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HOW SOCIAL MEDIA INFLUENCE ADVERTISING

Как социальные сети влияют на рекламу

Today, social media platforms such as TikTok, Instagram, YouTube, and Telegram have become an essential part of our lives. In the past, they were mainly used for communication, but now they have turned into places where ideas about how life should look are being shaped. The goal here is to explain how social media influence advertising, what problems arise, and how they can be solved.

The main feature of advertising on social media is personalization. Social platforms collect large amounts of user data: their interests, age, behavior, and even which websites and pages they visit. Based on this information, algorithms tailor ads so that they match the preferences of each individual person. This makes advertising more precise and noticeable, showing people exactly what they are likely to be interested in. However, this creates a problem: advertising stops being just about offering a product and instead becomes a way of imposing a certain lifestyle and making people want to become part of that picture. On Instagram and TikTok, users are constantly shown perfect images where everything looks better than in reality. Modern ad campaigns are often built not on a direct call to «buy this product», but on creating an appealing lifestyle image. Influencers and bloggers play a major role in this process.

But this is often misleading, because behind their words there are usually paid advertising agreements. As a result, people trust without thinking critically and end up buying what has been pushed to them. Many also start comparing their lives to those «perfect pictures» from social media and feel anxious. This encourages them to buy things they do not actually need, creating a culture of overconsumption. For example, a laptop may be shown not as a technical device, but as part of a perfect workspace. Clothing is presented not just as items, but as part of a flawless style. Users start to believe that purchasing these products will make their lives better and help them feel the way the ad suggests. The core issue is that people develop unrealistic expectations.

For companies, it is important to make advertising more honest and show products in real conditions, not only in carefully staged pictures. This can bring advertising closer to reality. At the same time, consumers need to learn how to approach their purchases

more consciously. Before buying, it is worth asking: «Do I really need this, or do I want it only because of advertising?» Such an approach can help reduce unnecessary spending and bring peace of mind.

One example is Russian-speaking bloggers who created viral videos about Crumbl Cookies while living in the United States. Their content gathered millions of views and sparked interest in the format of cookies with unusual flavors. This popularity partly contributed to the emergence of similar brands in the CIS region, such as Humbl Cookies, Cookie Rookie, ESH, Munchi, and others. Entrepreneurs saw that demand had already been created through social media and built their business models on this ready-made audience interest. As a result, social media advertising triggered a wave of imitators in other markets.

Social media has made advertising more powerful and precise than ever before. But at the same time, it has increased pressure on people and created the illusion of an «ideal life». The solution lies in honesty on the part of brands – showing more reality – and in critical thinking on the part of users. Only then can advertising be beneficial, instead of creating unnecessary pressure and anxiety.

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DIGITAL ASSETS AND THE TRANSFORMATION OF THE FINANCIAL SYSTEM: DEFI VS. TRADFI

Цифровые активы и трансформация финансовой системы: DeFi против TradFi

We live in an era where the very nature of finance is undergoing a fundamental shift. Digital assets (cryptocurrencies, tokenized assets, NFTs, CBDCs) and a completely new paradigm of financial services – DeFi – are emerging. This new ecosystem is challenging the centuries-old foundations of TradFi, forcing it to either adapt or give way. This research aims to look at how digital assets and a new kind of finance called Decentralized Finance (DeFi) are changing the financial world. It will examine how these new ways of handling money are different from traditional finance (TradFi), and what this could mean for the future of traditional finance.

TradFi is an existing, established financial system that includes banks, exchanges, insurance companies, asset managers, and other centralized institutions. While DeFi is an ecosystem of financial applications built on blockchains (primarily Ethereum). These applications operate autonomously, without a single oversight body, using smart contracts.

The main characteristics of TradFi and DeFi are presented in the table.