

**FINANCIAL CHATBOTS AND THEIR APPLICATION IN ACCOUNTING AND
TAXATION
(ФІНАНСОВІ ЧАТ-БОТИ ТА ЇХ ЗАСТОСУВАННЯ В ОБЛІКУ ТА
ОПОДАТКУВАННІ)**

В даній роботі розглядається роль фінансових чат-ботів у сфері обліку та оподаткування. Висвітлено їхні функції, переваги, можливі ризики та перспективи розвитку для підвищення ефективності фінансового управління.

Ключові слова: *цифровізація, фінансові чат-боти, облік, штучний інтелект, автоматизація.*

This paper examines the role of financial chatbots in the accounting and taxation sectors. It highlights their functions, benefits, possible risks, and development prospects for improving the efficiency of financial management.

Keywords: *digitalization, financial chatbots, accounting, artificial intelligence, automation.*

In today's digital economy, the automation of accounting and tax administration is gaining particular importance. One of the most promising solutions is the introduction of financial chatbots - software assistants that use artificial intelligence and machine learning to process financial requests, perform calculations and provide consultations.

Financial chatbots operate in real time, ensuring a quick response to user requests. They can integrate with accounting systems, banking services, electronic document management and CRM platforms, which allows you to significantly reduce the time spent on performing routine operations. The main functions of such bots include keeping records of income and expenses, automatic tax calculation, reporting and reminders about tax payment deadlines [1].

The use of financial chatbots in accounting allows enterprises and private entrepreneurs to minimize the human factor in financial processes. For example, a bot can automatically distribute payments by category, generate analytical reports and control cash flows.

Special attention should be paid to the use of financial chatbots in tax administration. They can be used for automated verification of tax returns, calculation of tax burden and interaction with tax authorities. For example, in some countries chatbots have been introduced that help citizens correctly fill out tax returns, analyze possible tax benefits and provide personalized recommendations for optimizing tax expenses [2].

In addition to commercial use, financial chatbots can be an effective tool for government agencies in the field of tax control and audit. They are able to automatically detect risky transactions and analyze large amounts of financial data. This significantly increases the transparency of tax processes and reduces the level of fraud.

Financial chatbots also contribute to increasing users' financial literacy. Thanks to the interactive format, they can explain complex financial terms, provide advice on budgeting and optimizing expenses. For example, a user can ask the bot a question about changes in tax legislation or the features of preparing financial statements, and receive an answer in an accessible format. This is especially useful for small businesses and sole proprietors who do not always have access to professional accountants or financial consultants [3].

In addition, the use of financial chatbots significantly improves customer service in financial institutions. Banks, insurance companies and other financial organizations actively use bots to automatically serve customers, promptly provide information on account balances, lending conditions and the procedure for submitting tax reports. This reduces the waiting time for a response, reduces the workload on financial institution employees and increases the overall quality of service [1].

Chatbots play a special role in financial planning and forecasting. Using historical data on income and expenses, they can analyze the financial condition of an enterprise or individual, offering optimal options for distributing funds. For example, a bot can identify unprofitable expenses, advise on investing in promising assets or calculate future tax liabilities, helping to avoid penalties.

Despite the numerous advantages, the use of financial chatbots also has certain challenges. The main risks are related to the security of personal and financial data, as bots work with confidential user information. Therefore, it is necessary to ensure an appropriate level of cyber protection, including multi-level authentication and data encryption [2].

The prospects for the development of financial chatbots include improving their analytical function through the implementation of artificial intelligence and the use of blockchain technologies to increase the level of security. In the future, they may become full-fledged financial assistants that will not only automate accounting, but also predict financial risks, analyze business profitability and offer optimal financial management solutions [1].

Thus, financial chatbots are an important element of accounting and taxation automation, which allows you to significantly increase the efficiency of financial management. They help businesses and individuals reduce the time spent on financial transactions, reduce errors, and ensure timely fulfillment of tax obligations. Despite the challenges associated with data security and algorithm updates, their development and improvement will contribute to the further digitalization of the financial sector.

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Зізда Н.Є.,
Ганніченко Т.А.

GLOBAL FOOD SECURITY CRISIS

Було проаналізовано загрози глобальної продовольчої безпеки та роль України у її забезпеченні. Виділено вплив війни, кліматичних змін та економічних криз на продовольчі системи. Розглянуто шляхи міжнародної співпраці для зміцнення продовольчої безпеки.

Ключові слова: *продовольча безпека, Україна, війна, кліматичні зміни, сільське господарство, міжнародна співпраця.*

The threats to global food security and Ukraine's role in its provision were analyzed. The impact of war, climate change, and economic crises on food systems was highlighted. Ways of international cooperation to strengthen food security were considered.

Keywords: *food security, Ukraine, war, climate change, agriculture, international cooperation.*

The issue of food security is one of the most critical in the modern world, as ensuring the population has access to high-quality and nutritious food directly impacts public health and the sustainable development of nations. The war in Ukraine, a country with significant potential in