

Sparen Und Leihen - Andr   Berndt

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Sparen und Leihen sind Ph  nomene mit denen Individuen in den so genannten entwickelten Volkswirtschaften t  glich konfrontiert werden - direkt oder indirekt, pers  nlich oder durch die Medien. Aufgrund der Omnipr  senz beider Vokabeln sowie der Vielzahl begrifflicher Substitute, ist es im Alltag schwierig den Einzelnen f  r die zielorientierte Analyse seines Spar- und Leihverhaltens zu sensibilisieren. In Abh  ngigkeit von der allgemeinen Wahrnehmung der   konomischen Situation sowie den Aktivit  ten von Unternehmen im Rahmen von Werbefeldz  gen, wird den Vokabeln Sparen und Leihen respektive ihren Substituten entweder Trendkonformit  t zu- oder abgesprochen. Diese Beeinflussung kann unter Umst  nden zu einer Verkl  rung der eigentlichen Begriffsinhalte und zur Desensibilisierung f  r m  gliche Probleme f  hren. Problemerk  nnen unter anderem dann auftreten, wenn Sparen unterlassen wird und/oder das Leihvolumen die R  ckzahlungspotenz   bersteigt. Dies weist auf zwei wichtige F  higkeiten im Zusammenhang mit Sparen und Leihen hin: Langzeitperspektive und Selbstdisziplin der Individuen. Ziel dieser Arbeit ist es, nicht nur ein inhaltliches Verst  ndnis f  r Sparen und Leihen zu schaffen, sondern vor allem m  gliche Gr  nde f  r beide Ph  nomene darzustellen. Dabei wird der Versuch unternommen sowohl   konomische als auch psychologische Erkl  rungsans  tze zu beleuchten. Abschlie  nd erfolgt eine knappe Darstellung des Konzeptes der geistigen Konten, als einem Ansatz zum Erkl  ren des haushaltssimultanen Auftretens von Sparen und Leihen. Author: Berndt, Andr   Publisher: GRIN Verlag Illustration: N Language: GER Title: Sparen und Leihen Pages: 00022 (Encrypted PDF) On Sale: 2004-01-01 SKU-13/ISBN: 9783638272605 Category: Psychology : General

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