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.

A survey was conducted among students to identify how the interface elements of digital banking applications influence their financial behaviour. The most popular banks were Priorbank, Belarusbank and Belgazprombank. The most common transactions were transfers to friends/family, online purchases, and payments for services such as housing, utilities and the internet. 90 % of respondents said that in most cases they choose to use the bank's mobile app instead of a physical branch, confirming their trust in digital banking systems in general. For analysis, there were provided interfaces (main screen) of such banks as MTBank, Belgazprombank, Alfa-Bank, and Belarusbank.

Analysing respondents' answers to questions about what they feel when looking at the application interface screen, where they want to click first on the screen, and, in general, how comfortable they would be using such an interface, the following conclusions were made. Belgazprombank had the most user-friendly interface (84 % of respondents). Respondents said that elements that could prompt impulsive action were large, bright buttons and notifications about «benefits». Things that irritate most respondents about banking interfaces are complicated navigation and «hidden functions».

Empirical data confirmed that design directly influences emotional responses, subjective perceptions of trust, and willingness to engage in certain financial activities among Generation Z. The identified susceptibility of the audience to visual triggers and nudges opens up both opportunities and risks for banks. Consequently, understanding these mechanisms is becoming a prerequisite for building trusting and long-term relationships with customers of the new generation.

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IN THE CONTEXT OF DIGITAL TRANSFORMATION HUMAN AND PERSONALITY

Человек и личность в условиях цифровой трансформации

The modern world is undergoing the Fourth Industrial Revolution, characterized by the widespread integration of digital technologies. This is radically transforming not only the economy and education but also the very structure of human existence, affecting