

## RESUME

LÍVIA HENYE

MODERNIZATION AND FINANCIAL AUTONOMY IN HOUSEHOLDS:  
DIMENSIONS AND CHALLENGES

This study explores the relationship between modernization and financial autonomy through the lens of household financial practices. In this context, financial autonomy is the ability of households to make independent, conscious, and responsible financial decisions while minimizing the impact of external economic pressures and uncertainties. The research investigates how technological advancement, financial culture, and education contribute to strengthening financial autonomy. Special emphasis is placed on the role of digital tools and fintech solutions, as well as on mental health and social stability. The findings highlight the dual nature of modernization: on the one hand, it creates new opportunities for financial self-management; on the other hand, it presents new challenges, particularly unequal access to digital tools and disparities in financial literacy. The aim of the analysis is to deepen understanding of household-level financial autonomy and to map how the tools offered by modernization can be utilized for the benefit of society.

**KEYWORDS:** financial autonomy, household finance, modernization, digitalization, financial literacy

BALÁZS MAHLER

RESILIENT COMMUNITIES?: A MICRO-REGIONAL STUDY  
OF SOCIAL COHESION

The study of resilience – and, more specifically, social resilience – is quite popular in academic discourse. At the same time, the methodology employed is by no means uniform, which makes it difficult to compare different studies. While there are indeed prevailing trends, their depth is insufficient for understanding individual micro-level phenomena. – In this study, under the umbrella of social resilience, I examine social cohesion in four micro-regions based on data from a representative questionnaire survey. My goal in this study is to highlight the subtle differences between micro-regions in an effort to illustrate the complexity and depth of resilience studies, as well as to point out the difficulties involved in efforts to standardize methodology.

**KEYWORDS:** social resilience, social cohesion, interdisciplinarity, index construction, rural sociology

ISTVÁN SAMU

THE POLITICAL AND SOCIAL IMPACTS OF THE TRANSFORMATION  
OF ROMA IDENTITY IN NAGYMAGYAR

The history of Nagymagyar (located in the Csallóköz region, Dunaszerdahely District, Slovakia) dates back to its first recorded mention in 1239, extending into the modern era. Over time, the settlement has been under various feudal dominions and achieved market town status in the 17th century. The demographic composition of Nagymagyar has evolved continuously, with a prominent Hungarian population particularly throughout the 19th and 20th centuries. However, in recent decades, there has been significant growth in the Roma and Slovak populations, especially with an increase in the Roma community in the 21st century. These demographic shifts have profoundly influenced the political and social life of Nagymagyar, notably in the transformation of minority identities and their interactions with each other.

**KEYWORDS:** identity transformation, Roma identity, Self-organization, social dynamics

MILÁN HORVÁTH – GÁBOR BÖGÖLY

CREATOR AUTONOMY IN THE PLATFORM ECONOMY:  
AN AUDIENCE-SIDE CASE STUDY OF A HUNGARIAN  
CONTENT CREATOR COMMUNITY

Autonomy in the digital platform economy is not complete independence. It is agency exercised under infrastructural, economic, and relational constraints. This article presents an exploratory audience-side case study of a Hungarian content creator's community. The empirical material comes from an online survey conducted between 27 March and 7 April 2026 through the social media channels of a Hungarian multi-platform creator (N=100). The sample is convenience-based and self-selected. These findings should not be generalised to the Hungarian population or to Hungarian content consumers as a whole. Instead, the data are read as a case study of how platform visibility, audience trust, sponsorship recognition and livelihood expectations shape the perceived autonomy of content creation. Algorithmic awareness in this sample is high. Exposure to domestic creators is regular, and views on content creation as a sustainable livelihood are cautious. Credibility is positively and significantly associated with purchase influence, more strongly than parasocial closeness, which shows a weaker but still significant association. Creator autonomy here looks conditional rather than absolute: creators are seen as independent cultural actors, but their viability still rests on algorithmic visibility, audience trust and regulatory transparency.

**KEYWORDS:** creator autonomy, platform economy, creator economy, credibility, parasocial relationship

VIOLETTA TURZÓ-NÉMET – LÁSZLÓ ANZELM BODROGAI – LÁSZLÓ KULCSÁR  
THE SOCIAL PROFILE AND MOTIVATIONS OF BICYCLISTS  
AROUND LAKE BALATON

The Active and Ecotourism Research Institute of the Applied Research and Innovation Center at Kodolányi University, in cooperation with BalatonBike365 (a for-profit service provider), conducted a survey of cyclists around Lake Balaton in the summer of 2024. The survey used a standard questionnaire, which was conducted among cyclists along Lake Balaton. The sample size was 567 people. The sociological survey examined the demographic and social characteristics of cycling tourists and their motivations for cycling, providing information to businesses and service providers that cater to them. The study found significant differences in the demographic composition and motivations of cycling tourists.

**KEYWORDS:** active tourism, cycling tourism, Balaton, social characteristics, motivations