

background is also a very simple task for a neural network. Or you can generate a realistic picture in a neural network, and put a cut-out photo of goods on it as a background – this is also quite a working, albeit more troublesome, option.

A neural network for marketplaces will help you make personalized offers and improve the quality of your customers' shopping experience. To do this, you will need data about the preferences of customers, for example, their purchase history, interests, categories of products that they like. They can and should be included in the work of marketplace managers to help them keep up more and focus on those functions that artificial intelligence is not able to take over.

The results of the study showed in which areas neural networks should be used, how to use them for efficiency, and where to abstain and leave the work to a person.

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## **PROSPECTS FOR THE IMPLEMENTATION OF BANKING TERMINALS ON PUBLIC TRANSPORT VEHICLES**

### **Перспективы внедрения банковских терминалов на общественном транспорте**

In order to increase the share of non-cash payments and meet the needs of consumers in using non-cash payment methods, the Resolution of the Council of Ministers of the Republic of Belarus and the National Bank of the Republic of Belarus dated September 26, 2024 № 704/22 «On Amending the Resolution of the Council of Ministers of the Republic of Belarus and the National Bank of the Republic of Belarus dated July 6, 2011 № 924/16» introduces the obligation to use payment terminals for legal entities and individual entrepreneurs engaged in regular urban passenger transportation by buses of category M2 (transportation in fixed-route taxis) from November 1, 2025 [1].

The aim of the study is to analyze the effectiveness of the introduction of payment terminals on a fixed-route taxi. The object was a fixed-route taxi in the direction Minsk – Borisov. During 5 days of September, from 17:00 to 20:00, a total of approximately 1800 people took part in the analysis: 3 % used QR codes for payment, approximately 30 % used cash, about 67 % positively assessed the possible appearance of terminals for card payment.

Thus, the following can be highlighted as advantages of introducing bank terminals on fixed-route taxis:

1) Increased revenue transparency. The presence of terminals allows you to record all transactions, which contributes to more accurate accounting of income and reduces the risks of tax evasion.

2) Simplification of the reporting system. A system of settlements through terminals could simplify the process of preparing financial statements for a company, since detailed information on all transactions will be available.

3) Reduction of cash transactions. The risk of cash loss and theft is reduced, which can reduce operating costs and improve security.

4) Improved service quality. The time for settlements is reduced, which can improve overall work efficiency.

5) VAT. When using terminals, it may become mandatory to pay VAT based on recorded transactions.

6) Income taxation. Accounting for all transactions through terminals will help to more accurately calculate the taxable base, which can lead to an increase in taxable income, but also to possible tax optimization due to the legal accounting of all receipts.

However, it should be taken into account that the purchase and maintenance of payment terminals will be carried out by the route companies themselves. To do this, companies will need to invest large amounts of money at the stage of technology implementation. On the other hand, route companies can rent terminals, which may be more economically beneficial for minibuses owners.

It should be noted that the introduction of terminals does not exclude the possibility of making payments for passenger transportation services rendered in cash and gives the consumer the right to make payments in non-cash form using either bank payment cards or other payment instruments (for example, QR codes). Thus, based on the results of the study, it is clear that the introduction of this law already at this stage has positive results and experience.

### **Reference**

1. Об изменении постановления Совета Министров Республики Беларусь и Национального банка Республики Беларусь от 6 июля 2011 г. № 924/16 : постановление Совета Министров Респ. Беларусь и Нац. банка Респ. Беларусь от 26 сент. 2024 г. № 704/22 // Национальный правовой Интернет-портал Республики Беларусь. – URL: <https://pravo.by/document/?guid=12551&p0=C22400704> (дата обращения: 24.10.2024).

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## **APPLICATION OF NEURAL NETWORKS IN MODERN MARKETING**

### **Применение нейросетей в современном маркетинге**

At the moment, neural networks have confidently entered all areas of human activity thanks to their constantly developing functionality. They are actively used to solve