

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.

References

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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

interpersonal relationships and self-identity. In this regard, it becomes critically important to study the impact of digitalization on personality development and the socialization of the younger generation. This study aims to identify and analyze the humanitarian and technological challenges arising in this new reality and to find effective strategies for overcoming them.

Research Objectives are to assess the impact of digital transformation on the processes of personality formation and socialization, to identify the main risks associated with digitalization for psychological health and social adaptation, to develop recommendations for fostering the skills necessary for successful adaptation in the digital world, to emphasize the role of education as a key institution in shaping digital culture.

The digital environment creates fundamentally new conditions for socialization, giving rise to the phenomenon of the «digital personality», characterized by flexibility and constant change.

Social networks and digital platforms have a significant influence on value orientations, often promoting consumerist attitudes and «clip thinking».

Technological progress brings with it risks such as loss of privacy, social isolation in the context of automation, and psychological issues related to constant comparison with idealized images.

Critical thinking and creativity become key competencies to resist manipulation and make conscious choices in conditions of information overload.

The education system needs transformation – shifting from mere knowledge transmission to the development of universal competencies, where the teacher acts as a facilitator of the educational process.

Digital transformation has a dual nature: it opens up unprecedented opportunities for self-realization and access to information, but at the same time poses serious risks to psychological well-being and social adaptation.

Successful adaptation requires a conscious approach to one's digital identity and the development of critical thinking skills. Emphasis is placed on the need to cultivate «human» competencies such as creativity, emotional intelligence, and reflection – qualities that cannot be automated.

To conclude we may say that despite changes in the forms of social interaction, the fundamental nature of the human being remains unchanged, highlighting the importance of preserving basic human values in the digital age.