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CONSUMER CREDIT BEHAVIOR AND PERSONALIZED LENDING IN DIGITAL BANKING

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Abstract. Digital banking expands access to credit and creates opportunities to adapt lending offers to individual financial circumstances. However, the availability of a personalised offer does not necessarily imply that its repayment conditions meet the borrower's needs. This study examines consumer credit behaviour and perceptions of personalised lending among financial service users in Kazakhstan. The empirical material comprises an online survey of 144 respondents, distributed through social media and messaging applications, with data collection beginning on March 15, 2026. The analysis uses descriptive statistics, a five-point Likert scale, Cronbach's alpha, and Pearson's chi-square test. The reported internal consistency coefficient is 0.8745, and the reported chi-square statistic is 32.59 for the relationship between employment status and borrowing from multiple banks. Respondents describe credit both as a means of meeting financial needs and as a source of financial burden or stress. The results suggest considering income stability, existing debt obligations, borrowing purposes, and the clarity of lending terms when designing personalised services. The cross-sectional survey provides exploratory evidence and does not establish causal effects or the effectiveness of a specific banking algorithm. The practical contribution is a set of directions for improving the transparency and suitability of personalized credit offers. These directions include explaining repayment obligations, assessing the customer's aggregate debt burden, and allowing users to compare alternative lending

conditions before accepting an offer. The conclusions concern the surveyed user group and require further testing in a broader sample. The proposed directions can inform communication between banks and borrowers and the organization of responsible digital lending.

Keywords: digital banking; personalised lending; consumer credit behaviour; artificial intelligence; financial service; debt burden; customer perception

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ЦИФРЛЫҚ БАНКИНГТЕГІ ТҰТЫНУШЫНЫҢ КРЕДИТТІК МІНЕЗ-ҚҰЛҚЫ ЖӘНЕ ДЕРБЕСТЕНДІРІЛГЕН КРЕДИТТЕУ

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Аннотация. Цифрлық банкінгтің дамуы кредиттік өнімдерге қолжетімділікті кеңейтіп, ұсыныстарды клиенттің жеке қаржылық жағдайына бейімдеуге мүмкіндік береді. Алайда дербестендірілген ұсыныстың болуы оның өтеу шарттары қарыз алушының қажеттіліктеріне сәйкес келетінін білдірмейді. Зерттеудің мақсаты Қазақстандағы қаржылық қызмет пайдаланушыларының кредиттік мінез-құлқын және дербестендірілген кредиттеуді қабылдау ерекшеліктерін зерделеу болып табылады. Зерттеудің эмпирикалық негізін 144 респондент қатысқан онлайн-сауалнама құрайды. Сауалнама әлеуметтік желілер мен мессенджерлер арқылы таратылған; деректерді жинау 2026 жылғы 15 наурызда басталған.

Талдау барысында сипаттамалық статистика, бес балдық Лайкерт шкаласы, Кронбахтың альфа коэффициенті және Пирсонның хи-квадрат критерийі қолданылды. Ұсынылған ішкі келісімділік коэффициентінің мәні 0,8745 құрайды. Жұмыспен қамтылу мәртебесі мен бірнеше банктен кредит алу арасындағы байланыс үшін көрсетілген хи-квадрат статистикасы 32,59 тең. Респонденттер кредитті қаржылық қажеттіліктерді қанағаттандыру құралы ретінде де, борыштық жүктеме немесе күйзеліс көзі ретінде де бағалайды. Алынған нәтижелер дербестендірілген қызметтерді әзірлеу кезінде табыстың тұрақтылығын, қолданыстағы борыштық міндеттемелерді, қарыз алу мақсатын және кредит шарттарының түсініктілігін ескеру қажеттігін көрсетеді. Бір кезеңде жүргізілген сауалнама ізденістік сипатқа ие және себеп-салдарлық әсерлерді анықтауға немесе нақты банктік алгоритмнің тиімділігін бағалауға мүмкіндік бермейді. Зерттеудің практикалық үлесі кредиттік ұсыныстардың ашықтығын арттыру және клиент қажеттіліктеріне сәйкестігін жақсарту бағыттарын айқындаудан тұрады. Бұл бағыттар өтеу міндеттемелерін түсіндіруді, клиенттің жиынтық борыштық жүктемесін бағалауды және ұсынысты қабылдағанға дейін балама шарттарды салыстыру мүмкіндігін қамтиды. Қорытындылар сауалнамаға қатысқан пайдаланушылар тобына қатысты және неғұрлым кең іріктемеде қосымша тексеруді қажет етеді. Ұсынылған бағыттарды банк пен қарыз алушы арасындағы коммуникацияны жетілдіру және жауапты цифрлық кредиттеуді ұйымдастыру барысында пайдалануға болады.

Түйін сөздер: цифрлық банкинг; дербестендірілген кредиттеу; тұтынушының кредиттік мінез-құлқы; жасанды интеллект; қаржылық қызмет; борыштық жүктеме; клиенттің қабылдауы

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КРЕДИТНОЕ ПОВЕДЕНИЕ ПОТРЕБИТЕЛЕЙ И ПЕРСОНАЛИЗИРОВАННОЕ КРЕДИТОВАНИЕ В ЦИФРОВОМ БАНКИНГЕ

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Аннотация. Развитие цифрового банкинга расширяет доступ к кредитным продуктам и создает возможности для адаптации предложений

к индивидуальному финансовому положению клиента. Однако наличие персонализированного предложения само по себе не означает, что условия погашения соответствуют потребностям заемщика. Цель исследования заключается в изучении кредитного поведения потребителей и восприятия персонализированного кредитования пользователями финансовых услуг Казахстана. Эмпирическую основу составляет онлайн-опрос 144 респондентов. Анкета распространялась через социальные сети и мессенджеры; сбор данных начался 15 марта 2026 года. Для анализа использованы описательная статистика, пятибалльная шкала Лайкерта, коэффициент альфа Кронбаха и критерий хи-квадрат Пирсона. Представленное значение коэффициента внутренней согласованности составляет 0,8745, а статистики хи-квадрат для связи между статусом занятости и кредитованием в нескольких банках - 32,59. Респонденты рассматривают кредит одновременно как способ удовлетворения финансовых потребностей и как источник долговой нагрузки либо стресса. Полученные результаты указывают на необходимость учитывать стабильность дохода, действующие долговые обязательства, цели заимствования и понятность условий при разработке персонализированных услуг. Одномоментный опрос имеет поисковый характер и не позволяет установить причинные эффекты или оценить эффективность конкретного банковского алгоритма. Практический вклад исследования состоит в определении направлений повышения прозрачности и соответствия кредитных предложений потребностям клиентов. Эти направления включают разъяснение обязательств по погашению, оценку совокупной долговой нагрузки и возможность сравнения альтернативных условий до принятия предложения. Выводы относятся к обследованной группе пользователей и требуют дополнительной проверки на более широкой выборке. Предложенные направления могут использоваться при совершенствовании коммуникации банка с заемщиком и организации ответственного цифрового кредитования.

Ключевые слова: цифровой банкинг; персонализированное кредитование; кредитное поведение потребителя; искусственный интеллект; финансовая услуга; долговая нагрузка; восприятие клиента

Introduction. This topic matters because mobile banking is spreading rapidly, online lending is growing in popularity, and Kazakhstan's banking sector needs to refine how it personalises credit products. Banks are actively implementing mobile applications, online lending services, automated data analysis systems, and personalised customer offers. Digital services accelerate the loan application process, improve access to banking services, and allow financial products to be tailored to user needs (Pazarbasioglu et al., 2020). Personalising financial products is emerging as a trend in banking. Marketing and strategic management literature discusses customer value, competitive advantage, and the role of relationships in service provision (Albrecht et al., 2022; Barney and Hesterly, 2019; Webster,

1992). Banks can use information on financial activity, credit history, income, and mobile service interactions to design lending offers.

The evolution of digital banking is also linked to the use of data analytics and artificial intelligence technologies. Research by M. Huang and R. Rust explores the potential applications of artificial intelligence in financial services and digital customer engagement (Huang and Rust, 2018). Technologies such as machine learning, recommendation systems, and predictive analytics enable automated customer assessment and generate personalised offers based on analyses of users' financial behaviour. International research examines technological disruption in banking, fintech innovation, and intelligent agent technologies in marketing (Vives, 2019; Gomber et al., 2018; Kumar et al., 2016). These perspectives motivate investigation of consumer perceptions in Kazakhstan. The present survey addresses users' reported credit experiences and expectations rather than the technical performance of a bank's personalisation model.

This article examines consumer credit behaviour and perceptions of personalised lending among surveyed financial service users in Kazakhstan. It describes the sample, explores reported attitudes toward borrowing, and considers the association between employment status and borrowing from multiple banks.

Literature Review. Figure 1 shows the number of academic papers published annually on creditworthiness, credit risk, and financial literacy from 2015 to 2025, demonstrating the field's steady expansion and growing academic interest.

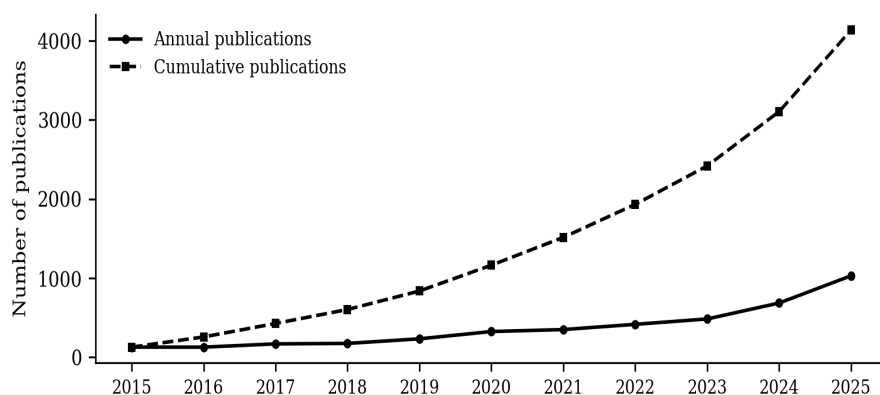


Figure 1 – Annual and cumulative publications on creditworthiness, credit risk, and financial literacy, 2015–2025

Note: Prepared from the values in the authors' submitted chart.

Personalisation has emerged as a key trend in digital banking. Banks use data on customer behaviour, spending patterns, and mobile service usage to craft offers tailored to individual users. Digital technologies enable banks to address customer needs and more quickly identify suitable offers (Albrecht et al., 2022).

Artificial intelligence enhances the ability to personalise banking services. Processing large datasets allows banks to account for customers' financial habits and propose solutions tailored to their individual characteristics. This fosters the growth of remote lending and improves the quality of banking decisions (Huang and Rust, 2018; Kumar et al., 2016). Relationship-oriented marketing provides a conceptual basis for considering service suitability and communication with customers (Webster, 1992). Whether a personalised lending offer improves trust must still be examined empirically; an analytical model alone does not make its output transparent.

The expanded use of data analytics strengthens banks' ability to develop personalised products. Analysing transactions enables banks to identify specific financial behaviours and offer solutions aligned with customers' current needs. This approach enhances product development accuracy and mitigates lending risks (Turban et al., 2018). The role of personalisation is particularly evident in the context of mobile banking growth. Through apps and remote service channels, banks adapt their products to user preferences, thereby enhancing usability and boosting customer engagement in the digital space (Gomber et al., 2018).

Personalisation creates additional opportunities. Comprehensive analysis of customer data enables more precise offers and improves the efficiency of bank interactions with digital service users (Barney and Hesterly, 2019; Huang and Rust, 2018). Personalisation is seen as a way to strengthen a bank's market position. Tailored offers increase customer interest in financial products and support the development of digital service channels (Arner et al., 2017).

The evolution of customer relationship management (CRM) systems also plays a significant role. Analysing the history of user interactions with banking services helps banks formulate more accurate offers and improve how they manage their customer base (Kumar et al., 2016).

Explainability is relevant when automated systems support financial service decisions. The explanation of an offer should connect its conditions to understandable information about the customer's circumstances, rather than merely display an automatically generated limit (IBM, n.d.).

These sources provide a conceptual basis for examining digital services, customer relationships, and borrowing behaviour. They do not establish that personalisation has reduced debt burden in Kazakhstan. The empirical contribution of the present study is therefore exploratory and concerns the surveyed users' experiences.

Materials and Methods. To gather empirical data, we conducted a survey of financial service users in the Republic of Kazakhstan. The survey was administered via Google Forms, with data collection beginning on March 15, 2026. The questionnaire was distributed through social media and instant messaging apps, and 144 respondents participated.

The survey method was chosen to obtain data directly from financial service users and to assess their personal experiences with credit services.

The questionnaire consisted of three main sections. The first section aimed to establish the respondents' socio-demographic profile, covering age, income level, employment status, and living conditions; these data were used to characterise the sample.

The second section focused on the respondents' credit behaviour, including questions about existing loans, the use of credit products from multiple banks, and the purposes for which loans were obtained. This section helped determine the extent to which survey participants utilise credit products.

The third section utilised a 1-to-5 Likert scale to assess respondents' attitudes toward credit, their perception of financial burden, their level of trust in credit products, and their willingness to use personalised offers. A score of 1 indicated complete disagreement with a statement, while a score of 5 indicated complete agreement.

Following data collection, responses were exported from Google Forms and categorised. Descriptive statistics were used to process the data; response frequencies and respondent proportions were calculated for each question.

To verify scale consistency, Cronbach's alpha coefficient (Cronbach, 1951) was calculated. This metric indicates the degree to which the questions within a scale are interrelated and measure a specific aspect of the respondents' attitudes toward credit products.

The reported Cronbach's alpha coefficient is 0.8745. This coefficient concerns the internal consistency of the analysed items. It does not independently establish construct validity, population representativeness, or the accuracy of conclusions about the causes of borrowing behaviour.

Pearson's chi-square test (Pearson, 1900) was also used to analyse the survey results. This method was used to examine the relationship between respondents' employment status and holding loans from more than one bank. These indicators were selected because employment status reflects a participant's socioeconomic standing, while holding loans from multiple banks illustrates specific aspects of their credit-related behaviour.

The chi-square test was chosen because both indicators are represented as categorical variables. It tested the hypothesis that respondents' employment status is linked to their use of credit products from various banks. This approach enriched the description of the survey results and allowed assessment of whether specific user characteristics are associated with behaviour in the credit services market.

The questionnaire was distributed through channels that participants could access voluntarily. The resulting sample should therefore be treated as a convenience sample. Its composition may reflect differences in access to social media, interest in credit services, and willingness to answer financial questions. The reported proportions describe participants in the survey and should not be interpreted as estimates for all adults or all banking customers in Kazakhstan. No sampling weights or population adjustment procedure are reported.

The descriptive and inferential parts of the analysis answer different questions.

Response frequencies describe how surveyed users assessed borrowing, while the chi-square statistic concerns the association between two categorical variables. Neither procedure identifies the effect of a personalised offer on repayment performance. Such an effect would require additional observations on actual offers, acceptance decisions, repayment outcomes, and relevant comparison groups. The present study does not include an experimental intervention or a validated predictive lending model.

Use of artificial intelligence: ChatGPT (OpenAI, GPT-6) assisted with language editing, translating the title, abstract, and keywords, structural editing, reference formatting, and figure presentation. The survey and numerical results originate from the submitted manuscript.

Results. This section presents the results of a survey of financial service users in the Republic of Kazakhstan. The analysis examines credit behaviour, attitudes toward loans, and perceptions of personalised offers.

The survey data show how respondents use credit products and the factors shaping their attitudes toward personalisation.

Socio-demographic profile of respondents. The survey established the socio-demographic profile of the respondents, covering age, income, employment status, and living conditions. These indicators help explain variations in credit behaviour and attitudes toward personalised offers (Bryman, 2016).

The age distribution of the respondents reflects participation across various age groups. The largest shares of participants fall into the "under 25" and "46–55" age brackets. Respondents aged 36–45 also constitute a significant portion of the sample. This distribution reflects the participation of both young users of digital services and the economically active population with experience using credit products. Figure 2 presents the age-group analysis.

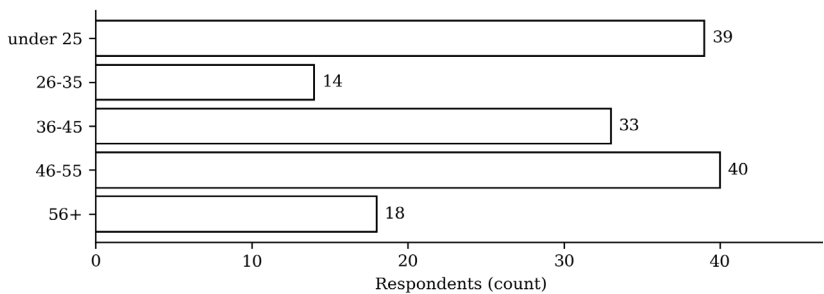


Figure 2 – Age distribution of respondents
Note: Authors’ survey data; values reproduced from the submitted chart.

The sample includes younger and middle-aged users. Their participation does not by itself establish differences in digital engagement between age groups. The manuscript also describes monthly income, indicating that the largest reported income group falls between 150,000 and 600,000 tenge. An analysis of employment

status shows that the majority of respondents are wage earners (63%). The sample also includes self-employed individuals (16%), the unemployed (16%), and pensioners (5%). Wage earners account for the largest employment category in the sample. Employment status alone does not establish income stability or the frequency of banking interactions; these characteristics require separate measurement. The manuscript reports that 67% of respondents hold active loans. Table 1 separately reports 43% with loans in two or more banks and 35% with a loan in one bank. These indicators need consistent definitions and denominators before they can be used as a single estimate of credit participation.

Digital applications can make credit offers accessible without a branch visit. The survey does not measure whether this accessibility increased borrowing relative to an earlier period or to a comparison group.

At the same time, a significant proportion of survey respondents use credit products from multiple banks simultaneously. This reflects the high level of competition among financial institutions and users' desire to compare service terms. The results are presented in Table 1.

Table 1 – Respondents' debt profile

Status of the respondent	Share of respondents, %
Respondent has loans in two banks or more	43
Respondent has a loan in one bank	35
Respondent has no loans	22
Note: Authors' survey data; percentages reproduced as reported.	

Borrowing from more than one bank may reflect different product needs, refinancing, or a search for better terms. The table alone does not establish why a respondent selected several lenders or whether existing offers failed to meet that respondent's expectations.

The purposes of borrowing were also examined, as shown in Figure 3. The most common reasons for taking out loans are purchasing appliances, addressing immediate financial needs, and acquiring housing.

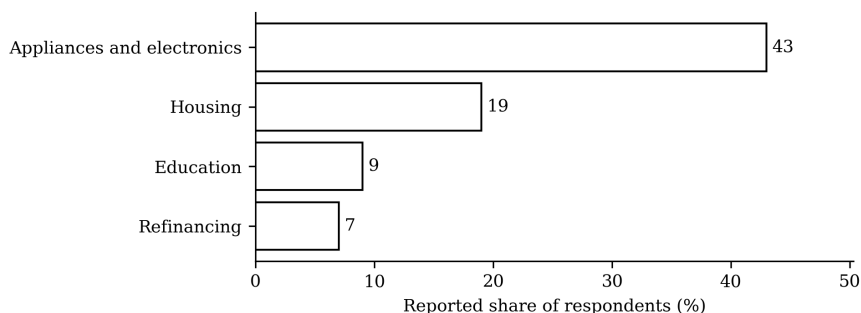


Figure 3 – Reported purposes of borrowing

Note: Authors' survey data; values reproduced from the submitted chart.

The reported borrowing purposes include appliances and electronics, housing, education, and refinancing. Refinancing may indicate an attempt to reorganise existing obligations, but the purpose alone does not establish repayment distress or excessive debt burden. Many respondents have been using the services of a single bank for several years. This suggests a customer preference for consistent service and a more personalised approach to structuring loan offers.

At the same time, survey results show that credit product personalisation often relies on standard parameters, such as income or credit history. In many cases, banks fail to adequately consider the nuances of customers' financial behaviour, goals, and current debt load. These findings underscore the need to develop more flexible approaches to personalizing credit services. Using customer analytics, digital technologies, and user behaviour assessment tools enables the creation of loan offers that are better aligned with customer needs (IBM, n.d.).

Respondents' attitudes toward loans were assessed using a Likert scale. The survey questions examined perceptions of loans, trust in borrowed funds, perceived financial burden, and emotional responses to the borrowing process. The survey narrative describes heterogeneous attitudes toward credit products. Some participants view loans as a way to meet financial needs, while others emphasise the burden of repayment. These reported attitudes concern the surveyed group. At the same time, a significant proportion of participants associate loans with financial difficulties and added stress. Many respondents noted that they would prefer not to use credit products if they had sufficient personal funds. This indicates a cautious attitude toward debt obligations and high sensitivity to financial burdens.

The summarised results regarding attitudes toward credit products are presented in Figure 4.

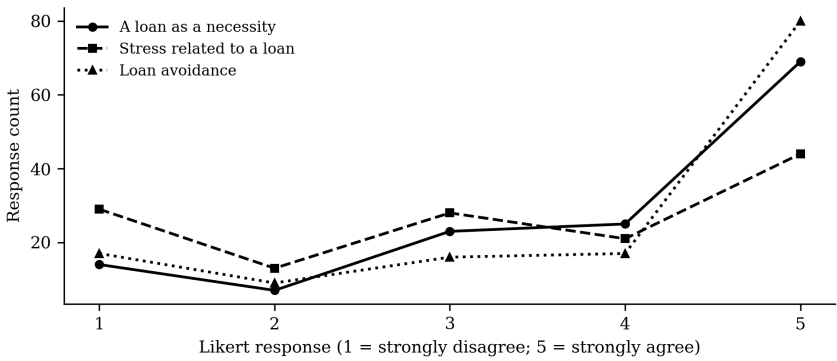


Figure 4 – Response distributions for attitudes toward credit
Note: Authors' survey data; values reproduced from the submitted chart.

The perception of taking out a loan as a forced measure deserves particular attention. A significant proportion of survey participants associate obtaining a loan with a lack of personal financial resources. This attitude suggests that, for many

users, borrowing remains a way to address immediate financial constraints rather than a tool for long-term planning.

Some respondents also reported experiencing stress when taking out loans. Such perceptions may stem from concerns regarding future repayments, interest rates, and the overall financial burden. Other factors include a lack of transparency in certain loan terms and difficulty interpreting financial information.

The study results indicate that existing mechanisms for personalising credit products do not always account for users' psychological and behavioural characteristics. In many cases, personalisation is limited to automatically selecting a loan amount or making a basic assessment of the client's solvency. The manuscript interprets users' expectations as a need to consider income, financial habits, borrowing goals, and affordable repayment obligations. Data analytics may support the design of such offers, but this survey has not established reduced financial strain.

The manuscript's interpretation of consumer expectations highlights transparency and understandable conditions. The reported summaries do not quantify a separate statistical relationship between trust and offer transparency; this relationship should therefore be considered a direction for further testing. The reported attitudes motivate clearer communication and closer attention to customer circumstances. Whether a revised personalisation mechanism changes trust or borrowing behaviour remains a question for subsequent empirical testing. After analysing the survey results, we further examined the relationship between employment status and holding loans with more than one bank.

We selected these indicators because employment status reflects a respondent's financial stability, while holding loans with multiple banks indicates the extent of their engagement with credit products. This analysis helps determine whether users' credit behaviour depends on their labour market position.

The following hypotheses were formulated for testing:

H0: There is no association between respondents' employment status and holding loans with more than one bank.

H1: There is an association between respondents' employment status and holding loans with more than one bank.

The reported Pearson chi-square statistic for employment status and borrowing from more than one bank is 32.59. The manuscript compares it with a critical value of 9.488 at the 0.05 significance level. Interpretation requires verification of the contingency table, degrees of freedom, expected cell counts, and the handling of missing responses.

The reported result suggests an association between employment status and borrowing across banks, subject to verification of the test specification. A cross-sectional association does not establish that employment causes a particular borrowing pattern.

Stable income and differences in access to credit are possible explanations

of employment-related borrowing patterns. However, the direction of group differences cannot be established from the reported chi-square statistic alone; it requires the underlying cross-tabulation and, where appropriate, group-specific proportions.

Discussion. The findings draw attention to the distinction between access to credit and the suitability of a particular credit offer. A customer may obtain a loan quickly through a mobile application while still finding its repayment conditions difficult to understand or burdensome. Consequently, evaluate a convenient digital interface alongside the borrower's financial circumstances. The survey narrative suggests that consumers consider both the immediate usefulness of borrowed funds and the obligations that follow acceptance. This interpretation concerns reported experiences and should not be treated as evidence that a particular banking application caused financial stress.

Personalisation can be understood at several levels. A bank may tailor communication, select which product to display, adjust a pre-approved limit, or determine the price and repayment schedule. These actions do not have identical implications for the customer. An offer that is relevant to a recent purchase may still be unsuitable when the customer already has substantial repayment obligations. The present material does not identify which personalisation mechanism each respondent encountered. Future analysis should distinguish these mechanisms so that attitudes toward advertising are not combined with attitudes toward credit assessment or repayment conditions.

The coexistence of practical borrowing motives and cautious attitudes has implications for customer communication. A borrower who views credit as necessary may prioritise rapid access over a detailed comparison of conditions. A borrower who associates borrowing with stress may require a clearer explanation of repayment obligations. These interpretations do not justify classifying every respondent into a fixed behavioural category. Instead, they show why users may interpret the same communication format differently. Banks could test whether alternative explanations of total repayment, repayment timing, and available options improve understanding before users accept an offer.

The reported association between employment status and borrowing across banks should be interpreted within the survey design. Employment categories may differ in income regularity, access to formal documentation, and eligibility for products. They may also differ in age, household responsibilities, and existing obligations. A bivariate chi-square test cannot separate these possible influences. It therefore supports testing for an association, provided the calculation is checked, but it does not provide an independent estimate of the effect of employment. Reporting the cross-tabulation would make it possible to assess the direction of group differences and determine whether additional analysis is justified.

The interpretation is consistent with broader research distinguishing financial innovation from demonstrated improvements in financial welfare. Ioannou et al.

(2024) discuss financial instability risks associated with fintech, while Vale (2024) examines credit within the transmission of monetary policy to inequality. These studies operate at a different analytical level from the present customer survey. They provide context for potential risks but do not validate the reported sample statistics or establish that personalised lending has improved household outcomes in Kazakhstan.

The findings also raise questions about how the quality of personalisation should be assessed. Product acceptance alone does not show that an offer benefits a customer. A fuller assessment would consider comprehension, affordability, subsequent repayment difficulties, and whether the user could select an alternative. These outcomes were not observed longitudinally in the present study. The discussion therefore proposes evaluation criteria rather than claims that such benefits have already been demonstrated. A future follow-up could connect survey responses with subsequent borrowing experiences while protecting personal information and keeping the research purpose clear to participants.

Data transparency is necessary to interpret the current results. The reported loan participation percentage and the debt profile table require consistent denominators. Differences between the overall sample size and response totals for individual Likert items also need explanation. Missing responses can arise for several reasons, but their cause cannot be inferred from the chart alone. Reporting valid observations for each item and documenting the treatment of incomplete questionnaires would allow readers to understand which comparisons are meaningful. These details are especially relevant when internal consistency and categorical association statistics are presented alongside descriptive figures.

From a practical perspective, the survey supports considering aggregate debt obligations when designing an offer. A customer's relationship with one bank may not fully describe obligations to other lenders. Any additional information used for personalisation should be collected and applied transparently, with a clear explanation of its relevance. This recommendation does not imply that the survey validates a method for combining banking data or authorises unrestricted data collection. The appropriate data inputs and safeguards require a separate technical and organisational assessment. The customer should be able to understand which information affects the proposed conditions.

The scope of the study remains limited by voluntary online recruitment and its cross-sectional design. Users who respond to a financial questionnaire may differ from those who do not participate, including in digital access and interest in lending. The regional and demographic coverage cannot be evaluated fully from the information reported. Generalisation should therefore remain restricted to exploratory observations. A broader study could use a defined sampling frame, report response patterns, and compare groups using transparent denominators. Repeated observations would help distinguish temporary financial difficulties from more persistent borrowing preferences.

Further research should move from general attitudes toward clearly specified lending situations. Respondents could evaluate offers that differ in repayment schedules, explanations, and personalisation criteria, with outcomes such as comprehension and perceived affordability measured consistently. Such a design could clarify which features users value and which features they find confusing. Testing actual repayment outcomes would require additional data and an appropriate comparison strategy. Until those steps are completed, the present findings are most useful for identifying questions for service improvement and for refining the design of subsequent empirical research.

Conclusion. The survey results showed that most respondents actively use digital banking services and credit products in their daily financial lives. This shows that credit remains a sought-after tool among financial services users.

Respondents' answers also indicated a mixed attitude toward credit. On one hand, credit products are viewed as a convenient way to address financial needs. On the other hand, some participants associate credit with added burdens, the risk of overpayment, and financial stress.

The issue of personalisation is of particular importance. Respondents expect credit offers to take into account their income, employment status, current debt obligations, and actual needs. This highlights that a pre-approved limit alone is insufficient for true personalisation.

The reported chi-square statistic suggests an association between employment status and borrowing from more than one bank. This interpretation requires confirmation of the contingency table and test specification and does not establish causality.

Thus, the survey results underscore the need for a more flexible and transparent approach to personalising credit products. Banks should consider not only a client's credit history and in-app activity but also their employment, income stability, debt burden, and attitude toward borrowing.

The findings provide exploratory directions for improving personalised lending communication and incorporating the customer's financial circumstances into service design. They should be tested in a broader sample and supported by consistent descriptive denominators and reproducible statistical reporting before being generalised to Kazakhstan's banking population.

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