**Angelina Markevich**
Science tutor *E. Sheleg*
BSEU (Minsk)

# DIGITAL REALITY IN BANKING SECTOR

The relevance of the study is explained by the fact that the digital reality in the banking industry in 2025 is perceived by the society as something commonplace, while there are many unresolved issues and problems that are practically not mentioned in scientific research.

The aim of the research is to reveal scientific and theoretical features of digital reality in the banking sphere.

By digital reality we understand the process of transformation of social reality under the influence of electronic and digital devices [1, p. 6].

The prevailing trend in the development of the modern banking system, both at the global and national level at present is the technological restructuring of the customer service system. The high level of technology, the use of financial technologies in the development of the banking service system, the development and implementation of digital banking products and services is becoming an integral part of competitiveness not only of an individual bank, but also of the banking sector in the system of national economy as a whole.

The banking sector is rightfully the driving force behind the digital transformation of the economy, creating and setting trends in the development of financial technologies and digital innovations. The interest of banks in increasing the level of technology and consistent creation of digital infrastructure of the banking sector is reflected in the development and implementation of the main directions of financial technology development for the period from 2010 to 2025 [2, c. 8]

The unfavorable epidemiological situation became a stimulating factor in increasing the level of technological sophistication of banking services and the development of digital channels of interaction with customers. However, banks were quite ready for its beginning in 2020 and no serious failures were observed as a result of the transition to remote channels of customer service. At the same time, it was from this period that the wave of active use by banking customers of banks' mobile applications, digital products and services, and biometric identification and authentication technologies began. By now, the Republic of Belarus has entered the subgroup of countries with a very high level of the e-participation development index value (0.7-1.0), taking the final 57th place [3].

It should be noted that in five out of six key indicators of digital transformation, banks demonstrate a level above the global average: information search, account opening, daily interaction with customers, use of digital services of the bank, and account closing. Mobile banking apps are no longer a convenient addition to traditional bank offices, providing more and more opportunities to use banking services from the comfort of home. Ecosystem approach allows sending and receiving parcels, ordering products and equipment, buying tickets to movies and theaters, paying for subscriptions to online

cinemas and music aggregators, receiving telemedicine services and much more within a single digital platform of a commercial bank [4, p. 59].

The most promising directions of the banking sphere development are inextricably linked with the development of the banking customer service system. Several key directions of the future development of the banking sphere can be emphasized as follows.

1) Fewer branches. Traditional bank branches are really losing ground in today's world, and their number is slowly but surely decreasing.

2) Digital banks. Surveys show that 80% of citizens prefer to work remotely and only 20% prefer to go to the office. The transformation of the customer base and the emergence of digital consumers, primarily from generations Y and Z, is helping to reshape the banking process itself. Only people aged 55-60+ are committed to traditional service channels, and their interest in service is linked to their high propensity to save. However, older people are gradually adopting new technologies and actively using them. If something is introduced gradually, it can be learned [1, p. 129].

3) Refusal of cash, transition to electronic and digital means of payment. In the future we can imagine that all settlements will switch to cashless form, because the share of cash payments, including in retail turnover is constantly decreasing. In the CIS (Belarus, Russia, Kazakhstan) more than 70% of payments are already made cashless, and the rate of penetration of digital transfers and services is one of the highest in the world [1, p. 165].

Having analyzed the main trends and prospects of digital reality in banking, it is necessary to note the main threats. The main threats faced by a person in the digital reality are fraudulent schemes in digital banking. The first line of security is the network password of the user (client). It is necessary to create a password that is more secure, consisting of letters and symbols. Using personal information is highly inadvisable as it leads to quick hacking. The strongest password is a random combination of letters, symbols and numbers, using a set of symbols in different languages. A personal password should be changed periodically about once every two months. The mobile device should be protected with a password so that in case of loss or theft it is impossible to use the information [5, p. 50].

Thus, the future of the banking sector is a combination of technological innovations in the field of improving the quality of banking services, meeting the needs of customers, including those who increasingly prefer remote channels of access to banking products and services. Banks must be ready for these changes, be able to adapt to the conditions of the digital economy and offer innovative products and services to customers. The chosen path of digital transformation sets the direction of banks' adaptation to these changes and determines their success in the future.

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**Maria Matsuganova**
Science tutor *V. Kazakov, O. Mandrik*
VSTU (Vitebsk)

## AI AGENTS IN BUSINESS

One of the most interesting approaches to creating AI systems in 2025 are agents (agents, agentic AI systems). This approach not only increases efficiency, but also allows us to take a different look at how we can approach the design of AI systems in business and help solve problems with a greater degree of uncertainty. In fact, instead of giving clear instructions on how to solve a problem, we explain to the AI system how to think in order to solve it.

AI agent is a complex system that can include one or more AI models, as well as logic for interacting with the outside world. For example, if you combine ChatGPT and Runway, teach them to generate advertising texts, videos and images for them, and also give permission to publish posts on the company's social networks, you will get an AI agent for generating posts.

Studying the scope of application of artificial intelligence agents reveals many varieties, each of which has different capabilities and areas of application. Companies need to understand these differences to choose the best AI agent to suit their unique requirements. Let’s discuss the different types of agents in AI:

1) Simple reflex agents: Follow set rules to perform basic tasks.

2)Model-based reflex agents: Use a model of the world to make decisions.

3)Utility-based agents: Choose options based on expected utility. Learning agents:

4)Modify behavior based on experience using machine learning.

5) Belief-desire-intention agents: Mimic human-like behavior by taking into account beliefs, desires, and intentions.

6) Logic-based agents: Make decisions using logical rules.

7)Hierarchical agents: Use a hierarchical structure to make coordinated decisions in complex systems [1].

Using AI agents in a company’s operations can have a number of benefits that significantly impact profits. Artificial intelligence (AI) agents are revolutionizing corporate operations by improving customer experience and operational efficiency. It also