

The blogospherelanguage is a vivid example of how the digital environment affects linguistic processes. In Internet communication, new words and expressions are actively emerging, reflecting the realities of digital culture: URL, content, infotainment, collaboration, hype, stream, repost and many others. These words quickly spread and become part of the communication, which shows the flexibility of modern speech.

In conclusion, it should be noted that digital technologies and blogosphere influence language is indisputable. The language becomes more dynamic and emotionally rich, and communication acquires strong features. Influencers are not just informants, but people who influence social values and language. The prospects for further changes are related to the development of multimodal communication, where text, image and sound become a single space. In the future, language is likely to become even more flexible and creative, thus reflecting society's needs for fast, expressive and personalized communication.

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## **APPLICATION OF AI IN BANKING SECTOR**

### **Применение ИИ в банковской сфере**

The purpose of this article is to analyze different ways of using AI in the banking sector and identify its advantages and disadvantages.

The banking sector has entered an era of technology in which AI is being implemented into different fields, helping to analyze data, make predictions, and more. As mentioned, AI is used in banking sector for different tasks. One of the most important examples of AI in the banking sector is preventing fraud. The system can spot and stop the attempt of fraud, and tell the client more quickly than a human could. AI can also look at data as it happens to spot anything unusual and help stop fraud. This helps to protect people's personal information and money. HSBC, in partnership with Google, has developed the Dynamic Risk Assessment system, which analyzes over 1.35 billion transactions monthly across 40 million customer accounts. As a result, this development has improved the detection of fraud for prevention purposes, reduced processing time for

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.

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## **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.