

DEVELOPMENT OF COGNITIVE MODEL OF MORAL HAZARD

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In the article the concept of moral hazard is studied. The theoretical foundations of the concept of moral hazard are considered. In the article, a number of factors affecting social responsibility are developed; directed graph through which we analyze the impact of moral hazard on social responsibility is built. In the article, the directions of development and interaction of factors that affect moral hazard are investigated. The influence of moral hazard on each of the factors of social responsibility is analyzed. Moral hazard is closely linked with cognitive modelling of a cognitive model aimed at identifying patterns of behaviour subject to further development and adoption of decisions on its management.

Recently, for the study and modelling of processes in complex systems, methods of cognitive structuring are applied more broadly. Use of a cognitive model proved to be very fruitful and now there is a rapid increase in work in the field of cognitive modelling of semistructured problems. Cognitive structuring makes it possible to objectify

expert knowledge in the subject area, formalize studying the problem. Cognitive modelling is a research and development operation of complex systems and environments based on building cognitive maps that reflect subjective perceptions problems or situations investigated related to the operation and development of complex systems. The results of forecasting of social and economic spheres are concerning pulse simulation. They reveal the economic, political and social patterns of prevention and preventing negative tendencies of the social and economic sphere in order to receive theoretical and practical knowledge about the problems and formulate on this basis practical conclusions.

In the last decade it is becoming more common for investigating to make cognitive analysis of large systems that operate under uncertainties of various kinds, as well as to drive the development of situations in these systems. With the use of cognitive structuring, knowledge experts manage to build a formalized domain model – the cognitive model of social and economic sphere.