

The main characteristics of TradFi and DeFi

Criterion	TradFi	Defi
Control	Centralized	Decentralized
Access	With permission	Without permission
Clarity	Low	High
Speed of operations	Days/hours	Minutes/seconds
Commissions	High	Variable
Control over assets	By intermediary	By user
Safety	Depends on institute	Depends on user/code quality
Regulation	Clear, but less adaptable	Legal vacuum/just forming
Interaction	Closed systems	High interaction
Anonymity	Low	Pseudo-anonymity

While DeFi and TradFi are often contrasted, their future likely lies in convergence and the creation of hybrid models. Simply put, TradFi and DeFi borrow some elements from each other. For example, TradFi is borrowing from the tokenization of real assets in DeFi. Major banks are experimenting with placing traditional assets (stocks, bonds, real estate) on the blockchain. This increases liquidity, reduces costs, and speeds up settlements. DeFi is embracing, for example, insurance and auditing. Decentralized insurance services and professional smart contract audits are actively developing to mitigate risks.

The transformation of the financial system under the onslaught of digital assets is no longer a futuristic scenario, but a current reality. DeFi offers a radically new, more open, accessible, and efficient paradigm, but it carries new risks and requires a high degree of responsibility. TradFi, meanwhile, offers stability, trust, and regulation, but suffers from archaism and sluggishness. The winner of this transformation will be the end user, who will gain greater financial sovereignty, lower costs, and unprecedented access to global financial services.

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INTRODUCTION OF ARTIFICIAL INTELLIGENCE IN BUSINESS COMMUNICATIONS: NEW OPPORTUNITIES AND HIDDEN RISKS

Внедрение искусственного интеллекта в бизнес-коммуникации: новые возможности и скрытые риски

The modern business environment is undergoing a profound transformation driven by the rapid integration of artificial intelligence (AI). The purpose of this research is

to analyze the dual impact of AI on business communications by examining its significant advantages while assessing the associated risks.

The opportunities presented by AI are transformative and diverse. One of the most immediate benefits is a dramatic increase in efficiency as AI manages routine tasks and frees up human resources for strategic work. Intelligent chatbots handle standard customer inquiries around the clock reducing response times and operational costs. Furthermore, language models assist in drafting emails and reports while AI in meeting platforms provides real-time transcription and summaries.

Beyond its efficiency AI enables unimaginable personalization at scale. By analyzing customer data algorithms allow companies to tailor marketing messages and product recommendations with precision. Internally, this same technology can customize communication for employees ensuring they receive information relevant to their roles, thereby boosting engagement.

Concurrently, AI breaks down traditional barriers of scale and geography. A single platform can manage thousands of simultaneous customer conversations. Moreover, its integrated translation tools empower businesses to engage with international clients in their native languages fostering deeper connections and unlocking global markets.

However, this research also identifies serious risks. The most pressing concern is the erosion of authenticity and human connection. An over-reliance on AI can lead to sterile experiences. What is more, its inability to perceive emotional context can cause conflict and damage relationships in complex situations.

A more insidious challenge is algorithmic bias. Since AI is trained on historical human data it can perpetuate societal prejudices. An AI used to screen job applications might inadvertently discriminate against certain demographics automating inequality.

These issues are compounded by data privacy concerns as deep personalization requires collecting vast amounts of sensitive data. Finally, strategic over-reliance risks the atrophy of core human skills like critical thinking and empathetic listening.

In conclusion, based on the information analyzed it can be determined that the integration of AI into business communications presents a complex duality. Its potential to enhance efficiency, enable deep personalization and expand global reach is undeniable. The hidden risks of dehumanization, systemic bias, loss of privacy and human skill degradation are equally real. Therefore, the path forward cannot be one of simplistic replacement. Instead, the goal must be to forge a balanced relationship, termed «Augmented Intelligence». This requires strategy that maintains human oversight for empathy and complex judgment, prioritizes ethical transparency and bias auditing and continuously invests in developing uniquely human skills. The future of business communication will be written through thoughtful integration.