ARTIFICIAL INTELLIGENCE

Khodjarakhmanova Nazira
Tashkent Financial Institute

Izbosarov Boburjon Bakhriddinovich
TIF, Department of "Banking", PhD in Economics, Docent

ABSTRACT

Artificial intelligence is a specific part of digitization that typically involves robots or computers performing tasks that the human mind can perform. Examples include computer systems, like the online translators we use to translate from one language to another, or which show the shortest route when we use a car and provide information about how long it will take us to get to our destination, etc. In addition, "online calculators", which are very popular among young learners today, are systems that can solve existing mathematical problems and examples according to a certain algorithm. In this article both good sides and bad sides of artificial intelligence is discussed below
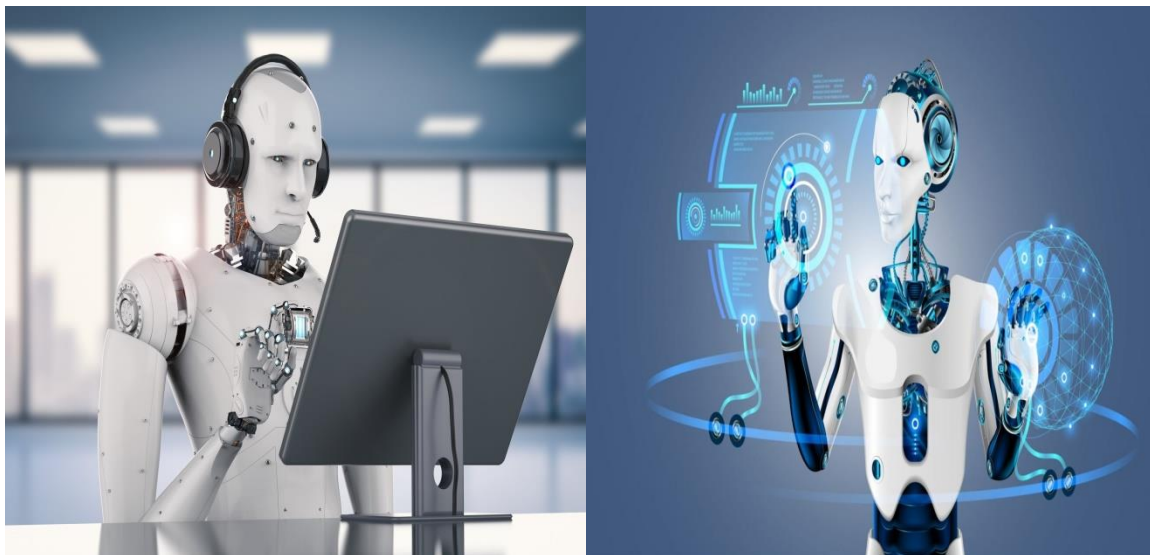
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INTRODUCTION

The term "artificial intelligence" is used to refer to a large area of   scientific and applied research. Such the name attached to this direction, for most people rather associated with intelligent robots or thinking computers, numerous images of which were created in the scientific fantastic works. Are experts in artificial intelligence is faced with such ambitious tasks? Many of them deny it. So, AI specialists often set themselves a non-global the goal of creating thinking machines, and more specific search tasks automatic solution of some intellectually difficult tasks or modeling certain aspects of human or animal thinking. However, its name is the scientific direction "artificial intelligence" received not by chance. After all, one of the first works in this direction was the fundamental article by A. Turing "Computing Machines and Intelligence", published in 1950 in Mind magazine. And the main topic of this article was the question: "Can thinking machine? (actually, in Russian translation the title of the article sounded like that). The very name "artificial intelligence" spread in the 1960s (although it appeared a little earlier), and already in 1969, the 1st International Joint conference on artificial intelligence, which officially and fixed this name. Thus, it is clear that the scientists who determined face of the new science, nevertheless, as its ultimate goal, they saw the creation namely machine intelligence.

In our daily life, artificial intelligence has many applications. For example, artificial intelligence, or rather machine learning, is used to recognize faces when taking photos using smart devices. This helps to recognize our live voice chat on smart devices like Alexa, Apple's Siri, and even Cortana. At Google, AI provides the ability to type and respond exclusively by voice. This is one of the best applications of artificial intelligence. AI also provides direction and display in our navigation devices, helping us navigate to precise locations. Or programs that can show us the shortest time we can drive to somewhere and also calculate the

approximate time it takes us to get to our destination are also products of artificial intelligence. As an example, we can solve several problems with the "Yandex" browser itself. Sometimes we don't even know what information we are looking for when we use browsers, but with artificial intelligence, the browser offers us several sites and we can choose and use depended on our interest.

Many believe that artificial intelligence is especially important in medicine. Since, with the help of artificial intelligence, it is no longer necessary to go through several tests to diagnose a patient, and only one special robot can clearify the problem in a short time. It is also advisable to use robots to serve patients with infectious diseases. This is because even if medical personnel take precautions, there is a possibility that they may contract such diseases. Since robots are not considered living organisms, this level of probability is very low or non-existent. Operations that last for hours can tire the doctor and sometimes lead to life-threatening errors. We can use artificial intelligence to solve such problems.

Although artificial intelligence has a number of advantages, it also has disadvantages. As an example, it is safe to say that the main obstacle to the widespread use of artificial intelligence today is the problem of unemployment. It is widely believed that unemployment, which is currently one of the global problems, is exacerbated by the use of artificial intelligence products. For example, tasks that could previously be performed by multiple workers can now be performed by a single robot. In addition, robots and modern technology do not know what fatigue is. They work 24 hours a day, 7 days a week and can do their job without error. In addition, they do not charge wages for their services.

The advantage of artificial intelligence is that it allows you to store large amounts of data needed in the process of financial analysis, as well as enter numbers without errors when calculating economic indicators, which can be determined using various formulas.

To understand why the use of AI is becoming a global trend in the digitalization of the financial sector, it is enough to consider a few examples of the use of artificial intelligence in the financial process of companies. Artificial intelligence in voice assistants is primarily the ability to intelligently route calls in a call center. The second is to communicate with the customer through a voice assistant inside these applications. Today, it takes 80 percent of calls intelligently on its own and automatically resolves 10 percent of customers' problems without

contacting a human. The service time of each client is reduced by an average of 40 seconds. If the voice assistant is done correctly, then the person in the voice queue waits less, and if he waits, he will be directed to a special employee with a correctly executed request. Another example is the use of smart bots. Today, 60% of customer requests are automatically completely or partially blocked by bots if. The average time to solve problems on customer requests was reduced by four times. Biometrics and anti-fraud are also some of the clearest examples of the benefits of using AI in this area. The first one allows you to remotely open bank accounts and remotely perform financial transactions, reducing the time of their implementation, while increasing the accuracy of customer identification by several times. Using artificial intelligence to detect unusual activity will help prevent nearly 7 billion fraud attempts across the country every year, thereby saving money for banks and customers alike.

From the above, it can be seen that in one process, the tasks of several workers are performed by an answering machine. This, in turn, will lead to job losses.

In addition, «Tesla» company's founder Elon Musk described artificial intelligence in his talk at the Massachusetts Institute of Technology.: "I think we should be very careful about artificial intelligence. If I were to guess like what our biggest existential threat is, it's probably that. So we need to be very careful with the artificial intelligence. Increasingly scientists think there should be some regulatory oversight maybe at the national and international level, just to make sure that we don't do something very foolish. With artificial intelligence we are summoning the demon. In all those stories where there's the guy with the pentagram and the holy water, it's like yeah he's sure he can control the demon. Didn't work out». But, on the other hand Artificial intelligence development has seen an "amazing renaissance" and is beginning to solve problems that were once seen as science fiction, according to Amazon CEO Jeff Bezos.

Conclusion

just as everything has pros and cons, so does artificial intelligence have its pros and cons. It is logical to assume that artificial intelligence has many advantages, and because of its shortcomings, artificial intelligence technology cannot be completely abandoned. Humanity has faced many obstacles in its development, and the reduction of some jobs is not an unfamiliar problem for us. As long as there is a process of civilization, there will be both gains and losses in every field. History still shows that a number of professions have disappeared, and some have improved. We are at the same point and jobs that can be affected by artificial intelligence may be improved in the future or turned into a different type of work. And this, of course, takes time. In order for the impact of artificial intelligence not to affect the unemployment rate in large quantities in the coming years, we must first gradually, within certain limits, introduce this field into our lives.

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