

References

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EVOLUTION OF LANGUAGE AND COMMUNICATION IN THE DIGITAL SOCIETY: THE ROLE OF INFLUENCERS AS DRIVERS OF CHANGE

Эволюция языка и коммуникации в цифровом обществе: роль блогеров как драйверов изменений

Today it is very hard to imagine even one day spent without using the phone. Society is going through an era of transition to the digital format, which is slowly beginning to be used in all spheres of life. With the development of the Internet, social networks and blogosphere, the ways of communication have undergone significant changes: the boundaries between author and reader are blurred, and communication has become interactive and instantaneous [1].

One of the interesting facts is that digital technologies are changing the very nature of language and communication, because they create new forms of interaction between people. Now it is noticed that text often has additions in the form of images, video, emojis, memes, which creates a new way of expressing meaning [2]. It can also be noted how the spread of short messages, chat rooms, stories promotes the appearance of new abbreviations, acronyms, while emoji and stickers help to convey the right emotions and intonation. Thus, digital language becomes a hybrid where both written and visual codes are combined to reflect new ways of thinking and perceiving information.

The aim of this study is an evolution of language and communication of the digital society. In the digital culture, influencers are becoming essential communicators of modernity. They are the link between information and society, because their opinions and thoughts influence the shaping of the audience's worldview. Unlike the media, they interact with the audience directly, creating an effect of personal communication and trust. Their content is characterized by sincerity, emotion and openness [2]. Comments, hints, reviews, reactions, discussions create the effect of constant interaction of the blogger with the audience. Each blogger over time creates their own style of communication, which forms a trusting relationship between the follower and the blogger.

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.

References

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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