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THE ECONOMICS OF ATTENTION: NEUROPLASTICITY AND THE ALGORITHMIC RESHAPING OF THE MIND

Экономика внимания: нейропластичность и алгоритмическое преобразование мышления

The purpose of this research is to analyse the mechanisms through which digital algorithms and platform architectures influence user cognitive functions and behavioural patterns within the «attention economy» framework, and to evaluate the philosophy of digital minimalism as a strategic response. The modern digital ecosystem, funded primarily by advertising, has fundamentally redefined the relationship between user and technology. In this paradigm, the user's attention is not merely engaged; it is systematically harvested and sold. This paper argues that this environment is actively reshaping human cognition, training the brain for distraction over depth, and that a conscious approach to technology use is necessary to mitigate these effects.

Our brains, thanks to the property of neuroplasticity, are constantly adapting to their environment. The digital environment is an ecosystem of interruption, characterised by hyperlinks, notifications, and infinite scrolls. Each click and swipe reinforces neural pathways that favor rapid, fragmented information processing over sustained concentration. Consequently, we observe a marked decline in the capacity for deep reading and contemplative thought. The ease of outsourcing memory to search engines further undermines the formation of the rich, internal knowledge structures necessary for creative thinking and critical analysis. We are becoming proficient at scanning and browsing, but at the cost of our ability to engage in focused, deep work.

The design of digital platforms is not accidental but intentional, leveraging models like the «Hook Model» to create habitual engagement. This cycle of trigger, action, variable reward, and investment ensures that users return consistently. App designers optimise for ease of action, understanding that when motivation is high and the action is simple, a trigger will almost inevitably lead to the desired behaviour. This model effectively transforms personal devices into engines of compulsive use.

Furthermore, the algorithms that curate our digital experiences create personalized «filter bubbles». By presenting content, that aligns with existing preferences and past behaviors, these systems shield users from challenging or dissenting viewpoints. While this creates a comfortable user experience, it results in a distorted perception of reality, fosters societal polarisation, and undermines the shared common ground essential for a healthy public discourse.

Faced with these challenges, a growing movement advocates for a paradigm shift from passive consumption to intentional use, known as digital minimalism. This philosophy is not a rejection of technology but an optimisation strategy. It involves conducting a rigorous cost-benefit analysis of each digital tool and retaining only those that provide significant value to one's life and goals. The core practices of this approach include the deliberate cultivation of solitude – periods free from external input to foster self-reflection and creativity – and the prioritisation of high-quality, active leisure over passive scrolling.

In conclusion, the economic model of the modern internet has created an environment that systematically depletes our most valuable cognitive resources: attention and the capacity for deep thought. The evidence from behavioural design and neuroscience indicates that our cognitive patterns are being actively reshaped for distraction. Digital minimalism offers a viable framework for reclaiming agency. It is a mindful approach that empowers individuals to transition from being the product in the attention economy to becoming the intentional architects of their own cognitive environment. The ultimate goal is to ensure that our tools serve us, and not the other way around, preserving our ability to think deeply and focus sustained attention in an age of endless distraction.

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BEHAVIORAL BIASES IN DIGITAL BANKING

Поведенческие искажения в цифровом банкинге

The digitalisation of the financial sector has changed the way people interact with banking services. For Generation Z, a bank is primarily perceived as a mobile app, rather than a branch or website. In this context, interface design takes on key importance, determining the user experience, perception of financial products and, as a result, the decision-making process.

The aim of the work is to identify how different types of interface solutions in mobile banking applications affect emotional reactions, subjective perception of trust and willingness of users to commit certain financial actions.

Within the framework of choice architecture, there is a nudge mechanism that stimulates actions through design without direct coercion. Examples of nudges in banking applications: a bright button for credit processing; placement of credit offers on the main screen; notifications about «profitable opportunities»; elements of gamification of savings and expenses. Nudges interact with behavioral distortions – systematic errors in thinking that reduce the rationality of financial decisions [1, 2].

Generation Z is more receptive to visual triggers, micro-cues, and «easy» ways of interacting than to traditional financial logic, which highlights the relevance of studying their reactions to different types of design.