

## **CREATING A CHAT GPT ECONOMIC MODEL FOR SMALL BUSINESSES AND FAMILY HOUSEHOLDS**

### **Создание экономической модели Chat GPT для малого бизнеса и семейного хозяйства**

Today's enterprises make extensive use of digital technologies. Large companies and enterprises purchase various economic programs (1C, TMS, CRM, etc.) to work with. Small businesses or family households often cannot afford such costs, but they need to keep economic records.

Therefore, the aim of the research is to develop a Chat GPT economic model that will help small businesses and family farms to keep economic records and make calculations. The advantage of such a model is that it will be available to every Chat GPT user[1].

In order to create such a model, a basic action plan has been developed:

1. To give the model a name and a short description, to select additional features, to describe options for starting a discussion with the model (offered to the user at the beginning of the dialog with the model).
2. Identify books, research articles, and Web sites that might be helpful in training the model and load these sources into the model.
3. Write detailed instructions for the model that reveal all of its features.
4. Test the model and correct any deficiencies.

In the beginning, the name of the model was chosen: «Economic Assistant», then a short description was made to help the AI (Artificial Intelligence) user understand why the model exists. Additional features were also selected: Internet access, image generation, and data analysis.

In order for the model to work properly and perform all its functions as it should, relying only on verified facts and established formulas, it is necessary to upload books, articles and files on which the model will be based in its work. As a basis for the «Economic Assistant» were chosen such books as «Accounting and Audit» by E.G. Kobzik, «Fundamentals of Economics of Organizations» by S.M. Ostashevsky, «Family Finances are Simple» by I.A. Filatova, «Economics of Small and Medium Business» by T.V. Rudakova and others. V. Rudakova and others.

The basis for the operation of the economic model lies in the instructions given to it. It is necessary to describe in detail all the functions it should perform, up to the messages it will send on a particular request. In the first message, the model immediately offers the user to create an Excel spreadsheet for more correct and convenient interaction, and also

provides links to selected text and video instructions that will help to create a spreadsheet depending on the user's needs.

As a result of the research we developed the model «Economic Assistant», which has the following functions: calculation of economic indicators (for example: profitability, depreciation, costs, profit, sales coefficients, etc.) on Excel documents or separately specified data. The model can calculate economic indicators (e.g. profitability, depreciation, costs, profit, turnover coefficients, etc.) on the basis of Excel documents or separately specified data (always asking clarifying questions and requesting data that is missing for the calculation); propose variants of ways of selling products on the basis of the data and analyse different variants; calculate data on expenses and income during the week or month by categories, with the following functions: calculate economic indicators (e.g. profitability, depreciation, costs, profit, turnover coefficients, etc.). The model can also be used to ask various economic questions or to give advice. In order to improve the model and make it work properly, it must be constantly trained and its instructions supplemented.

### Reference

1. Сулимова, Е.А. Применение современных цифровых технологий в бизнесе / Е.А. Сулимова, М.В. Ермашин // Экономика строительства. – 2022. – № 9. – С. 131–137. – URL: <https://cyberleninka.ru/article/n/primenenie-sovremennyh-tsifrovyyh-tehnologiy-v-biznese> (дата обращения: 10.11.2024).

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## **PROSPECTS OF DEVELOPMENT OF LEGAL REGULATION OF DIGITAL TRANSFORMATION OF THE FINANCIAL SECTOR IN THE REPUBLIC OF BELARUS**

### **Перспективы развития правового регулирования цифровой трансформации финансовой сферы в Республике Беларусь**

The world is undergoing a period of massive digital transformation, which affects all spheres of economic and social life. The financial sector is one of the key areas where digital technologies are having the most profound and rapid impact. The emergence and development of innovations such as cryptocurrencies, blockchain, platform solutions in financial services (FinTech), make an urgent need for appropriate legal regulation.