

Райан Талер за допомогою простих розрахунків на прикладів доводить, що людина – нерациональна істота, проте її можна «підштовхнути» приймати раціональні рішення. Так, завдяки чітко розрахованим психологічним методам державні заклади можуть змушувати людину вчасно сплачувати податки, дотримуватися законів, а компанії краще розуміти свого клієнта, підвищувати свої продажі, а також правильно стимулювати своїх працівників, при цьому не впливаючи свободу вибору індивіда.

Поведінкова економіка в сучасних реаліях – метод нарощування соціального та економічного добробуту.

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Gender gap in the corporate and financial sectors

The financial services industry includes many of largest pay gaps, largely due to the lack of women in senior roles. Women are underrepresented in senior roles within financial services firms and it is those senior roles that attract higher pay.

Speaking about the essence of gender pay gap (GPG), it shows the difference in average earnings between women and men across an organization. It does not show any differences in pay for men and women performing comparable jobs.

Companies with 250 or more employees in the United Kingdom are required to report the overall mean and median gender pay gap based on hourly rate and bonus and disclose the percentage of men and women receiving bonuses. They must also break down the pay range in their organization into four quartiles, showing the proportion of men and women in each of these quartiles.

In order to understand a company's gender pay gap, median and mean ordinary and bonus pay needs to be calculated for female and male employees. Pay quartiles are also examined as part of the overall calculation.

According to the data that have been taken from UK companies' reports in 2017, the average woman working in the finance sector is paid 27.2% less per hour than the average man. This sector has seen significant differences in the average mean bonus pay received by female and male employees. Bonuses are often paid to employees in jobs within the top pay quartile which is dominated by men. This higher bonus practice observed for those in senior positions amplifies the gap. On average, bonuses received by female employees are 49.5% lower than their male counterparts.

Needless to say, gender wage gaps directly contribute to income inequality, and higher gaps in labor force participation rates between men and women result in inequality of earnings between sexes, thus creating and exacerbating income inequality.

The main finding is that an increase in the multi-dimensional index from zero (perfect gender equality) to one (perfect gender inequality) is associated with an increase in net income inequality. The greater gender equity and increasing female economic participation are associated with higher growth, more favorable development outcomes, and lower income inequality.

However, many organizations have started initiatives to confront the financial industries traditional company.

A large number of companies have demonstrated a general commitment to improve gender balance in more senior roles by increasing the proportion of women in senior management roles from 35-50% by 2020. There is a focus on changing the culture within the companies to drive equality in both the workplace and in society in general.

To summarize there are several factors driving recent gender pay disclosures in financial services, including shareholder demands, societal and customer expectations, government requirements and other industry practices.

We can conclude gender inequality is strongly associated with income inequality across time and countries of all income groups, even after controlling for the standard drivers of income inequality, which include financial openness and deepening, technological progress and labor market institutions.

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Вплив біхевіористичних упереджень на прийняття фінансових рішень

Біхевіористичні фінанси вивчають вплив психологічної складової у прийнятті фінансових рішень, а біхевіористичні корпоративні фінанси –