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THE RELEVANCE OF RESEARCHING THE PSYCHOLOGICAL FOUNDATIONS OF FORMING BANK CUSTOMER ATTACHMENT IN THE CONTEXT OF DIGITAL TRANSFORMATION AND GROWING COMPETITION

Abstract. The article analyzes how the rapid development of technology and growing competition affect the needs of banking services consumers for quality of service, individual approach to service and speed of response. The authors emphasize the importance of studying the socio-psychological mechanisms of commitment formation to better meet the needs, increase loyalty and attachment of bank customers. The theories and practical achievements of psychologists and economists such as D. Kahneman, O. Dixon, F. Reichheld, F. Zimbardo, K. Keller, R. Cialdini, and others have been analyzed. The fundamental works of researchers of the attachment phenomenon have been considered: J. Bowlby, K. Bartholomew & L. Horowitz, L. Guerrero & G. Bachman, M. Credé & S. Niehorster, C. Hesse & S. Trask, L. Holt & J. Fifer, Z. Temiz, J. Jones, E. Sagone and others. Four primary areas have been identified that banks should develop to enhance customer attachment: changes in consumer behavior and the financial market, customer experience and financial stability, social responsibility and trust, and personalization of service. The development of mobile app technologies and online services aimed at improving the quality of banking services is changing the paradigm of banking service, creating new methods and ways for banks to interact with their customers. Artificial intelligence and machine learning can be used to generate personalized offers. In such circumstances, customer expectations are also changing, and this has an impact on the development strategy of banks. The article addresses how individuals choose a bank, with a focus on social responsibility and trust. It examines the impact of ethical practices, investments in local communities, and the implementation of social projects on customer attachment by enhancing banks' reputation. The authors highlight the importance and necessity of

further empirical research on forming bank customer attachment, focusing on the structure of this phenomenon and the key factors contributing to its formation. They emphasize the significance of incorporating psychological aspects into customer service processes in the banking sector to enhance bank competitiveness and foster mutually beneficial cooperation with clients. Attention is focused on conducting targeted education and training, which will allow bank employees to acquire the necessary knowledge and skills to improve the quality of customer service and increase customer loyalty to the bank.

Keywords: attachment; loyalty; commitment; consumers; consumers; digital transformation; competition; bank.

INTRODUCTION / ВСТУП

Statement of the problem / Постановка проблеми. The rapid development of digital technologies and increased competition in the financial sector have made building customer attachment to banks more critical than ever. Modern consumers demand high-quality service, personalized approaches, and quick responses to their requests, creating new challenges for banks and other financial institutions. With the fast-paced improvement and development of mobile financial service applications, understanding by bank management the psychological mechanisms that influence customer satisfaction, loyalty, and attachment is essential for developing and implementing effective strategies to attract, serve, and retain customers. The insufficient understanding of these psychological mechanisms by banking specialists highlights the need for further training. Providing targeted education and training will enable bank employees to gain the necessary knowledge and skills to enhance customer service quality and boost customer loyalty to the bank.

Analysis of Recent Research and Publications / Аналіз (основних) останніх досліджень і публікацій. Among the researchers, in particular foreign psychologists, who have contributed to the study of consumer attachment and the mechanisms of its formation are D. Kahneman [1], F. Reicheld [2], F. Zimbardo [3], C. Keller [4], R. Cialdini [5]. R. Cialdini explores the principles of social influence, such as reciprocity and credibility, that banks can use to increase customer loyalty. Ph. Zimbardo analyzes the impact of situational factors on human behavior, which helps banks gain a deeper understanding of how to create a favorable environment for customers. F. Reichheld developed the concept of Net Promoter Score, which is now crucial for measuring customer satisfaction and loyalty. K. Keller explores the impact of brand identity and image on customer commitment and loyalty. D. Kahneman

studied decision-making processes and cognitive biases that influence customer choice and loyalty to banks. Their theories and models can be used to develop more effective customer acquisition and retention strategies that take into account the emotional, cognitive, and social aspects of behavior.

Among domestic researchers in organizational psychology, the topic of commitment has been explored within the context of loyalty, and this problem was studied by L. Karamushka [6], I. Andreeva [7], O. Romanova [8], D. Samoilenko [9], and others. They have thoroughly examined the factors that shape loyalty.

From a psychological perspective, there is a lack of understanding regarding the factors that predict customer loyalty to banks. Existing models are often "marketing-focused" and do not consider the full range of psychological aspects, such as emotional experience, social influence, cognitive processes, and consumer personality traits. Specifically, the following areas have not been sufficiently studied: the impact of trust in the bank and its reputation on customer satisfaction and loyalty; the mechanisms of loyalty formation through emotional and cognitive reactions to banking services.

Researchers in organizational management primarily examine digital transformation and growing competition through the lens of technology implementation and market dynamics. P. Putsenteilo and O. Humeniuk (2018) [10], O. Trokhymets (2024) [11], V. Zvonar (2020) [12], and others have extensively studied these issues. They have explored factors such as technological innovations, regulatory changes, shifts in consumer behavior, and the growth of fintech companies. Their studies demonstrate how adopting digital technologies impacts competitive advantage, highlighting the importance of flexibility, customer-oriented strategies, and cybersecurity measures. The authors argue that these factors are crucial for maintaining competitiveness and enhancing operational efficiency in the economic sector.

AIM AND TASKS / МЕТА ТА ЗАВДАННЯ

The *purpose* of this article is to evaluate the importance of studying the psychological foundations of forming customer attachment to banking institutions in the context of increasing competition and widespread process automation.

Objectives of the paper:

- 1) to analyze the existing theoretical and empirical studies of the phenomenon of attachment;
- 2) to consider and justify the need to study the problems of bank customer attachment;

3) to analyze how the advancement of digital technologies can affect the relationship between banks and their customers.

THEORETICAL FRAMEWORK / ТЕОРЕТИЧНІ ОСНОВИ

Attachment theory has attracted the attention of scholars over the past few decades: J. Bowlby [13], K. Bartholomew & L. Horowitz [14], L. Guerrero [15], G. Bachman [16], M. Credé and S. Niehorster [17], C. Hesse & S. Trask [18], L. Holt & J. Fifer [19], Z. Temiz [20], E. Sagone et al. [21] and others.

Attachment is primarily a deep and lasting emotional connection [13]. Four attachment styles are traditionally distinguished, based on two dimensions: self-perception and perception of others [14]. The first of these is the Secure Attachment style, which is characterized by positive self-perception and a high degree of trust in others. The second is the Dismissive-Avoidant Attachment style, which involves a positive self-perception, but a negative perception of others. The third is the Preoccupied Attachment style, in which the perception of oneself is positive, but the perception of others is negative. The fourth is the style of fear and avoidance. It involves a negative orientation in both dimensions. L. Guerrero (1996) [15] emphasized the importance of emotional and communication aspects [21]. In 2006, L. Guerrero together with G. Bachman [16], based on the results of their research, rethought the structure of the attachment phenomenon and placed other two dimensions at its core – anxiety and avoidance.

From the point of view of organizational psychology, M. Credé and S. Niehorster (2012) [17] argue that institutional attachment is the single most important factor in student retention. According to L. Holt & J. Fifer (2016) [19], an important element of student retention is the attachment style of mentors.

Domestic researchers in organizational psychology have mostly touched upon the topic of attachment indirectly through problematic loyalty. L. Karamushka (2012) [6], I. Andreeva (2008) [7], O. Romanova (2019) [8], D. Samoilenko (2016) [9], and others worked on this problem. They studied in detail the factors that shape loyalty, demonstrating the connection between staff commitment and leadership styles, corporate culture, career prospects, and the psychological climate at the workplace. The authors argued that these factors influence commitment, which in turn affects professional motivation and productivity.

RESEARCH METHODS / МЕТОДИ ДОСЛІДЖЕННЯ

To achieve these objectives, theoretical methods have been used to systematize and structure information about the relationship between customer attachment, growing competition, and process automation. A systematic analysis

of literature and existing research provided an in-depth understanding of the topic. The methods of generalization and systematization determined the importance of technological innovations in forming customer attachment, substantiating the need to study the concept of attachment as a key factor in attracting and retaining customers.

RESEARCH RESULTS / РЕЗУЛЬТАТИ ДОСЛІДЖЕННЯ

In today's financial services landscape, changes in consumer behavior and financial market dynamics impose new demands on banks and other financial institutions. Adapting to the increasing expectations of customers regarding personalization, digital transformation, and social responsibility is crucial for maintaining competitiveness. Given these circumstances, we find it essential to focus on the following areas: changes in consumer behavior and the financial market; customer experience and financial instability; social responsibility and trust; personalization of service.

Changes in consumer behavior and the financial market. The strategies of modern banks and other financial institutions are heavily influenced by changes in consumer behavior. Today's financial services consumers demand not only high-quality service but also significant personalization, quick problem resolution, and prompt delivery of innovative solutions that enhance their financial lives and well-being. This trend compels banks to seek innovative approaches to attract new customers and retain existing ones, especially amid increasing competition in the financial sector.

Technological advances, such as the development of mobile applications and the migration of banking services to online platforms, are transforming how customers interact with banks. The integration of machine learning and artificial intelligence tools significantly enhances the analysis of customer needs based on their financial behavior, improving forecasting models and enabling banks to create personalized offers. This approach not only maximizes the bank's profits but also better meets customer needs, thereby increasing customer attachment.

The concept of financial security has also evolved in recent years. The proliferation of digital technologies has expanded human capabilities in many positive ways but has also increased the number of potential fraud models. Cyber threats have become commonplace, making their prevention one of the bank's primary responsibilities. Ensuring the security of customer data and maintaining banking secrecy are not only legal requirements but also significant competitive advantages.

Given these societal developments, innovation and adaptability are essential for banking institutions aiming to maintain their competitiveness. High efficiency in

customer interaction today is unattainable without advanced technology. Banks must embrace the philosophy of simplifying and automating processes if they plan not only to survive but also to thrive in the new economic reality.

Therefore, only banks that prioritize security, swiftly and efficiently implement the latest technologies, and offer personalized customer service can hope to maximize customer attachment. This approach to banking and investment not only enhances customer appeal but also boosts long-term revenue and strengthens the brand.

Customer experience and financial stability. The modern banking sector has become increasingly integrated into the service industry, with its importance no longer being overstated. As competition intensifies, the customer experience has become crucial, especially as exclusivity diminishes. Quick issue resolution, effective communication, and high-quality service are fundamental for building trust and creating a positive customer experience.

Financial instability resulting from economic and political crises has markedly heightened the importance of security for customers of banking institutions. Trust in banks, stemming from their financial and market stability and predictability amid widespread uncertainty, is not merely advantageous but an essential necessity. Banking institutions that can exhibit a high degree of transparency and responsibility in risk management are rewarded with a greater level of trust from their customers.

The turbulence in the financial sector prompts regulators in various countries, including the National Bank of Ukraine, to take actions aimed at controlling the quality of service provision by banking institutions. Such regulations promote transparency in banks' policies and service rules, typically involving detailed disclosure to clients regarding loan agreements, services, fee structures, and potential risks. These actions are intended to strengthen trust from both sides and promote responsible consumption of financial services.

Artificial intelligence and machine learning, applied to processing large datasets to identify patterns, play a crucial role in developing personalized approaches to promote customer satisfaction. This approach enables customers to access services they require at the right time and location.

As a result, banks are actively implementing changes to enhance their services and, consequently, improve the overall customer experience. Organizations, including banks, that adopt such strategies benefit significantly from increased customer attachment, extended customer lifecycle, and higher average spending per customer.

Social responsibility and trust. The key to establishing trust in banking institutions lies not only in their financial stability and data security but also in their approach to social issues. Social responsibility is a growing trend in

modern business development, and social aspects are increasingly prominent in banking activities. Banks are gaining additional competitive advantages through initiatives such as social projects, the adoption of green technologies, investments in local communities, and support for the military. They often sponsor charitable organizations or individual projects, providing their clients with a sense of involvement. Recent research on the psychological factors that contribute to trust-building indicates that customers are inclined to collaborate with honest, transparent, and socially responsible institutions [22].

The integration of advanced technologies into the service process, allowing bank customers to virtually access and manage their financial assets in their accounts 24/7, is also expected to boost trust.

Consequently, trust, social responsibility, and insight into customer psychology are interrelated and affect the success of contemporary banking institutions. The timely and successful implementation of these aspects contributes to the growth of customer attachment. As a result, banks are striving to enhance the attachment of their customers.

Personalization of service. The personalization of service and a customer-centered approach are becoming increasingly common in banking institutions and are often recognized as crucial factors in increasing customer satisfaction. Banks, owing to the specific nature of their business, possess substantial amounts of customer data, enabling them to tailor and provide precisely the services their customers require.

Understanding the customer is a key aspect that enables the development of personalized offers. Banks invest in extensive and costly research, leveraging the latest technologies to analyze both existing and potential customers, thereby creating detailed profiles.

An individualized approach to product offerings involves creating banking products that function like "customizable kits". Customers select the features that best meet their needs, resulting in personalized investment options, credit lines, and tariff packages.

Personalized communication ensures that customers receive relevant information in the appropriate format, at the right time, and through a convenient channel (such as calls, SMS, or messenger messages), along with a valid offer or information. To achieve this, banks analyze data on financial transactions, customer activity, and other information provided by the customer.

Ethical considerations are crucial when collecting and analyzing data. Banks should implement strict privacy policies to protect personal data and use this information responsibly and transparently to maintain customer trust.

Customer data protection policies. Government regulations and clients' desire to maximize the usefulness of their services result in the accumulation of

significant amounts of sensitive information. This situation compels banking institutions to adopt a thorough approach to data security. They must classify data, prevent leaks, and maintain banking secrecy. The disclosure of customer data can lead to fraudulent activities that harm customers. Banks that demonstrate careful handling of customer data are likely to earn a higher level of trust and attachment.

Thus, personalization and an individualized approach are becoming essential components of banking services. By understanding the aspects that matter most to customers, banks can establish strong, trusting relationships that are beneficial for both parties.

These factors highlight the importance of studying the psychological foundations of customer attachment in banking institutions. The insights gained from such research will help banks better understand their customers and their needs, ultimately finding ways to maximize customer satisfaction. This will foster the development of long-term, mutually beneficial relationships.

CONCLUSIONS / ВИСНОВКИ

The study of the psychological foundations of forming customer attachment to banks is particularly relevant due to the increasing competition in the financial sector. Modern bank customers expect quality service and swift responses to their requests. Understanding emotional attachment, satisfaction, trust, and other crucial psychological factors is essential for developing effective strategies to retain existing customers and attract new ones. The integration of advanced technologies like artificial intelligence and machine learning enables banks to better meet customer needs, boosting satisfaction and loyalty. At the same time, ensuring data security and upholding strong social responsibility have become essential components of a successful financial institution's strategy. Personalized service and ethical treatment of clients build the foundation for enduring and mutually beneficial relationships between banks and their customers.

Prospects for further research in this direction / Перспективи подальших досліджень у цьому напрямі. An in-depth empirical study of the psychological and psychosocial patterns of customer attachment will enable banking and financial institutions to develop more effective customer relationship strategies, thereby enhancing customer satisfaction and loyalty.

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АКТУАЛЬНІСТЬ ДОСЛІДЖЕННЯ ПСИХОЛОГІЧНИХ ЗАСАД ФОРМУВАННЯ ПРИХИЛЬНОСТІ КЛІЄНТІВ БАНКІВ В УМОВАХ ЦИФРОВОЇ ТРАНСФОРМАЦІЇ ТА ЗРОСТАЮЧОЇ КОНКУРЕНЦІЇ

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Анотація. Стаття аналізує, яким чином швидкий розвиток технологій і зростаюча конкуренція впливають на потреби споживачів банківських послуг до якості обслуговування, індивідуального підходу до обслуговування і швидкості реагування. Автори підкреслюють важливість вивчення соціально-психологічних механізмів формування прихильності для повнішого задоволення потреб, збільшення лояльності і відданості клієнтів банків. Проаналізовано теорії та практичні здобутки психологів та економістів, таких як Д. Канеман (D. Kahneman), О. Діксон (O. Dixon), Ф. Райхельд (F. Reichheld), Ф. Зімбардо (F. Zimbardo), К. Келле (K. Keller), Р. Чалдіні (R. Cialdini) та ін. Розглянуто фундаментальні роботи дослідників феномену прихильності: Дж. Боулбі (J. Bowlby), К. Бартоломью (K. Bartholomew), Л. Горовіц (L. Horowitz), Л. Герреро (L. Guerrero), Г. Бахман (G. Bachman), М. Креде (M. Credé), С. Нігорстер (S. Niehorster), К. Гесце (C. Hesse), С. Траск (S. Trask), Л. Холт (L. Holt), Дж. Файфер (J. Fifer), З. Теміз (Z. Temiz), Дж. Джонс (J. Jones), Е. Сагоне (E. Sagone) та ін. Виокремлено чотири основних сфери, котрі варто банкам розвивати для підвищення прив'язаності клієнтів: зміни в поведінці споживачів і на фінансовому ринку; клієнтський досвід і фінансова стабільність; соціальна відповідальність і довіра; персоналізація обслуговування. Розвиток технологій змінює парадигму банківського сервісу, створює нові методи і шляхи взаємодії банків з їх клієнтами. У таких обставинах змінюються очікування клієнтів і це має вплив на стратегію розвитку банків. Стаття охоплює проблематику вибору особами банку для себе зокрема, зважаючи і на соціальну відповідальність і довіру до них. Обговорюються впливи етичних практик банківських установ, інвестицій у локальні громади, реалізації соціальних проєктів на лояльність клієнтів через покращення репутації банків. Автори

підкреслюють важливість і необхідність подальших емпіричних досліджень прихильності клієнтів банків, вивчення структури цього феномену і основних чинників, що сприяють її формуванню. Звертається увага на важливість врахування психологічних аспектів клієнтського досвіду у процесі обслуговування клієнтів у банківській сфері, що дозволить підвищити конкурентоспроможність самих банків і створити взаємовигідні умови їх співпраці з клієнтами. Акцентовано увагу на проведенні цільової освіти та тренінгів, що дозволять працівникам банку отримати необхідні знання та навички для підвищення якості обслуговування клієнтів та підвищення лояльності клієнтів до банку

Ключові слова: прихильність; лояльність; відданість; споживачі; цифрова трансформація; конкуренція; банк.

TRANSLATED AND TRANSLITERATED / ПЕРЕКЛАД, ТРАНСЛІТЕРАЦІЯ

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