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THE IMPACT OF GLOBALIZATION, POST-INDUSTRIALIZATION AND LIBERALIZATION ON THE WORLD ECONOMY

The article analyzes the impact of such processes as globalization, post-industrialization and liberalization on the world economy.

The becoming of the world economy took a very long and complex historical process before it acquired its modern form and structure. Initially, economic relations between states were mainly in the form of trade relations. But later these ties became permanent, typical consumer relations were replaced by production relations, financial and monetary relations were established, and interstate institutions emerged that controlled international economic relations.

The modern understanding of the global economy consists of considering it as a complex network of economic relations formed through the international division of labor and the interaction of national economies [1].

At the current time, the key areas for improving the global economy are globalization, post-industrialization, liberalization.

Globalization is a process that unites countries, companies, and people around the world into a single system. It is not just an economic phenomenon, but a complex interaction in trade, finance, technology, culture, and politics. Thanks to globalization, it has become possible today to easily order goods from other countries, invest in international companies, or work for foreign organizations without leaving your own home [1].

Post-industrialization is a stage in the development of human society, characterized by an increase in modern technologies in the economic sector, highly productive industry, access to a huge amount of information of various types and an increase in the employment of an increasing number of people in innovative areas [2]. Scientific achievements and developments become the main force contributing to economic development during post-industrialization, forming knowledge bases, as well as human capital in the form of qualified specialists and professionals in the latest fields. The main features of post-industrial society: an increase in the number of new technologies, information flows and people capable of processing it.

Market liberalization was called the process that removes many restrictions from the market economy, thanks to which it can develop and function normally. That is, the state gives entrepreneurs the opportunity to independently choose decisions on the management and development of their companies [2]. This helps stabilize the national currency, and the greatest effect of liberalization is manifested in the presence of signs aimed by the country's policy at integrating into free markets. However, due to the fact that the transitional economic stage is often characterized by rising inflation, for a positive effect it is recommended to outline the course in advance so that the transition occurs in the shortest possible time. Thus, market liberalization does not exclude rules, but implies

new ones that lead to the creation of healthy competition, protection of private property, attraction of investments and other positive conditions for economic development.

Taking into account the above, we can conclude that the planned processes will intensify, and on their basis the positions of individual national economies as elements of the general global economic system will change.

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AI AND ML IN FINANCIAL CRIME PREVENTION

The purpose of this paper is to study AI and ML usage in financial security.

Financial crimes—fraud, money laundering, cyberattacks, and sanctions evasion—are growing in scale and sophistication, costing the global economy billions annually. Traditional rule-based detection systems struggle to keep pace with evolving threats, often generating false positives or missing complex schemes. Artificial intelligence (AI) is transforming the fight against financial crime by enabling real-time transaction monitoring, advanced anomaly detection, and predictive risk assessment. By leveraging machine learning, and network analysis, AI can uncover hidden patterns, adapt to new criminal tactics, and significantly reduce manual workloads in compliance teams. As regulatory pressures intensify, financial institutions are increasingly turning to AI-driven solutions to enhance accuracy, efficiency, and scalability in safeguarding the integrity of the financial system.

At the heart of AI fraud prevention, there is big data—and a combination of technologies that are only getting better as AI matures. First, there's data mining. It isn't the newest digital tool, but AI makes it more effective with each passing month. How it works: A computer system amasses a huge data set of consumer behavior (and fraudulent activity). When a transaction falls outside the pattern, the system flags it for review.

Scammers use robotic, synthetic voices to impersonate banks and steal customer data. Since these fraudulent calls happen outside company's systems, the best defense is giving customers a way to recognize company's voice.
The solution is a custom-branded AI voice—exclusive to your institution, with lifelike neural TTS. When customers hear distinct, natural-sounding voice, they'll instantly know it's safe and won't fall for such a deceive.