

information analysis, and decreased false positives cases by 60 %. These improvements have not only enhanced HSBC's ability to detect and prevent financial crimes but also streamlined operations and improved customer experience.

AI can also automate standard client requests through chatbots. These bots support every time, they quickly answer common questions, so clients don't have to wait. Chatbots let bank customers handle their money even if they don't live near a bank or have access to current financial stuff. Also, chatbots use client information for personalized recommendations, allowing them to analyze the client's expenses, income, and goals in order to help them manage their finances. The real example is Wells Fargo, that has implemented an AI-powered virtual assistant inside its mobile banking app. The assistant handles millions of customer interactions every month, helping users check balances, make transfers, and get answers to client's questions – all without speaking to a human. The result is faster service, improved accessibility, and reduced call center volume. This shows us how banks can use AI in banking sector.

However, new tech brings new challenges. Using AI brings up ethical questions and creates a need to make sure things are secure in the digital world. Even though digital security is getting better all the time, there's still a chance of hacker attacks and other cyber threats. That's why it's key to use AI in banking in line with the law, to make sure it's safe and fair for banks and customers.

To conclude, using AI in banking can make things easier; for example, they can quickly help clients, answer questions and manage their finances. But in real time, AI also helps hackers to steal personal information about clients and their finances.

P. Kallaur

П. И. Каллаур

БНТУ (Минск)

Научный руководитель Д. И. Бондарчук

THE IMPLEMENTATION OF ARTIFICIAL INTELLIGENCE IN PERSONNEL MANAGEMENT

Внедрение искусственного интеллекта в управление персоналом

In today's environment, artificial intelligence (AI) is transforming human resource management (HR) by enhancing efficiency, employee engagement, and cost optimization. It automates tasks like candidate screening, application processing, and answering routine questions, speeding up talent management decisions and enabling data-driven HR analytics. AI predicts employee turnover and training needs, improving HR processes. This article examines the key advantages of implementing artificial intelligence in HR processes, analyzes current trends, as well as some particular ways of implementing AI and its impact on the effectiveness of personnel management.

The modern business environment is molded by rapid changes, globalization, and escalating competition. Under these conditions, human capital is becoming a key strategic asset for companies, and its effective management is a crucial factor for sustainable development. Simultaneously, the rapid development of artificial intelligence (AI) technologies is creating new opportunities for transforming HR processes, improving the quality of management decisions, and creating innovative approaches to personnel development.

AI refers to a set of methods and algorithms that enable computer systems to replicate human cognitive functions, such as learning, data analysis, pattern recognition, and forecasting. In the HR sphere, AI works with large volumes of employee and labor market data, optimizing internal processes and enhancing the quality of personnel decisions. The evolution of HR technology has gone through three stages: automation (implementation of ATS and payroll systems), self-service (electronic portals and e-learning), and the current stage, intellectualization, which utilizes Big Data, machine learning (ML), natural language processing (NLP), and predictive analytics.

Key areas of AI significant strides in Human Resource Management:

1. Recruitment and Hiring. AI is actively used to automatize resume processing, rank candidates based on the job fit, conduct initial screenings and interviews. ML algorithms help forecast candidate success and reduce cognitive biases in selection, which reduces time-to-hire and the operational burden on HR.

2. Employee Training and Development. AI-based systems create personalized learning paths, taking into account employees' knowledge, learning approaches, career goals, and assessment results. The shift towards continuous feedback and adaptive development programs promotes more effective growth of human capital.

3. Performance Evaluation and Retention. AI analyzes diverse data – from engagement levels to project involvement and sick leave – to predict turnover risks, enabling timely preventive measures. Sentiment analysis of feedback and the use of computer vision to assess non-verbal signals expand the toolkit of HR analytics.

4. Automation of Administrative Processes. Chatbots and digital assistants handle routine tasks: processing leave requests, creating schedules, answering frequently asked questions, and managing documentation, freeing up HR specialists for strategic tasks.

The future of AI in human resource management is associated with the development of emotional AI for recognizing employee moods, integration with biometric and metadata, and the strengthening of regulatory standards.

In conclusion, it should be noted that the implementation of artificial intelligence in human resource management (HRM) signifies a profound and long-term shift in the digital transformation of organizations. AI contributes to the optimization of recruitment, training, evaluation, and administrative processes, which improves the quality of management decisions and reduces costs. At the same time, a careful approach to ethical and legal aspects is necessary to harness the potential of AI for the benefit of both companies and employees.