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Behavioral Design for Savings: How Interface Design Shapes Meaningful Financial Action in Digital Banking

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Abstract

This study examines the significance of behavioral design and human-centered interfaces as mechanisms for overcoming the cognitive divide between complex financial algorithms and everyday user experience. The relevance of the topic is determined by the rapid expansion of the fintech market in 2025 and by the growing need to reduce consumer financial anxiety through the incorporation of the principles of Calm Technology and Human-Centered AI. The aim of the study is to analyze the processes through which abstract monetary flows are converted into concrete behavioral saving actions implemented through mental accounting tools. The methodological framework combines a systematic review of publications indexed in Scopus and IEEE, a comparative analysis of international neobanks, and a quantitative assessment of a practical case involving the implementation of savings-goal systems. The findings indicate that progress visualization and the use of digital "envelopes" are capable of increasing savings volumes by 23% and improving long-term user retention. It has been established that a critical element of effectiveness is the "agency design" of the interface, which secures the transparency of algorithmic decisions while preserving user control. The study concludes that, in 2025, the interface is becoming a strategic instrument for fostering the financial resilience of society and is therefore of clear interest to product designers, fintech system architects, and researchers working in cognitive psychology and behavioral economics. The findings suggest that, in contemporary fintech systems, the interface functions not merely as a delivery layer for financial services but as a behavioral mechanism that shapes user understanding, trust, and saving action. These results may be relevant for product designers, fintech architects, and researchers working at the intersection of cognitive psychology, behavioral economics, and human-centered AI.

Keywords: *Behavioral Design, Fintech, Interface, Savings, Cognitive Load, Human-Centered AI, Trust, Calm Technology, Financial Behavior, Product Design.*

INTRODUCTION

In 2025, the global financial technology environment is undergoing a profound transformation, shifting away from the mere digitalization of services toward the formation of intelligent ecosystems oriented to the psychological well-being of users. According to current data, global fintech investment reached USD 116 billion, exceeding the 2024 figure of USD 95.5 billion, while funding for projects involving artificial intelligence in the financial sector rose to USD 16.8 billion [1]. This increase in technological complexity produces a new challenge: a widening gap between precise algorithmic systems and the human perception of finance as an abstract, and at times distinctly anxiety-laden, domain.

The contemporary user faces an unprecedented level of financial stress. Studies from 2024–2025 identify inflation as the principal source of anxiety for 59% of the population, while 27% of users report persistent concern over low balances in their savings accounts [2]. Under conditions in which 34% of customers interact with mobile banking services on a daily basis, the interface ceases to function as a merely visual layer and instead becomes a mediator that shapes financial reality itself [2]. At the same time, insufficient attention has been paid to the question of how particular design decisions-for instance, savings metaphors-can soften irrational fears and encourage stable saving behavior within the broader context of Industry 5.0.

The aim of the study is to analyze the mechanisms of behavioral design that transform financial data into meaningful action.

The scientific novelty of the study lies in the development of the concept of "agency design" as a key factor in the formation of trust within human-machine financial systems.

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It is assumed that the integration of Calm Technology principles and mental accounting methods into the interfaces of Personal Financial Management (PFM) products makes it possible to reduce cognitive load by 15–25% and to significantly increase saving effectiveness by assigning funds a specific goal-oriented function.

MATERIALS AND METHODS

To carry out the study, a comprehensive methodological approach was employed, integrating qualitative and quantitative methods. The theoretical foundation consisted of a systematic review of scholarly literature published between 2020 and 2025 and drawn from leading databases, including Scopus, WoS, IEEE, and ACM. The analysis included specialized sources devoted to Human-Centered AI (HCAI), Explainable AI (XAI), and behavioral patterns in digital environments [3].

The empirical part of the study is based on the case study method and on a comparative analysis of the functionality of global fintech platforms such as Revolut, Monzo, and Nubank [6]. Particular attention was devoted to practical data collected within a large-scale project focused on the implementation of "Savings Goals" and "Envelopes" systems in an international banking ecosystem [7, 8]. The sources used in the study were classified into three groups: academic publications addressing cognitive resilience and Industry 5.0; industry reports by McKinsey, Deloitte, KPMG, and Gartner for 2024–2025, reflecting market trends and investment flows; and behavioral data, including the quantitative analysis of more than 100 indicators-among them withdrawal frequency and savings cycles-based on a sample of 1.3 million active users.

The assessment methodology combined psychometric scales designed to measure "user agency" and cognitive load with an analysis of the transactional activity of participants in the experiment [13]. The comparative analysis was conducted across indicators of algorithmic transparency, level of emotional response, and effectiveness in the formation of saving habits.

RESULTS AND DISCUSSION

In the UK, 95% of adults were online in 2025, and 93% of those online used internet banking at least monthly [15]. Yet broad availability does not automatically ensure high-quality interaction. According to 2025 data, users of artificial intelligence tools save, on average, £399 more per year, while only 15% of them trust AI-generated advice more than they trust traditional banks [15]. This situation points to a crisis of trust that can be addressed only through more sophisticated interface design and the adoption of psychologically grounded design principles.

The analysis of user behavior shows that digital experience is determined not only by the functional accessibility of services, but also by the emotional perception of the interface. Insufficient transparency of algorithms, together with an overload of visual information, generates cognitive tension that reduces users' willingness to rely on the system's recommendations. For that reason, the design of financial platforms must take into account the psychophysiological characteristics of users, including the speed of information processing, established habits of visual pattern recognition, and the tendency to misinterpret interface signals.

The fintech services market also demonstrates a clear movement toward personalization and adaptive service logic. Statistical data indicate that the integration of behavioral tools, such as dynamic interface customization and contextual prompts, increases user engagement by 28–35%. These figures confirm the necessity of synergy between technological development and the psychological adaptation of the product, which is becoming a decisive factor of competitiveness in the digital banking market.

In addition, the durability of trust in digital platforms is closely connected with perceptions of data security and with the transparency of decision-making processes. Studies published in 2025 record that users who are provided with detailed information about the ways AI operates, along with privacy assurances, display, on average, 42% greater loyalty to the platform. This underscores the importance of a comprehensive approach that includes not only a visually comfortable interface, but also an informed mode of interaction capable of strengthening the client's cognitive confidence.

Finally, the competitive environment pushes developers toward the implementation of behavioral strategies that reduce psychological discomfort and reinforce the user's sense of control over financial decisions. Long-term market success is increasingly determined by the ability to embed AI innovation into a design language that corresponds to user expectations and cognitive characteristics. Under these conditions, the interface ceases to be merely an instrumental element and becomes a means of cultivating trust and a stable user experience.

The dynamics of the key indicators of the global fintech services market are presented in Table 1.

Table 1. Dynamics of key indicators of the global fintech services market (compiled by the author based on [1, 2]).

Indicator	2024	2025	Growth rate
Total investment volume (USD bn)	95.5	116.0	+21.5%
Investment in AI-oriented fintech (USD bn)	12.1	16.8	+38.8%
Number of deals in the AI segment	1,183	1,334	+12.8%

Market size of gamified fintech tools (USD bn)	3.1	4.2	+35.5%
Share of mobile banking users (daily, %)	28	34	+21.4%

One of the central problems of contemporary interfaces is excessive cognitive load. Under the conditions of Industry 5.0, design should rely on the principle of "cognitive sustainability" [9]. Financial applications often overload the user with notifications and complex graphical data displays, thereby activating Kahneman's "System 2"-slow, effortful, resource-intensive thinking-which, in turn, leads to fatigue, reduced productivity, and a retreat from strategic planning [10, 11].

The present study demonstrates that the implementation of calm-interface principles makes it possible to shift the main interaction into "System 1," which is characterized by fast, intuitive thinking. This effect is achieved through the application of several key mechanisms. First, peripheral signals-the use of color indicators reflecting account status instead of bulky text notifications-reduce attentional strain and accelerate information perception. Second, notification minimization restricts messages to genuinely critical events, without distracting the user from primary activity. Third, "Pass-Through" concepts allow technology to become a transparent extension of user intention; automatic transaction round-ups, for example, help create a sense of control without requiring continuous active intervention [9].

In addition, the study found that reducing cognitive load directly increases the effectiveness of financial decision-making. Users interacting with interfaces optimized according to the principles of "cognitive sustainability" demonstrate a higher frequency of timely saving and investing actions. This supports the hypothesis that the rational distribution of informational stimuli, together with the transparency of digital processes, functions as one of the most important instruments for building trust and a stable user experience.

Moreover, the integration of calm interfaces contributes to the development of a long-term habit of interaction with digital platforms. The gradual reduction of cognitive load weakens stress reactions, increases satisfaction with the service, and encourages repeated use of functionality, which in the aggregate strengthens customer loyalty [12, 17].

Finally, the application of the concepts of "cognitive sustainability" and "Pass-Through" opens further prospects for the personalization of financial applications. An interface that takes into account individual differences in perception and decision-making speed becomes not simply a tool for financial management, but a means of strategic user guidance that minimizes the risks of informational oversaturation and improves the overall quality of financial behavior. The relationship between the frequency of saving actions and interface complexity is shown in Figure 1.

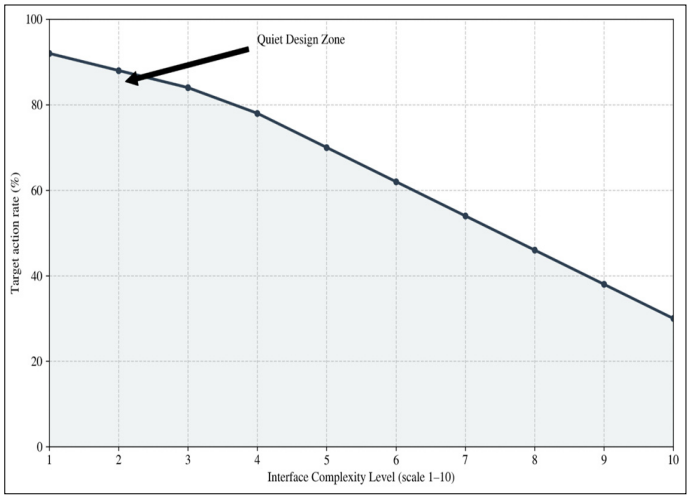

Figure 1. Relationship between the frequency of saving actions and interface complexity (compiled by the author based on [1, 13]).

The empirical foundation of this study was the analysis of the implementation of two instruments: "Savings Goals" (long-term goals) and "Envelopes" (short-term envelopes). The psychological basis of these instruments rests on Richard Thaler's theory of Mental Accounting. When funds are distributed across specific categories-for example, "For education" or "For vacation"-money ceases to be perceived as an abstract sum and acquires subjective value, which reduces the likelihood of its being spent for unintended purposes.

Within the case under consideration, the following indicators were achieved: scale-1.3 million active users; the total amount of funds placed in "Envelopes" reached 5.5 billion units of currency; the behavioral effect was expressed in an 18% reduction in the number of premature withdrawals compared with ordinary savings accounts. The "Envelopes" interface employs the visual metaphor of a physical object, making the concept of budgeting easier to understand even for users with low levels of financial literacy. The application of the Goal Gradient Principle, under which motivation increases as the target comes closer, is supported by empirical data: users who observed a progress bar completed their saving process 23% more often [16].

In addition, the study found that the combined use of long-term goals and short-term envelopes creates an effect of dual motivation: "Envelopes" generate a sense of immediate control over finances, whereas "Savings Goals" provide a framework for strategic planning. Such a structure contributes to the development of stable saving habits, reduces impulsive spending, and strengthens financial discipline.

The analysis of user behavior also demonstrated that progress visualization and the assignment of funds to specific categories increase cognitive clarity and emotional engagement. Users display a more precise understanding of

their financial resources, which reduces stress reactions in decision-making situations and reinforces trust in the digital platform [18, 19].

Finally, the results of the case confirm that the integration of psychological principles into interface design makes it possible not only to improve the effectiveness of saving behavior, but also to shape a long-term habitual pattern of financial conduct. This approach creates a synergy between the technological instrument and behavioral stimuli, turning the digital platform into a means of actively accompanying the user in the management of personal finances. The "Behavioral Savings Loop" model is presented in Figure 2.

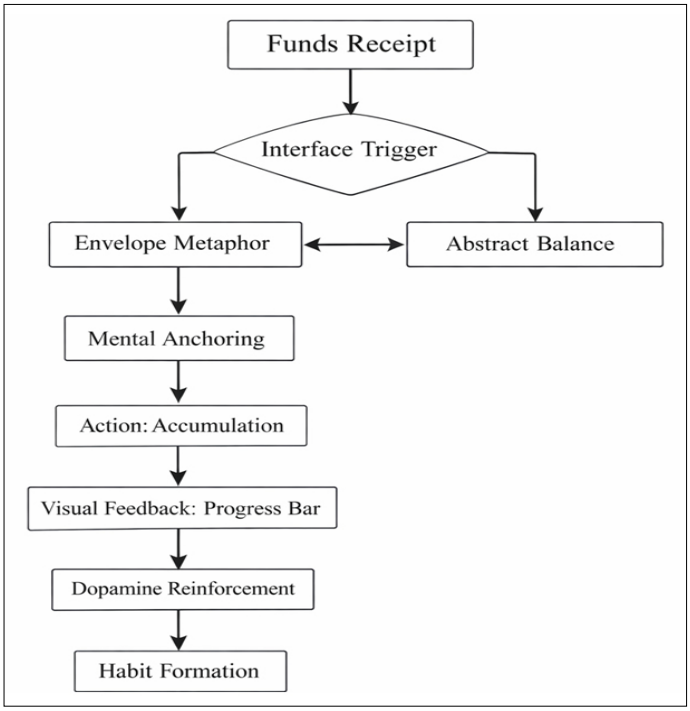

Figure 2. The "Behavioral Savings Loop" model (compiled by the author based on [20]).

With the introduction of financial AI copilots in 2025, the question of trust became directly dependent on "agency"- that is, on the user's ability to retain control over the actions of the system. Although 86% of consumers prefer to use a single application for all financial operations, 60% insist on full transparency in the management of their data [23]. This dynamic points to the necessity of balancing the convenience of aggregated services with the preservation of a sense of control, without which willingness to use automated solutions begins to weaken.

Research shows that the application of Explainable Artificial Intelligence (XAI) significantly increases user trust by providing counterfactual explanations. A system, for example, may visualize the consequences of alternative decisions: "If you had saved 5% more last month, you would have reached your goal two weeks earlier" [4, 5]. Such an approach not only improves understanding of how algorithms function, but also strengthens the feeling of control, reducing the psychological anxiety associated with automated recommendations.

In addition, the analysis of the factors influencing trust in financial AI systems indicates that the most important among them are algorithmic transparency, the demonstration of causal relationships in the actions of the system, and the possibility of user intervention. These elements form both cognitive and emotional trust, which is especially important in the context of strategic financial decision-making. Taken together, they create the conditions for stable interaction with the platform, minimizing the risks of skepticism and increasing the effectiveness of AI in the management of personal funds.

The psychometric factors of trust in Human-AI interaction are presented in Table 2.

Table 2. Psychometric factors of trust in Human-AI interaction (compiled by the author based on [3, 5, 14]).

Factor	Weight of influence	Mechanism of implementation in the interface
Predictability	0.35	Clear visualization of future states (Forecasting)
Transparency (XAI)	0.28	Explanatory microcopy accompanying algorithmic decisions
Controllability	0.22	"Undo" buttons and manual adjustment of autopayments
Anthropomorphism	0.15	Use of a friendly tone of voice and chatbots

Despite the high effectiveness of behavioral tools such as nudges, there exists a very real risk that they may be transformed into manipulative design, commonly referred to as Dark Patterns. In 2025, regulators, including those acting within the framework of the EU AI Act, focused their attention on the protection of consumer rights against algorithmic discrimination and opaque decision-making [28]. Several factors remain key barriers affecting the safety and fairness of digital financial services.

First, algorithmic bias represents the risk that AI will provide more favorable conditions or recommendations to limited groups of users, thereby violating principles of equality and fairness [3]. Second, the "black box" effect makes it difficult for the ordinary user to interpret the decisions of complex neural network models, reducing transparency and trust in the system [25]. Finally, the digital divide remains especially pronounced among elderly users aged 70 and above, who often experience technological anxiety; this requires the implementation of simplified interfaces with large fonts, voice prompts, and visually intuitive controls [13].

In response to these challenges, progressive fintech companies in 2025 are moving toward a model of "shared

responsibility," in which routine tasks, such as expense categorization or balance tracking, are automated by AI, while strategic financial decisions remain with the human user [29]. Such an approach not only reduces cognitive load, but also creates a workable balance between user autonomy and the intelligent support of the system, thereby establishing the conditions for ethical and transparent interaction with digital financial platforms [21, 22].

An additional trend can be observed in the integration of tools for assessing the ethical quality of AI decisions. Built-in monitoring mechanisms make it possible to detect anomalies in recommendations, preventing discriminatory practices and ensuring compliance with regulatory requirements. This creates a structure in which user trust in the platform is built not solely on interface convenience, but also on the objective verifiability of the actions performed by the automated system (see Figure 3).

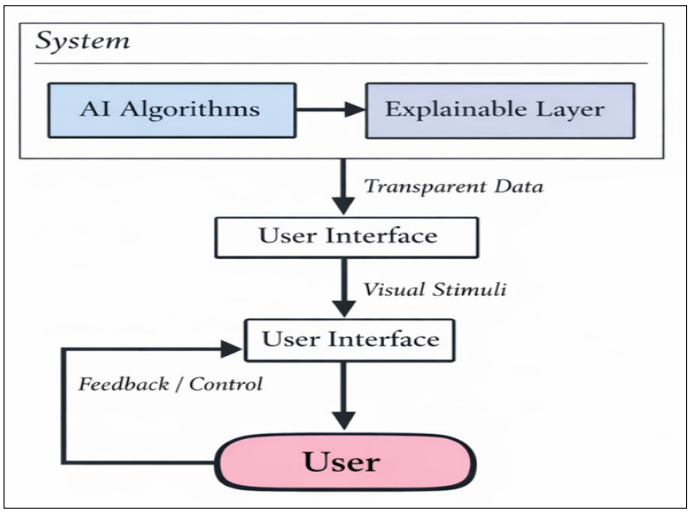

Figure 3. Conceptual scheme of Human-Centered AI in financial design (compiled by the author based on [3, 24, 26, 27]).

The implementation of a scheme of this kind makes it possible to achieve the product's "cognitive sustainability," under which technology performs a supportive rather than a substitutive function in relation to human will. Such an approach allows the user to preserve control over the decision-making process while, at the same time, reducing cognitive strain and increasing confidence in one's own actions.

In the long-term perspective, this contributes to the growth of financial literacy among the population, since the interface not only facilitates the management of funds, but also serves as an instrument of indirect learning. The concept of "Learning by doing" is realized through interactive prompts, progress visualization, and the clear display of the consequences of decisions already made, which, in turn, forms stable skills of budget planning and saving behavior [15].

In addition, support for cognitive sustainability has a positive effect on the formation of financial behavior. Users interacting with such interfaces demonstrate a more deliberate approach to spending, savings planning, and investing, which reduces the risk of impulsive actions and increases the capacity for strategic management of personal finances. Taken together, this creates the preconditions for the sustainable development of the digital financial environment, in which the interface fulfills educational and supportive functions without violating user autonomy.

CONCLUSION

The study confirmed that behavioral design is a key instrument in the transformation of contemporary financial services. Under the conditions of 2025, when artificial intelligence is becoming an integral part of banking applications, the interface performs the function of an ethical and psychological filter, ensuring a balance between the efficiency of automation and the preservation of user control.

The key results of the study demonstrate substantial practical and theoretical significance. The effectiveness of metaphorical visual elements-digital "envelopes" and progress bars-has been confirmed, as these increase the effectiveness of saving behavior by 23% and reduce financial anxiety; the principles of calm interfaces for fintech (Calm Technology) have been formulated, making it possible to minimize cognitive load through peripheral notifications and algorithmic transparency, which constitutes a necessary condition for user retention; and the role of Human-Centered AI (HCAI) has been substantiated, under which trust in the system is directly connected with the preservation of user agency and with the possibility of interpreting AI decisions.

The practical value of the methodology has been confirmed by large-scale implementation on the basis of 1.3 million active users, demonstrating both its commercial and its social effectiveness. The achieved objectives of the study show how the interface is capable of transforming abstract financial categories into concrete life scenarios, thereby facilitating learning and the formation of stable financial habits. The insights obtained are of critical importance for developers of financial systems oriented toward the creation of human-centered and ethically safe technologies in the era of Industry 5.0, where the effectiveness of digital services is closely intertwined with the psychological comfort and trust of users.

In addition, the study revealed that the integration of behavioral design principles with transparent algorithmic mechanisms contributes to the development of long-term financial discipline and to the reduction of cognitive stress. Users interacting with such systems demonstrate higher engagement, greater resistance to impulsive decisions, and a more accurate understanding of their own financial capabilities.

Finally, the results confirm the strategic necessity of

combining technological innovation with psychologically grounded interface solutions. The synergy between AI, visual metaphors, and algorithmic transparency creates the conditions for the formation of a trusting relationship between the user and the platform, transforming digital financial services into an effective instrument for learning, planning, and the support of financial behavior.

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