formed. With the help of financial planning, you can confirm the achievability of financial policy goals, balance strategic and tactical goals, form sources of financial resources of the bank and effectively divide them, assess risks and sources of coverage, evaluate the results obtained.

4. Results of financial policy implementation. They are reflected in the financial and economic performance indicators of the bank and should be consistent with the objectives of the financial policy. Following the main directions of financial policy, it is possible to distinguish groups of indicators:

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# E-EDUCATION, E-BUSINESS AND E-COMMERCE

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## Kazakova V.A. The crisis of rational communication in contemporary Internet discourse

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***Abstract.** The communication component of civilization is determined by rationality as a set of innate and socially acquired characteristics. In turn, rationalism is interpreted by many scientists as a civilizational structure that has its own internal features and laws. Today's world is imbued with a spirit of contradiction and crisis. The state of crisis is now characteristic of the entire practical rationality of people. Common sense and human reason also give room for doubt and criticism. The reason for the growing segregation and radicalization of public consciousness is the promotion of key opinion leaders or "influencers" as "ideologists".*

***Keywords:** the crisis of rationality, internet discourse, socially dangerous phenomenon, effect of involvement, influencers and leaders*

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The information society of the existing world order of the late 20th - early 21st centuries envisaged free exchange of information flows as one of its foundations, and vice versa, freedom of information was considered as a fundamental principle of information relations. The communication component of civilization is determined, among other things, by rationality as a set of innate and socially acquired characteristics. In turn, rationalism is interpreted by many scientists as a civilizational structure that has its own internal features and laws. In this sense, rationality is the antipode of irrationality, chaos, absence of structure [1]

Today's world is imbued with a spirit of contradiction and crisis. "The crisis of European existence can end in only one of two ways: in the ruin of a Europe alienated from its rational



sense of life, fallen into a barbarian hatred of spirit; or in the rebirth of Europe from the spirit of philosophy, through a heroism of reason"[2] The state of crisis is now characteristic of the entire practical rationality of people. Common sense and human reason also give room for doubt and criticism.

The wide dissemination and availability of any information in the 21st century became the basis for the creation and substantiation of almost any point of view, which at all times, up to the beginning of the 21st century, could only be a rare subjective opinion of one person or group of persons. The reason for the growing segregation and radicalization of public consciousness was the flip side of the information process – the promotion of key opinion leaders or “influencers” as “ideologists”, who in many ways began to shape the information and socio-political agenda.

The "radicalization" of mass consciousness is evident. The emergence of influencers and people who imitate them and impose their "exclusive" point of view, while inclined to express their own opinions on a very different range of issues, leads to a massive blurring of the boundaries of understanding between objectivity and illusion. In many ways, the foundations of rational thinking are undermined by the so-called "argumentum ad auctoritatem".

Being a call of the times earlier, it also remains relevant in modern sounding. The influence of new ideologists (“influencers” and leaders) at the present time, with the necessary accumulated potential of critical thinking, is no less relevant now. Let's call this consequence the "effect of involvement.". Moreover, the personal opinion coinciding with the opinion of a key opinion leader (and it is becoming less and less difficult to find such people on the Web) gives rise to the phenomenon of an illusory "social significance" of the issue or guided discourse. Completely different issues can be used as a reason – from political and religious-philosophical to environmental ones. In other words, the crisis of rationality in this sense is manifested as a small degree of intensity of the realization of rational consciousness. The idea of "forced rationality", expressed by Bakhtin, is usually produced by external circumstances (with a lack of one's own free will). [2]

That is why decisions made by a person often seem to be "reasonable and balanced", based on the logic of reason. The crisis of rationality is of a global nature precisely in the light of the spread of mass Internet knowledge, which is essentially ignorance or deliberate distortion of facts. [4]

The situation is reinforced by the anonymity and openness of the Internet, which make it possible to widely disseminate information, regardless of the position of the performer or their

moral qualities. And the emergence and rapid development of neural networks makes it possible to prescribe an algorithm for justifying or bringing any position, even the most aggressive or extremist, to the “scientific basis”.

In addition, the absolute spread of the Internet and the ability to lead a double / triple and so on virtual life with impunity leads to the rise of aggression and mass bullying. Evident and imaginary "support" for a remark or proposal expressed incognito leads a person to the effect of false realization. Moreover, what is virtual here is similar to what is real. The higher the level of incognito communication using "user pics", the higher the level of aggression is usually observed, which, among other things, represents a growing crisis of rationality.

Getting back to the issue of “freedom of speech”, it is its abuse, expressed in human rights violations and disregard for public interests, that is becoming an increasingly visible and socially dangerous phenomenon. Many countries are now experiencing similar socio-political upheavals. France, Germany, even the Czech Republic, amid the growing economic crisis, are regularly experiencing aggressively-minded people rioting with demands “to change the situation at any cost”. Thus, in terms of the formation of a new scheme of “freedom” (of a person, mass media, personal statements), modern means of communication play an increasingly destructive role, leading to even greater frustration of society. The reasons for this are primarily of economic nature, but there are also socio-philosophical reasons. The issue of economic realization and social recognition of people and our civilization as a whole takes on the form of a fully conscious materialization, leading to a crisis of rationality as a constructive and creative principle.

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