

METHODS AND TOOLS FOR AUTOMATING THE LOANING SYSTEM USING ARTIFICIAL INTELLIGENCE TECHNOLOGY

Shirinov Sherali Ramazon o'g'li

Teacher of the Department modern Information Technology of Uzbekistan State World Languages University

Annotation: In the course of understanding the development prospects artificial intelligence, many software mists and advanced digitalization managers enterprises come to the conclusion that scientific understanding of the problems of artificial intelligence is associated with the recognition artificial intelligence systems and conventional human thinking.

Key words: artificial intelligence, human thinking, managers enterprises

Increasingly, in scientific research, questions about there are grounds to assert that attempts to embody epistemological characteristics thinking in modern systems of art vie intelligence not only undertaken, but also successful, and about the possibility of ascertaining the fact of the complete transfer of intellectual proper functions to technical systems, giving them gnoseological tools.

The above predetermines the spheres practical application of artificial in- intelligence. The phenomenology of intelligence is a psycho- physical education that is formed in the course of human life under the influence of a number of factors, which determine its level and special physical individual features; perception of intelligence in different historical epoch by philosophers and scientists of other branches knowledge, as well as the allocation of artificial intelligence as a special branch of science and analysis the problems it has.

Numerous studies have been carried out with the purpose of instilling and fixing the fact of phenomenological ability of artificial intelligence as one of the factors of its existence combinations existing data analysis technologies. Since data and technologies are traditionally they are indicators of the bank's performance, drivers and concepts such as artificial intelligence (hereinafter referred to as AI), in banking in fact, obviously, will change the rules of the game. AI is definitely aiming for significant simplification of banking procedures and processes, and, expanding the scope of automation, technology can really make the process more efficient and productive at the same time.

The automated process has more than a hundred times superior performance compared to manual. Banks must guarantee the security protecting the confidentiality of customer data, traffic safety information and cash flows, where a certain role AI can play.

Artificial intelligence is a way the ability to copy from something natural in the acquisition and application of knowledge and computer-assisted skills. The machine imitates the human mind, independently carries out thinking process, it is known as artificial intelligence. Computers are designed to in a way that can perform many actions, some of them are training, speech recognition, perception, planning reasoning, problem solving, method ability to manage and move objects around.

Thus, the problem of AI focuses attention for the creation of intelligent machines, who work and react like humans. Artificial intelligence continues to spread rapidly in industries that heavily dependent on data almost all industries.

The financial services sector is not an exception. PricewaterhouseCoopers study records that 52% of industry leaders financial services currently deposits- make "substantial" investments in artificial intelligence, and 72% of those taking business decisions, believe that AI will be a business non-advantage in the future.

Machine learning (ML - machine learning) is a class of methods of artificial intelligence one whose characteristic feature is not direct solution of the problem, and learning in the process application of solutions to many similar problems.

Banks play an important role in the development of financial life of modern society and the world the howl of the economy, processing cash, loans and other financial transactions. Banks help customers track their spending and savings motivate them to save money and earn interest for a safe future current. This stimulation, in turn, can provide financial assistance to banks for the development of large industries. Since the banking industry plays a significant role playing a role in the development of the world economy, forested, so that each financial transaction the transfer made through the banks was due way documented.

To do this, banks primarily use computer technologies that provide formation of arrays of databases. Many from remote service channels that banks use for their operations, passing through ATMs, mail, telephone banking, internet banking and mobile banking.

The banking system is so well connected that every transaction can be tracked and the exchange of information can be flax from any part of the world, subject to connection connections to these networks. Banking activities the world is carried out with the help of computers and networks, and banks will provide this opportunity artificial intelligence.

The most significant part of this process is machine learning in bank industry that is capable of interacting with people, making decisions about rewarding clients. The main purpose of artificial intelligence in the banking sector - obtaining perceptions of customer preferences their level of satisfaction with banking services, assistance in determining future customer expectations regarding new financial products and technologies.

The banking industry uses artificial intelligence in various directions:

1. Customer satisfaction.

Artificial intelligence helps to increase increase revenue, make decisions faster and build relationships with clients. Availability artificial intelligence not only guarantee improves customer satisfaction, but also helps banks to maintain the efficient functioning of the back office.

2. Virtual interlocutor.

AI helps customers learn the details of the trans- shares, the composition of the proposed additional services. Banks can use catboats to take into account the requirements of each client, to make the right commercial offers, implement loyalty programs.

3. Fraud detection.