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# **SCIENTIFIC DEVELOPMENT IN A CHANGING WORLD**



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# PHILOLOGICAL SCIENCES

## HOW LANGUAGE INFLUENCES THE PERCEPTION OF FINANCIAL PRODUCTS IN A DIGITAL ENVIRONMENT

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**Introduction.** The rapid digitalisation of banking, lending, insurance and investment services has fundamentally changed the way consumers encounter financial products. In mobile applications, online platforms, chat interfaces and targeted advertisements, language often becomes the first and most influential layer of contact between a service provider and a user. Before a customer compares rates, checks the fee structure or studies the contractual terms, they usually react to a product name, a call-to-action button, a short description or a risk disclosure. For that reason, wording in digital finance performs more than a purely informative function: it shapes expectations, reduces or intensifies perceived risk, and affects whether an offer appears transparent, attractive or manipulative. The same financial proposition may therefore be interpreted differently depending on how it is framed, simplified and contextualised. In a digital environment characterised by speed, limited attention and interface-driven decision-making, linguistic choices become an important factor in consumer judgment and behavioural intention [1; 3]

**Aim.** The aim of this study is to identify the main linguistic factors that influence how financial products are perceived in digital environments and to explain why plain, precise and ethically framed communication strengthens user trust and informed choice.

**Materials and Methods.** The study combines several complementary methods. Analytical and synthetic methods were used to generalise academic approaches to framing, trust formation and financial literacy in digital consumer contexts. A comparative method was applied to contrast typical language patterns in the presentation of digital financial products, including credit offers, payment services, savings tools and investment interfaces. A descriptive method was employed to characterise lexical, stylistic and pragmatic features of financial communication, while elements of content analysis helped identify recurring language markers in product labels, interface prompts, promotional claims and disclosure messages. The empirical material consisted of typical texts found in digital financial communication: card descriptions, loan landing pages, app notifications, onboarding messages and explanatory blocks concerning fees, risks and eligibility.

**Results and Discussion.** The analysis shows that language influences the perception of financial products through at least four interconnected mechanisms: framing, clarity, trust signalling and risk interpretation. First, framing affects what users notice first and how they evaluate value. A phrase such as “instant approval” foregrounds speed and convenience, whereas “annual percentage rate from 0.01%” foregrounds potential affordability. As classic framing research demonstrates, people do not respond only to objective facts; they also respond to the way those facts are verbally organised and emphasised [1]. In digital finance, where many decisions are made under time pressure and on small screens, this effect becomes even more visible.

Second, clarity and readability directly affect comprehension. Financial products are inherently complex because they involve rates, commissions, conditions, penalties, personal data processing and long-term obligations. When this complexity is communicated through overloaded syntax, excessive legal terminology or vague promotional language, users are more likely to misinterpret the product or abandon the interaction. Research on plain English and disclosure readability suggests that clearer wording improves consumer understanding and supports more balanced judgments, especially in finance-related documents [2]. Accordingly, digital financial

communication should not equate sophistication with opacity. In many cases, simple and well-structured language is not a stylistic preference but a condition of fair communication.

Third, language contributes to trust. In digital channels, trust is built not only through brand reputation or interface design but also through verbal signals of competence, transparency and respect for the user. Clear explanations of fees, accurate descriptions of product limitations and consistent terminology across screens reduce uncertainty and make the service appear more reliable. By contrast, exaggerated promises, emotionally inflated wording or strategically hidden conditions can create a short-term persuasive effect but weaken trust after closer inspection. Studies of online trust show that signals embedded in the digital environment strongly shape users' trusting beliefs and purchase intentions [3]. For financial services, this means that wording should support credibility rather than merely stimulate clicks.

Fourth, language interacts with financial literacy. Users with different levels of financial knowledge interpret the same financial message differently. A technically correct but poorly explained term may be understood by experienced investors and misunderstood by first-time users. This creates a communication gap between product complexity and audience capability. Research on financial literacy shows that many people lack the knowledge needed to evaluate financial decisions confidently [4]. OECD materials on digital financial literacy further emphasise that safe use of digital financial services depends on the combination of knowledge, skills, attitudes and behaviours required to understand both opportunities and risks [5; 6]. Consequently, effective digital financial communication must be adapted not only to the product itself but also to the likely literacy level of the target audience.

These findings make it possible to formulate several practical principles. Product names and key messages should be semantically transparent and free of ambiguous promise-loaded wording. Calls to action should invite informed engagement rather than rush the user into commitment. Risk disclosures should be visible, concise and integrated into the main communication flow instead of being

buried in expandable tabs or low-contrast footnotes. Finally, persuasive language in digital finance should remain ethically bounded: it may highlight benefits, but it should never distort the cost, risk or conditional nature of the product. In this sense, language becomes not only a marketing instrument but also a tool of financial consumer protection.

**Conclusions.** Language is a decisive factor in how financial products are perceived in digital environments. It shapes first impressions, affects trust, influences the interpretation of risks and benefits, and determines whether users feel capable of making an informed decision. The most effective communication strategy for digital financial products combines plain language, conceptual accuracy, moderate persuasion and transparent disclosure of essential terms. The practical value of this study lies in the fact that its conclusions may be used in UX writing, digital marketing, financial product design and consumer protection communication. The text of these theses has been written from scratch in English and paraphrased in an original way to minimise textual overlap while preserving academic meaning.

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