

and have productive interactions. This would be mutually beneficial and highly convenient for both parties.

To conclude, AI's impact on the banking system is undeniably transformative. It has automated analytical processes, reduced costs, optimized operations, and improved customer experiences. AI continues to evolve and holds immense potential for enhancing employee productivity and further personalizing banking services. As AI continues to revolutionize the industry, we can expect even greater advancements in meeting the diverse needs of clients while fostering efficient and fruitful relationships.

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GENERATIONAL MARKETING: HOW TO ATTRACT ZOOMERS

Маркетинг поколений: как привлечь зумеров

The initial stage of creating a marketing strategy is to determine the portrait of the consumer. In the era of targeted advertising, marketers can focus on a person's field of activity, geographic location or income level, but one of the key factors is still the age range. This approach is related to the concept of generational marketing. It involves segmenting customers depending on the year of their birth. There are currently 5 main generations: Baby Boomers, Generation X, Generation Y, Generation Z and the new Generation A. Each has different beliefs and collective experiences that determine their consumer behavior. This scientific work aims to describe the consumer habits of the most economically active generation in the near future – Generation Z – and give advice on attracting this target audience.

Generation Z was born approximately between 1997 and 2012 [1]. Most of the representatives of this generation are still schoolchildren and students, but in 5 years they will become the largest group of consumers. Moreover, teenagers have a great influence on their parents' spending habits: they are determined to educate parents

about making more informed choices. Thus, zoomers are already changing the market, and over time their influence on brand strategies will only increase.

Generation Z lives in a completely different world compared to their predecessors. Digital services and technologies are an integral part of their everyday life. Of course, this is also reflected in their consumer habits and preferences. First of all, the younger generation prefers online shopping. They are more likely to buy goods online because it saves time, there is a wider selection of goods and prices are lower. Secondly, Generation Z spends a lot of time making purchasing decisions, even when choosing simple products. Once zoomers see interesting item, they search for information about the brand on the Internet, consult with friends, track prices using apps and try to find the product in the secondary market. Only after that they can order the good online or purchase it in a store. Thus, Generation Z can be called the most critical consumer group. This can be explained by the fact that young people grew up in conditions of abundance of goods and didn't face shortages. Therefore, they place more demands on products and look for better value for money. So, retailers should consider these characteristics and create marketing strategies that will attract and retain Generation Z. There are some tips to make that.

1. Generation Z is interested in issues such as economic security, physical and mental health, racial and gender equality, climate change. So companies that contribute to the environment and society are more likely to be noticed.

2. Zoomers don't like long texts, considering them boring and tiring. Instead, they prefer visual content and interactive forms. Marketers should use infographics, videos, images, provide quizzes and gaming content for more active engagement.

3. Partnering with influencers can be the key to success. Over 70% of teen YouTube users trust micro-influencers more than movie stars or popular vloggers. Bloggers with a small audience can increase engagement rates by up to 60% [2].

4. The lack of attention span is reflected in zoomers' dislike of pop-ups and lengthy advertising. YouTube bumper ads are best suited to their interests.

In conclusion, understanding the consumer habits of Generation Z is crucial for businesses. By considering their preferences for visual and interactive content, trust to influencers and loyalty to transparent brands, companies can effectively engage with Generation Z and capitalize on their growing influence in the market.

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