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ARTIFICIAL INTELLIGENCE: PEOPLE VERSUS INTELLIGENT MACHINES

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The term artificial intelligence has become popular today thanks to huge data volumes, advanced algorithms, and improvements in computing power and storage [1].

Today, if we take the level of general intellectual development, the machine is absolutely inferior to men. But someday the machine's mind will surpass human intelligence. Experts represent three scenarios of intellectual system takeoff on the supramental level: slow, moderate and fast ones [2].

Slow take-off.

This will probably happen in long time intervals – from decades to centuries. Such scenarios are excellent opportunities to mankind to be able to reflect on their future political moves, adapt them to the situation and respond appropriately to what is happening. The time can be taken to test different approaches to educate and train the new staff. The electoral campaign will focus on the supporters and opponents of the processes. If it turns out that we need a new security system and public control over research in the field of artificial intelligence, it will have enough time to develop and deploy them.

Moderate rise.

It will happen in a relatively short time period – from several months to several years. In this case, humanity is still some opportunity to react to what is happening, but does not have time to analyze it, and to test different approaches to solve the complex problems of coordination. There will not be enough time for the creation and deployment of new systems, such as policies, controls, computer network security protocols, but people will be able to adapt to the new circumstances and existing rules.

Quick take-off.

This will happen in a very short period of time – minutes, hours, days. During the rapid take-off scenarios people have almost no choice to react to it. Nobody has time to notice anything, but the game would be lost already. In either scenario, the rapid take-off the fate of mankind depends largely on the preparatory work already conducted at this point. During the fastest scenarios people still can make some basic movements like opening the "nuclear briefcase", but then the algorithms of these actions must be, or actually elementary, or planned, programmed and rehearsed in advance.

The scenarios described above give the people food for thought: how to avoid surpassing human intelligence and competitiveness by intelligent machines, how to act during each of the scenarios, how and where to employ people who have lost their positions because of automation.

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INTERNATIONAL MONETARY FUND IN THE CONTEXT OF COOPERATION WITH UKRAINE

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The process of globalization of the world economy creates new factors for the development and transformations of the world's economic and financial systems. The existing level of interaction between countries requires coordination of the actions of individual governments in developing a unified international strategy for social and economic development.

Significant exhaustion of domestic sources in most countries of the world demands attracting funds from international financial institutions. The problem of additional financial resources is quite actual for Ukraine as its economic, social and political transformations, as well as its attempts to enter the international financial market, are connected with the cooperation with the International Monetary Fund [3].

The purpose of the article is to investigate the current state and peculiarities of Ukraine's cooperation with the IMF aimed at achieving macroeconomic stabilization in the country and identify the main problems and prospects of cooperation.

The reasons for cooperation of Ukraine with the IMF are privileges, a relatively low cost of loans, the credibility of assessments and actions for other potential loans and investors. Cooperation with such international financial institutions is considered as an act of trust by the world financial community; cooperation with the Fund promotes Ukraine's integration into the global financial system; Ukraine's capacity to use advisory, expert analytical and forecast services of the IMF is increasing, which is of great importance in the context of globalization [2].

For more than 20 years of cooperation, financial assistance to Ukraine has been provided in the following main forms: the System Transformation Loan Program (STF) to support the balance of payments; the "Stand by" program to support the national currency and finance the balance of payments deficit; the Extended Fund Facility (EFF) to promote economic stabilization [4].

The economic program developed with the IMF includes: ensuring financial stability through effective monetary policy; strengthening of public finances; structural reforms in the area of governance, including crackdown on corruption and judicial reforms, tax administration reforms, and the reform of state-owned enterprises in order to improve the quality of management and reduce budgetary risks [3].

Cooperation with the IMF has a major economic benefit for Ukraine: 1) economic reforms (monetary, tax, pension) have been initiated, which allowed to demonstrate positive dynamics of functioning of the Ukrainian economy; 2) one of the areas of use of IMF loans is the formation of foreign exchange reserves; 3) Ukraine's export-oriented industries may be the develop the domestic market and the attraction of investors, which also needs IMF funding [4].

But there are also risks of negative outcomes, including: the formation of a "consumerist" stereotype of behaviour; the growth of public debt and the transformation of the problem into a permanent borrowing problem; formation of "forced" export specialization in commodities; the inability to form the basis of a long-term competitiveness of the national economy.

In conclusion, without a program of economic transformation, financial support from official sources makes no sense, because in this case the borrowed funds will only be used to finance the current problems of the balance of payments, which, without reforming the economy, will re-accumulate and become excessive. Thus, the main task of the Ukrainian government should be to establish such a level of cooperation with the IMF, in which the restructuring of economic policy will be directed on the achievement of strategic goals of the country's development instead of fulfilment of conditions of the Fund to receive the next tranche of credit.

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THE EFFECT OF AUDIOMARKETING TOOLS ON CONSUMER BEHAVIOUR

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Customer shopping patterns and behaviors are changing globally. The rapid development of online commerce and digital technology has become one of the factors that led to a change in consumer behavior. Modern consumers are not ready to spend as much time and money on shopping as before. Therefore, in order to keep consumer attention, retailers need to develop new ways to attract customers.

The purpose of our research is to classify the types of audio marketing tools, to find out how music affects consumer behavior and to work out effective ways to prevent being manipulated by stores.

A research conducted by the US Institute for Advertising has shown that the majority of consumers (more than 70%) make a decision about a purchase at the point of sale. In this situation, an important role is played by marketing tools that are used directly at retail outlets and are capable of retaining consumers and increasing their loyalty. These tools include the use of audio marketing [3].

Audiomarketing is used to support the traditional marketing tools as well as to make the brand more original. The purposes of audio marketing are 1) identification of a brand, 2) raising the loyalty of customers, 3) creating a positive image of the company.

Audiomarketing is a tool for influencing consumers with the help of specially selected musical accompaniment. However, people are often unaware of the fact that they are being manipulated. The use of special marketing tools makes them buy more, and this promotes consumerism which has a negative impact on the environment.

The history of background music goes back to the company named Muzak. It was founded in the USA by General George Owen Squier in 1934. In the 1940s the company researchers discovered that Muzak could make workers happier and more productive [6].

The effect of music on people's behavior has been an object of research of many scientists. Naomi Ziv, a psychologist from Israel, discovered that when people are in a good mood they make decisions easier, but when they feel depressed they analyze everything better, so musical style and rhythm both have an impact on people's behavior [4].

Some aspects of impact of music on visitors include: influence on the behavior of visitors using musical rhythm; thematic music creating a special festive atmosphere that attracts buyers to the shopping facilities; audio advertising, directed on visitors at the point of sale; the use of a memorable audio logo increases brand awareness and its value for consumers; music in the sales area provides a comfortable atmosphere for visitors by creating a soundscape (sound landscape) that contributes to a more relaxed communication between customers and the staff, and also hides other noises [2].