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CREDIT, and reflects both the collective and individual peculiarities of the native speaker world picture about
this subject. The methods of this work were manifold: associative experiment, analysis of classifications, elements of component analysis, comparative method and descriptive techniques such as linguistic observation, generalization.

Key words: stimulus, reaction, associative experiment, associative field, speaker’s picture of the world.

Introduction. Studying the lingual processes that occur in the human psyche, the researcher receives material for the analysis of individual phenomena. The associations studying relationships between concepts in the respondents’ minds makes it possible to identify the individual perception of the surrounding world and to find out the semantic structure of words.

The first classification of reactions is found in the works of Platon and Aristotel. Platon pointed to the existence of reactions by adjacency and similarity, Aristotel talked about the association by adjacency, similarity and opposition. F. Galton, based on the results of his research conducted on associative techniques, divided all the stimuli and reactions into three groups: words causing sensory representations; words expressing feelings; abstract vocabulary [1].

Statement of problem. However, a problem of reproducing the fragments of the world picture based on reactions’ classification in the associative field of economic stimulus remains incompletely studied today. The perception of the human world depends on the language that provides the semantic connection between the various spheres of human existence, and the economic sphere at all stages of the human civilization development occupies a significant place. In the modern conditions of the society development fragments of the linguistic and conceptual pictures of the world, reflecting the economic component, determines other fragments (socio-political, social, etc.).

The aim of this study is to identify the features of the concept CREDIT in the conceptual picture of the world on the basis of reactions’ classification in the associative field. The object of the study is a fragment of the Ukrainians conceptual picture of the world reconstructed in a way of identifying CREDIT associative meanings. The subject of the research is the structure of the associative value and the associative field of CREDIT concept.

Methodology. Stages of the word CREDIT choice: 1) the associative experiment with respondents in order to obtain concept CREDIT in the active vocabulary; 2) the analysis by criteria: contextual conditionality, frequency, informationally, presence of the concept CREDIT in economic vocabularies and encyclopedias.

The number of respondents in the free associative experiment is 891 people of all age categories. In order to obtain reliable results, the participation in the associative experiment involved people of different specialities and occupations.

The analysed associations to the stimulus CREDIT were collected using the free associative experiment. The results were processed using statistical methods: hierarchy detection of frequency reactions in the associative field; counting the number of identical answers and the total number of associations. For the classification, we applied the modelling method. At all stages of the research, the descriptive methods (continuous sampling, linguistic observation, comparison, generalization) were used.

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Results and discussions. 1. The problem of reactions' classification. The first, who proposed a logical classification of reactions, was M. Troutsholdt. According to his classification, all reactions were divided into internal and external. External reactions can occur when objects are perceived one after another or after a short period. Internal – when the objects have something in common, close to each other. Externals are reactions of simultaneous representations; reactions of consistent representations. Internal reactions are associations, the components of which are in relation to the species and genus; associations whose components are in the context of subordination; associations, the relationship between components of which are the cause and effect, purpose and means. B. Burdon, having perfected M. Troutsholdt’s classification, classified the reactions of significance, distinguished phonetic and grammatical reactions. E. Krepelin modernized the classification of M. Troutsholdt too. He divided internal associations into coordination and subordination-superordination; predictive attitudes [2]. H. Münsterberg, working on the method of the individual characteristics identifying, divided associations into parts of the language: adjectives, nouns, verbs. Within each group subtypes were allocated, for example, nouns were distributed according to the relationships: subordination and superordination; coordination; cause – consequence; parts – whole (whole – parts) [3: 106–121]. Linguist A. Tumb and psychologist K. Marbec classifying the reactions tried to combine linguistic and psychological principles and looked at the phenomenon of association not only as a psychic, but also as a linguistic phenomenon. They considered "...verbal associations are ties and between representations in the world of objects, and between elements of language. The main principle of the reactions’ division was the presence of a grammatical connection between stimulus and reaction. Hence, there are two types of associations: stimulus and reaction belong to one part of the language; stimulus and reaction belong to different parts of the language". One of the interesting and weighty classifications is the classification of O. Luria. It is based on an analysis of the entire associative process: the stimulus – the reaction – the connection between them, that is, the author aim is to establish the process of a free associative experiment. Particular attention is paid to the informant’s behaviour. O. Goroshko has emphasized that O. Luria understood the necessity of analysing not only the totality of all responses to the stimulus, but also the study of the totality of informant’s responses to a certain number of incentives. Such analysis makes it possible to take into account the degree of the task adequacy, the nature of the thinking activity, that is, we can determine the number of steps that the respondent makes from the stimulus to the reaction and its qualitative filling. The author categorized all reactions as: 1. Inadequate reactions – the semantic link is absent between stimulus and reaction. Subgroups: a) no response; b) extra signal reactions, which represent a peculiar form of non-compliance with the instructions. 2. Adequate reactions – there is a semantic relationship between the stimulus and the reaction. Subgroups: a) reactions where the informant as completes the association to a complete structure; b) reactions that O. Luria calls own associations, where there is a clear associative connection between the stimulus and the ideas [2].

By the middle of the twentieth century, some authors of classifications refused of the content analysis in the nature of the stimulus and the association connection. However, several years later, R. Jacobson emphasized the peculiarities of the discovery in verbal reactions of the adjacency and similarity notion in connection with the establishment of the metaphor and metonymy polarity. The researcher identified two types of reactions: substitutive and predicative, at the same time, he showed that in each of the types there can be seen the reactions by similarity and adjacency. From the 60’s there are classifications based on the semantic principles: emotionality, semantic differential, belonging to a certain grammatical composition, mono/polysemanticity, and concreteness / abstraction. However, O. Zalevskaya considered these principles to be temporary and main principles are adjacency, contrast, similarity [4: 43–50]. O. Leontev, for the associative connections study, suggested using different parts of the language as stimuli: nouns, adjectives, verbs. For noun-stimuli, he defines four main groups of reaction words: 1. Paradigmatic, among which there are three subgroups: categorical reactions belonging to the same semantic field as the stimulus; reactions are synonyms; reactions that make up a certain attribute to the stimulus. 2. Syntagmatic reactions with two subgroups: reactions containing an estimate; reactions conventionally called as syntactic. 3. Nominal-operator (the term by Y. Sorokin) reactions belonging to one word-building nest with the stimulus. 4. Onomatopoeic reactions. The word-reaction is considered as a function of the stimulus. Some reactions occur simultaneously to several groups and are described by a set of properties, signs [5].

A. Klimenko analysing existing classifications has defined the following basic classes of associations: phonetic, word building (morphemic-word-building, word-building combinational type), paradigmatic, syntagmatic, thematic, reminiscences or citations, grammatical. Taking as a basis this classification, I. Rodneva distinguished eleven types of associations, adding the following groups: phraseological type; situational and figurative; associations-realities containing ethnolinguistic information; arbitrary type (cases of unmotivated reactions). T. Sokolova studying the associative thesaurus of a 3 to 6 aged child has proposed a classification of the association strategy: silencia (silence); non-union (non-association); syncretion, reduplication; promnization; sound-acoustic association. Among the semantic association, the author identifies the following groups of associations: syntagmatic, paradigmatic, thematic, unexplored origin associations. I. Ovchinnikova analysing the associative material distinguished three types of connections by the type of the original associative
pair: syntagmatic, paradigmatic, thematic. In the associative pair of the paradigmatic type, which is two separate nominations, there is a coherent or predicative connection between stimulus and reaction. Such paradigmatic pair limits not only its own semantics of lexical composition, but also lexico-grammatical features. Thus, the paradigmatic associative pair clearly determines the structure of the sentence and weakly determines its possible lexical filling. Syntagmatic associative pairs, on the contrary, set the limits of the expanded nomination less clearly. The stimulus and reaction in the syntagmatic associative pair, as a rule, are the only unambiguous nomination in the sentence. The operation of this pair within a single syntagm does not determine the sentence structure in general and weakly restricts its vocabulary. In such combination of a stimulus with a syntagmatic type of reaction, it imposes limits on the appearance of other reactions from the associative field, except for the most frequent. Thematic associative pairs are as a kind of keywords, and the stimulus and reaction are peculiar parameters of a particular situation or set of situations. The direct syntactic relationship between stimulus and reaction in such cases is rarely established. Typological peculiarities of the thematic pair do not allow determining the structure of the sentence clearly limiting its lexical content [6].

We consider that D. Terekhova has represented one of the most productive modern classifications [7]. The researcher comparing somatic associative fields in Ukrainian and Russian languages based on a free associative experiment identified the following types of associations: syntagmatic, paradigmatic, thematic, phonetic, word-formation, grammar, reminiscence, phraseological type, and personalities. This approach to the classification takes into account different aspects of the relationship between stimulus and reaction: grammatical – paradigmatic, syntagmatic, word-building types; semantic (internal) – thematic, reminiscences, phraseological types, reactions-personalities; formal (external) – phonetic type of reactions.

Despite the large number of available classifications and the need to take into account different aspects, traditionally the reactions differentiate dichotomically, distinguishing only paradigmatic and syntagmatic types. Such approach to the paradigmatic and syntagmatic connections is consistent with O. Luriya studying two types of syntactic activity of the human brain cortex, according to which paradigm is to be considered as the synthesis of elements in the space schemes, and syntagmatics – as a synthesis of elements in successive rows [8: 11–45].

O. Zalevskaya criticized the formal approach to the delimitation of paradigmatic and syntagmatic associative ties. She pays attention to the fact that the difficulties of assigning one or another associative pair to the category of paradigmatic or syntagmatic relationships encourage researchers to allocate additional types of associations that can cover facts that do not fit into the traditional scheme of analysis [4: 43–50].

Each of the classifications is one way or another related to the specifics of the research material (the social group of respondents, the verbal material, the nature of reactions, etc.) therefore, the universal classification acceptable under any conditions cannot be identified.

2. The reactions' classification of the stimulus CREDIT. All reactions of the associative field on the economic stimulus CREDIT were divided into: I. Verbal simple reactions: paradigmatic; syntagmatic; themed; word-building; grammatical; phonetic; own names; abbreviations; reminiscences; emotionally-estimated. II. Verbal complete reactions. III. Nonverbal reactions. IV. Complex reactions (Diagram 1).

I. Verbal simple reactions. The first group of associations is the most numerous – paradigmatic and syntagmatic reactions. According to O. Ufimtseva, in the real reality there are two dominant categories: 1) object, a thing, as a rule, all things having the substantive entity, including man; 2) sign, which implies the concept of property, quality, attitude, status, etc. [7]. Paradigmatic reactions are dominant. Studies conducted by scientists at the Laboratory of V. Deglin in St. Petersburg proved that the right hemisphere, which processes specific information, usually generates syntagmatic reactions, while the left-logical one produces systemic paradigmatic reactions. The launch of the right-hemisphere or left-half association strategy is determined by the global or elemental representations of the object indicated by the stimulus. In the global, unmatched representation, the strategy of the right hemisphere is turned on and the situation is specified by the reaction; during the analytical representation – the left hemisphere: significant features are distinguished and connection with other situations. Thus, the "weak semantics" (responsible for semantic transformation, expressed in the language) belongs to the competence of the left hemisphere. This situation points to the informants desire to respond by stamps and language cliche to the stimulus. The work of the right hemisphere is characterized by the appearance of syntagmatic reactions, the desire to answer adjectives. The left hemisphere gives estimable judgments of the subjects quality, making an assessment of the emotional importance to verbal information [2].

Paradigmatic reactions are reactions that differ from stimuli no more than one, a significant, semantic feature; these reactions are relations with stimuli in terms of coordination, subordination, superordination, antonymy; they belong to the same grammatical class with stimuli [7]. Paradigmatic reactions in the associative field of each stimulus are the most numerous, for example, CREDIT – loan + 229, money + 216, debt + 6, debts, ATM + 1. Some researchers believe that a large percentage of paradigmatic reactions and stereotyped responses testify to the linguistic maturity of the respondents. It is considered that paradigmatic reactions can, if necessary, act as a kind of stimulus substitution [9]. Reactions of the paradigmatic group occupy 44 % in the associative field of CREDIT.
O. Zalevskaya in the article "Functional basis for the delimitation of paradigmatic and syntagmatic relationships in the analysis of associative experiments materials" [4] has suggested L. Marshallova’s opinion, which, following the traditional treatment of reactions, considered that it is possible to title syntagmatic associations as reactions which with the original word can form a combination being in the text. To syntagmatic reactions were attributed reactions which form a phrase with the stimulus. Among the received totality of the syntagmatic reactions we’ve identified the following types: 1. Reactions indicating objectivity. Objectivity is expressed through an indication of concreteness, abstraction: CREDIT – of a bank + 47, to receive, to issue. 2. Reactions indicating features. Features of the object linear dimensions (length, width, height) are established based on such standard. For adjectives, which call these features, it is a characteristic that they denote only features either on one. For example, CREDIT – large + 36, small, non-interesting + 3, domestic + 1. Among syntagmatic reactions there are those that indicate a person or object, but do not name them, for example: CREDIT – my, someone. Syntagmatic group of reactions occupies 32% in the associative field of CREDIT.

Thematic associations are associations that can create a grammatical vocabulary with the stimulus as a result of a grammatical change in reaction or can be used within a thematically constrained context (sentence), for example, CREDIT – auto + 4, house + 4, car + 1. Thematic associative pears act as peculiar keywords. The stimulus and the reaction of such pair constitute a fragment of a larger nomination and determine the parameters of a particular situation. The direct syntactic connection in such cases occurs not very often. Typological peculiarities of the thematic associative pair do not allow to determine the sentence structure, but it clearly restricts its lexical content [2]. Reactions of the thematic group occupy about 8%.

All reactions having a common root with a stimulus word we classified as word-forming reactions (2%). Reactions of this group are not frequency, but the number in the analysed associative field is about 0.5%. All these reactions were divided into two types: – reactions in which there is one root with the stimulus, for example, CREDIT – creditor + 41; – reactions that are complex words, one of which is the stimulus-word, for example, CREDIT – a credit card + 41, credit cards.

Grammatical associations include those that act as a grammatical form of the corresponding stimulus. All grammatical associations were divided into two types. The first type includes reactions that are different from the stimulus in the number, CREDIT (singular) – credits (plural). The second type includes reactions that are different from the stimulus by the case, CREDIT – by a credit. Grammatical reactions occupy 1% of the associative field.

Phonetic reactions are associations which are assonance to the stimulus, and the semantic connection is not expressed or expressed not clear. Among all phonetic reactions, the following types were identified: reactions whose semantic significance belongs to the sphere of the economy. Between the stimulus and the reaction of this type we can see some semantic connections, for example: CREDIT – deposit; reactions whose semantic significance does not belong to the economic sphere, but represents the concept of the surrounding reality. There is no semantic connections between the stimulus and reaction of this type, for example, CREDIT – a biscuit; reactions that have no meaningful meaning and are new verbal formations of recipients, for example, CREDIT – quits, sonites. Phonetic reactions occupy nearly 2% of the associative field.

Proper names. To this group we attribute reactions, which are proper names of concrete and abstract concepts. In our research, all proper names were divided into two types. The first type includes personal responses. Such associations – the names of people: CREDIT – Timoshenko, Abramovich. The second type includes reactions that are proper names of: countries: CREDIT – Germany, Ukraine; companies: insurance: CREDIT – Oranta, trading: CREDIT – Microsoft, Roshen; financial institutions: CREDIT – Aval, Privatbank; state institutions: CREDIT – Verkhovna Rada; shopping centres: CREDIT – Billa. Reactions of this group occupy 2%.

Among the recipients’ reactions we fixed the abbreviations: CREDIT – NBU (National Bank of Ukraine), PE (private entrepreneur, private enterprise), USD (standard unit). Reactions-abbreviations occupy 1%.

In analyzing of the associative fields reactions that are expressions from films, songs, folk sayings, etc were identified in the separate group – reminiscent associations. For example, "...if to receive a loan in the bank it was as simple as advertising claims, nobody would rob the banks...", "...the loan allows for poor to pay for housing 20% more than it is paid by rich...". Reminiscent reactions occupy 1%.

By the nature of semantics a special lexical sphere is the estimated vocabulary in every language. The specifics of analysing vocabulary require the definition of another concept – value (a term widely used in philosophicol and sociological literature to indicate the human, social and cultural significance of certain phenomena of reality). Thus, in all analysed associative fields there is an emotional-estimated vocabulary, so the whole set of corresponding reactions was divided into three types. The first type includes words (grammatically – nouns, adjectives, and adverbs) that express a certain assessment of the proposed word-stimulus, for example, CREDIT – badly + 7, trouble, grief, horror, robbery, evil, gloom, extortion, trouble. The second type includes words of spoken vocabulary and vulgarism, for example, CREDIT – bablo, gallimo, popadalovo. Reactions of this type in almost all cases have a negative assessment, but they give
metaphoric, more express, imagery to the stimulus. The third type includes reactions expressed by exclamations, for example, CREDIT – oh, oh-oh-so, fe. Emotional reactions occupy 1 % of the associative field.

II. Verbal complete reactions. The task of a free associative experiment was to respond to the stimulus by the first word being a thought in the connection with the heard. However, in the CREDIT associative field, there are reactions that consist of two or more words. All answers were divided into several types. The first type includes the reactions that make up the combination of some words: a combination of two full-words where there is a clear semantic connection with the stimulus, for example, CREDIT – taking money, paying money + 1; a combination of two full-fledged words where there is no clear semantic link, for example, CREDIT – is the property of something, the trusted person; the combination of two full-fledged words, which is a kind of explanation of the lexical meaning of the stimulus. For example, CREDIT – the money you need to give, borrowing money, borrowed money; combination of words, which together with the stimulus formulate sentences: CREDIT – my neighbour has got .... . The second type includes reactions consisting of many words. It is like interpretation of the stimulus lexical value: CREDIT – money with interest from the bank, money for the implementation of ideas, more or less money. They occupy 3 % of reactions in the analysed associative fields.

III. Non-verbal reactions. An interesting group of all associations is the group of association-signs: 1. Signs-features are signs whose values are fully defined by the context in which they are detected and indicate the relation between objects, as well as between the object and its properties. So, in the associative field there is a sign – . This sign indicates that the recipient has not responded. 2. Reactions-symbols are reactions that are not physically related to the objects they designate. Their values are determined predominantly by the conditional consent. In this regard, they acquire the status of the symbol and the general rule. So, in the associative field of CREDIT there are symbols % + 25, $, €. 3. Reactions-numbers. Recipients reacted with reactions of 100,000, 100,100, 500,00, 100,000 to CREDIT. These reactions are single and therefore occupy 1 % of the associative field.

IV. Complex reactions. This group includes reactions consisting of words (verbal reactions) and signs (non-verbal reactions): CREDIT – 25 % per month, 20 % per annum, 100 % overpayment. Such reactions are single and therefore occupy 1 % of associative field.

All types of reactions according to its percentage value is the integral part of the associative field structure of the stimulus CREDIT, and reflects both the collective and individual representations of a person about this subject, process, phenomenon, action or sign (Diagram 2.)
Conclusions and research prospects. For the first time, studies with the use of associations began to be conducted in the 19th century to study the individual characteristics of people. In practice, at the end of the 19th century the English psychologist F. Galton applied the associative experiment firstly. V. Wundt, H. Münsterberg, E. Krepelin, T. Tsygen, A. Tumb, O. Zalevskaia, N. Zolotova, Yu. Karaulov, N. Podrazhanskaia, O. Goroshko, D. Terekhova worked in this direction too.

The application of the associative experiment allowed reproducing the associative values of the economic concept CREDIT, and the structuring of associations in the associative field made it possible to trace the dynamics of changes in the semantic structure of the analysed stimulus CREDIT.

In the associative field of the economic stimulus CREDIT there are 4 main groups of reactions: I. Verbal simple reactions. II. Verbal complete reactions. III. Non-verbal reactions. IV. Complex reactions. Verbal simple reactions is the most numerous group of associations including paradigmatic (44%), syntagmatic (32%), thematic (8%), word-forming (2%), grammatical (1%), phonetic (2%), proper names reactions (2%), abbreviations (1%), reminiscent reactions (1%), emotional-estimated vocabulary (1%). Verbal complete reactions (3%) include the reactions that make up the combination of some words, the combination of two full-fledged words, which is a kind of explanation of the lexical meaning of the stimulus. Non-verbal reactions are signs-associations (2%). Complex reactions are reactions consisting of words (verbal reactions) and signs (non-verbal reactions). Such reactions occupy 1% of associative field. All associations from the associative field of the stimulus CREDIT reflect collective and individual representations of all recipients about this subject, process, phenomenon, action or sign. The systematization of the analysed universal reactions provides the possibility to create and analyse a fragment of the conceptual picture of the world.

Further research suggests expanding the range of the economic words by comparing the associative and lexical meanings of the words, as well as involving more respondents to the associative experiments.

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Кушмар Л. В. Классификация реакций в ассоциативном поле стимула КРЕДИТ як ассоциация фрагмента картины сюжета мови.

У статті проведено детальний аналіз реакцій ассоціативного поля стимулу КРЕДИТ, адже економічна лексика на сучасному етапі людства посідає в свідомості реципієнтів особливе місце. Отримані асоціації були охарактеризовано відповідно до класифікації: 1. Вербальні прості реакції (парадигматичні – реакції, що відрізняються від стимулу не більш, як за однією, хоча суттєвою, семантичні ознакою: синтагматичні – такі, які разом зі стимулом утворюють комбінацію, яка може бути в текті; тематичні – асоціації, які можуть утворити зі стимулом граматичне словосполучення в результаті граматичної зміни реакції; словотворні реакції – реакції, які мають спільний корінь зі словом-стимулою; граматичні – такі, які виступають граматичною формою відповідного стимулу асоціації; фонетичні – асоціації, у яких існує співзвучність між стимулом та реакцією, а семантичний зв’язок не виражений або ж виражений нечітко); 2. Вербальні складені реакції – асоціації, що складаються з двох і більше слів; 3. Невербальні реакції – реакції-знаки. 4. Комплексні реакції – асоціації, що складаються з невід’ємних видів. Усі типи реакцій, отримані в результаті ассоціативного експерименту із встановленим відсотковим значенням, є невід’ємною частиною ассоціативної структури поля стимулу КРЕДИТ і відображають як колективні, так й індивідуальні особливості картини сюжета мови. Методи дослідження різноманітні: вільний ассоціативний експеримент, статистичні методи (виявлення ієрархії частотності реакцій в ассоціативному полі; підрахунок кількості однакових відповідей і загальної кількості асоціатів), елементи компонентного аналізу, зіставлення методу, лінгвістичне спостереження, узагальнення.

Ключові слова: стимул реакція, ассоціативний експеримент, ассоціативне поле, картина сюжета мови.
семантическим признаком; синтагматические – реакции, которые вместе с исходным словом создают комбинацию, которая может быть в тексте; тематические – ассоциации, которые могут образовывать со стимулом грамматическое словосочетание в результате грамматического изменения реакции; словообразовательные – реакции, которые имеют общий корень со словом-стимулом; грамматические – реакции, которые выступают грамматической формой соответствующего стимула ассоциации; фонетические – ассоциации, в которых существует совокупность между стимулом и реакцией, а семантическая связь не выражена или выражена нечетко; реакции-имена – реакции, которые являются именами конкретных или абстрактных понятий; аббревиатуры – реакции, буквы которых выступают первыми буквами стимульных слов или представляют собой общеизвестные условные обозначения; реминисцентные – реакции, которые являются высказываниями из фильмов, строками песен, народными выражениями; эмоционально-оценочные ассоциации). 2. Вербальные сложные реакции – ассоциации, состоящие из двух и более слов. 3. Невербальные реакции – знаки. 4. Комплексные реакции – ассоциации, состоящие из предыдущих видов. Все типы реакций, полученные в результате ассоциативного эксперимента с установленным процентным значением, являются неотъемлемой частью ассоциативной структуры поля стимула экономической сферы КРЕДИТ и отражают как коллективные, так и индивидуальные особенности картины мира носителя языка. Методы исследования разнообразны: свободный ассоциативный эксперимент, статистические методы (выявление иерархии частотности реакций в ассоциативном поле; подсчет количества одинаковых ответов и общего количества ассоциатов), элементы компонентного анализа, сопоставимого метода, лингвистическое наблюдение, обобщение.

Ключевые слова: стимул, реакция, ассоциативный эксперимент, ассоциативное поле, картина мира носителя языка.