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## **ARTIFICIAL INTELLIGENCE AS A FACTOR IN THE DEVELOPMENT AND DIGITALIZATION OF THE ECONOMY**

***Аннотация:** статья посвящена изучению роли искусственного интеллекта в мировой экономике. На сегодняшний день проблема внедрения новых технологий во все сферы жизни является актуальной. В статье раскрывается понятие искусственного интеллекта как фактора развития экономики и финансов стран мира. Предоставлен обзор современного состояния использования системы искусственного интеллекта.*

***Ключевые слова:** искусственный интеллект, финансы, цифровизация, нейронные сети, мировая экономика.*

***Abstract:** this article is devoted to the role of artificial intelligence in the global economy. Today, the problem of introducing new technologies in all spheres of life is relevant. The article reveals the concept of artificial intelligence as a factor in the development of the economy and finances of the world. An overview of the current state of the artificial intelligence system use is given.*

***Keywords:** artificial intelligence, finance, digitalization, neural networks, world economy.*

The increasing role of computer technologies in various areas of society life leads to the emergence of new global challenges. One of them is artificial intelligence (AI). This term appeared in 1956. The first AI research was focused on developing symbolic computer systems. In the 60s, AI attracted the interest of the US Depart-

ment of Defense: the military began to train computers to simulate human's mental activity. Artificial intelligence is one of the most significant technological breakthroughs [2]. This direction is being developed from year to year in various fields. For example, «Nauto» is an online platform that teaches drivers based on the artificial intelligence to predict and reduce dangerous situations in the mobility system. «Nauto» allowed the largest auto park to avoid more than 25,000 collisions, saving nearly \$100 million. There are not only companies whose work based on the AI, but also those that work on its development and improvement. «Sentient Technologies» is a company which works on finding out solutions in the field of artificial intelligence. Nowadays this company attracted more than \$135,7 million by the investments [6].

The AI even helped to confirm the hunch that «Henry VIII» was created by two people: Shakespeare and Fletcher. Petr Plehacz, a Czech expert in the field of artificial intelligence, analyzed the text using machine learning. The algorithm explores the author's style, on the rhythm of the words that the writer used in his other works. Fletcher owns most of the second act. In several cases, Fletcher completed the fragment which were begun by Shakespeare [7].

*What is the importance of AI?* Artificial intelligence automates the repetitive process of learning and the searching processes using the data. It provides a deeper analysis of large amounts of data using neural networks. Deep neural networks allow AI to achieve an unprecedented level of accuracy. Because data plays a much more important role now than ever before, it can provide a competitive advantage. Using the same technology in a competitive environment, the one with the most accurate data is a winner.

*Digitalization in the economy.* In Russian Federation and other countries, the idea of digitalization of the economy has become extremely popular. According to the forecast of McKinsey's analysts, digitalization of the economy will increase Russia's GDP by 2025 by 4.1–8.9 trillion. rub. One of the key factors in the global digitalization of the economy will be the development of artificial intelligence. Nowadays AI is an important part of the processes which take place in the global digital economy [1].

The most important growing fields in the economy in the coming decade are:

1. AI as the basis of the Internet market.
2. Military and aviation industrial complexes.
3. Autonomous transport.
4. Industrial robots.
5. Medicine.
6. Household robots.
7. Agricultural robots.

The International Telecommunication Union, in collaboration with experts from the McKinsey Global Institute, in their study simulated the economic effect of artificial intelligence. Its impact on the global economy will go through the following main directions: increased production, economic benefits by increasing global flows, transition and implementation of AI. Artificial intelligence can increase the efficiency of the global economy, but, apparently, the distribution of benefits will be uneven. The infiltration of AI contributes to a greater redard between developing and developed countries, widening the digital divide between states. AI can aggravate inequalities between national economies, individual companies and labor market workers, who will become a catalyst for possible social conflicts. Artificial intelligence will change the value of demand in the global labor market professions market. Demand for professions, on which people need to do routine tasks, will decrease, while for socially and cognitively oriented specialties, on the contrary, will increase. However, this will lead to the increase of unemployment at the first time of the infiltration. The most important basis in the existence of the world will be information security [5].

Artificial intelligence is a dynamically developing system that has several shortcomings. Its application can be manifested in the form of total control. From the environmental point of view, AI is dangerous; humanity destroys the environment, but people try to maintain favorable conditions at least in the areas where they live, and devices that work on the AI system may not take into account all environmental factors [4]. Companies have different solutions to this problem. Governments are also concerned about this and promote AI. For example, the New York City Hall under-

stands the problem of the problems of artificial intelligence and actively tries to cope with it. Bill de Blasio, the head of the city, intends to establish a new position in his department. He is in search of a specialist who would be able to manage artificial intelligence algorithms that are directly aimed at improving life in the city [8].

How can artificial intelligence be developed? Is it dangerous for people, will it lead to the degradation of the society? Artificial intelligence functionality should be improved in areas in which routine operations predominate, and creativity should be left to people [3].

Undoubtedly, artificial intelligence is incredibly important in all areas of society and plays the huge role in the global economy. The development of AI contributes to its growth, increasing GDP. Artificial intelligence is actively used in medicine, personal finance management, military affairs, heavy industry, music, transport, etc.

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