to vacancies for programmers, developers, designers, artists, marketing and internet marketing managers, SMM managers and content managers.

Generation Z is transforming the workforce with its tech expertise, focus on diversity, and emphasis on mental health. However, frequent job changes and reliance on technology pose challenges for employers. The demand for flexibility and remote work, influenced by Gen Z and the COVID-19 pandemic, marks a major shift in workplace norms. Organizations have to adapt to these changes to attract and retain this socially conscious and dynamic generation.

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Evgeny Parshin
Science tutor *L. Bedritskaya*
BSEU (Minsk)

BIOMETRY IN FINTECH SECTOR

Nowadays, the financial technology industry is developing at a very high speed, and as it develops, there is an increasing need to provide adequate protection against potential threats. The number of cyber-attacks is growing worldwide, and Cybersecurity Ventures estimates that global cybercrime will amount to $10.5 trillion per year by the end of 2025. Therefore, biometric authentication is now being widely used to verify identity.

The purpose of this paper is to analyze the role of biometrics in the field of financial technology, its advantages and development prospects.

Biometric authentication is a type of identification method that uses a person's unique characteristics and physical features to verify their identity. These characteristics can include fingerprints, irises, voice, facial features, and even behavioral patterns such as keystrokes or mouse movements. One of the key factors stimulating the biometric payments industry is the growing popularity of mobile device payments.

The SCA (Strong customer authentication) requirement of PSD2 (Second Payment Services Directive) has pushed financial institutions to implement biometric

authentication. To meet this requirement, financial institutions have capitalised on smartphone biometric authentication capabilities; accelerating the technology’s adoption. A new study from Juniper Research found that the volume of biometrically authenticated remote mobile payments will grow by 383% over the next 5 years, reaching 39.5 billion globally by 2027 [1].

The fintech industry is actively implementing biometric authentication to enhance security and improve the user experience. Apple pioneered this field with the launch of Touch ID in 2013 and continued to innovate with the introduction of Face ID in 2017. PayPal has integrated biometric authentication into its mobile app, allowing users to log in and make payments using fingerprint or facial recognition. Mastercard is also actively experimenting with various biometric authentication methods, including facial recognition, fingerprint scanning, and even using a heartbeat to identify users. These technologies not only increase the level of security, but also make processes more convenient and faster for users [2].

Biometric technologies offer many benefits to the financial services sector, promoting to increased security, customer service, and operational efficiency. Here are some advantages:

Reducing fraud and identity theft due to the difficulty of reproducing biometric data. This makes it difficult to gain unauthorized access to financial accounts or conduct fraudulent transactions.

Reducing reliance on traditional passwords. This technology helps to solve the "eternal" problems associated with unreliable passwords, password sharing and too frequent reset of settings due to password forgetting.

Ensuring user-friendly and trouble-free operation. Customers can access their accounts quickly and securely at any time, authorize transactions automatically, or perform financial transactions. Users appreciate the convenience of quick and secure access to their financial accounts, which increases satisfaction and loyalty.

Biometric systems help financial institutions comply with strict requirements related to user authentication and data security. A high level of security and a reliable method of verifying the client's identity are provided. One of the most common ways to verify the identity of financial institutions is KYC (know your customer), this method guarantees accurate verification of the customer's identity when opening an account [3].

With regard to the issue of user data security, there is always a risk of data leakage or hacker attacks aimed at capturing the user's personal data. In 2024, there were 12 cases of data leakage worldwide. But at the moment there are counter measures such as quantum data encryption, decentralized storage in the blockchain and dynamic facial expression analysis [4].

This technology is becoming increasingly popular in Belarus. At the moment, several projects have been implemented. Among them are biometric documents and an electronic visa.

To implement biometrics in the country, banks issuing cards could motivate customers to use this technology for payment, as well as introduce it in branches where passport presentation is now required. Businesses could use biometric technologies not

only for contactless payments, but also for integration into loyalty programs, access systems for buildings or closed territories, as well as to verify the age of customers.

Although biometric authentication is not perfect, it can simultaneously improve the customer experience and provide a high level of security. Its further development will contribute to the creation of a more secure and personalized financial ecosystem.

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Ekaterina Skalaban
Science tutor *N. Bulanova*
BNTU (Minsk)

MODERN TRENDS IN THE DEVELOPMENT OF THE WORLD ECONOMY

The purpose of this work is to study the main directions of transformation of the global economy, including digitalisation, globalisation, transition to alternative energy sources, and to analyse their impact on economic growth, international trade processes and sustainable development.

The development of the world economy represents one of the most significant and complex challenges of our time. The global economy has undergone many transformations that have impacted the live of billions of people around the world. This was a period of development of new trends in the internationalisation of production-transition to the international socialisation of production [1].

One of the main trends that determined the development of the world economy in the 20th century was industrialisation. This process favoured the emergence of large corporations, which formed the basis of the economic power of developed countries. Such companies as General Motors, Ford, IBM and others managed to concentrate significant financial resources and ensure a high level of productivity.

In the second half of the 20th century, advances in technology and international trade became the most important engine of growth in the world economy. Improvements in transport of communications, the introduction of new technologies and the