

media users consider such behavior acceptable, although it is often a lie and «conscious self-falsification» [6].

Internet manipulation mechanisms are diverse, constantly evolving, and pose a serious threat. The primary means of prevention is the ability to recognize fraudulent manipulation schemes and to develop such personal qualities as critical thinking, independence, self-regulation, and fact-checking skills. Effective counteraction to online manipulation requires a balanced approach combining the efforts of technology companies, media, civil society, and the state.

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**I. M. Saiko, M. O. Kuzob**

**И. М. Сайко, М. О. Кузоб**

БНТУ (Минск)

*Научный руководитель Н. И. Липлянина*

### **PERSPECTIVES OF USING DIGITAL PLATFORMS TO IMPROVE FINANCIAL LITERACY**

#### **Перспективы использования цифровых платформ для повышения финансовой грамотности**

The aim of this research is to identify the role of digital platforms in improving financial literacy and to outline promising directions for their use.

The relevance of the topic is determined by the low level of financial knowledge among the population. According to OECD, only 34 % of adults in Eastern Europe possess basic financial literacy skills. In Belarus, the National Bank survey reported an average index of 12.7 out of 21, which is below the EAEU average. These results indicate the urgent need for innovative educational tools that ensure accessibility and engagement.

The study is based on the analysis of OECD and World Bank statistics, a review of publications on digital education (McKinsey Digital Report, 2024), and the examination of

financial literacy applications such as FinLit, Money Manager, and Revolut Junior, as well as AI-powered chatbots in Sberbank Online and Monobank.

The findings demonstrate that digital platforms increase engagement and efficiency of learning. McKinsey shows that users of educational apps spend 40 % more time on learning activities compared to traditional courses. In Belarus, 65 % of participants in a National Bank pilot online course reported improved management of personal expenses and loans. Gamification elements raise motivation: Deloitte notes a 47 % increase in engagement among younger users. AI assistants provide personalized recommendations, bridging the gap between theory and practice and fostering sustainable financial behavior.

The future development of digital platforms in this field is linked to three key areas:

1. Integration into school and university curricula, which the World Bank estimates raises knowledge by 25 % in the first year.

2. Expansion of partnerships between banks and IT companies, proven effective in Lithuania where the FinBee Edu app reached 100,000 users in under two years.

3. Adoption of VR/AR and metaverse technologies, with PwC predicting that over 20 % of European education programs will include such tools by 2030.

Digital platforms represent an effective and scalable solution for improving financial literacy. They combine accessibility with personalization and practical orientation, and the integration of AI and immersive technologies will further enhance their long-term impact on financial behavior.

**I. A. Smazhevskiy**

**И. А. Смажевский**

БГЭУ (Минск)

*Научный руководитель Е. Ю. Белозёрова*

## **DIGITAL DIVIDE AND NEW BARRIERS**

### **Цифровое неравенство и новые барьеры**

Digital inequality is no longer simply a problem of access to technology. Today, it represents a complex, multi-layered system that creates new social barriers, exacerbates traditional forms of inequality, and leads to the marginalization of vulnerable groups. The purpose of this study is analysing of approaches to the digitalization of society required by evolution of this phenomenon from an «access gap» to an «outcome gap».

The modern digital divide, having gone through several stages of development, has transformed into a system of intersectional discrimination. It creates a vicious cycle of social exclusion, exacerbated by government and corporate policies of «digitalization by default», erecting new institutional barriers for a significant portion of the population.

Initially, digital inequality was perceived primarily as a barrier to access, dividing society into «digital rich» and «digital poor» based on the availability of hardware and