

portant to find a balance between these two aspects and strive for a fair and sustainable international trade system.

Nothing in the world can be seen only from a positive perspective. There is always “the flip side of the coin”. Although international trade has brought many benefits to different countries over the centuries, numerous wars have also started due to economic reasons. The main aim of the state should be to conduct its policy in such a way as to minimize the disadvantages and increase the advantages.

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STUDY OF THE PERSPECTIVES OF UNMANNED VEHICLES IN THE MODERN WORLD

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Резюме – беспилотные транспортные средства неизбежно внедряются в жизнь человечества. Несмотря на проблемы, препятствующие и сопутствующие появлению подобной технологии на дорогах общего пользования, существуют и определенные перспективы применения автономных транспортных средств. Необходимо изучить и проанализировать существующие сферы применения беспилотного транспорта, а также возможности подобной технологии.

Resume – unmanned vehicles are inevitably introduced into human life. Despite the problems preventing and accompanying the emergence of such technology on public roads, there are also certain prospects for the application of autonomous vehicles. It is necessary to study and analyse the existing fields of application of unmanned transport, as well as the possibilities of such technology.

Introduction. Unmanned vehicles are no longer an element of modern man's fiction, but their appearance on public roads can still be surprising. However, de-

spite the novelty of technology, autonomous vehicles have already found applications in various fields and have high potential. This article will consider the areas of application of autonomous transport, as well as the prospects of this technology.

Main part. The first successful application of unmanned vehicles occurred in 2014 by the American company Lockheed Martin. In this case, autonomous technology was used to move independently in a convoy of military trucks. Thus, the drivers of military equipment remain safe, and if necessary in the control of trucks can intervene remotely [1]. Similar technology has also been offered by Russian companies: in 2022, the unmanned military truck “Ural” was presented at the forum “Army 2022”, and in 2023, the company “Remdiesel” presented the unmanned vehicle “Zubilo” for assault groups [2].

Autonomous vehicles are also used in the agricultural industry. In 2024, the Minsk tractor plant announced its first unmanned tractor. [3] Such developments can contribute to the improvement of productivity in this field, as well as to the increase of the area of crops and yield of the country as a whole, because unmanned tractors, with proper maintenance and control, are able to operate without interruptions and generally for more time than a human-driven car.

In addition to the industrial fields, unmanned transport is also used in the field of education. For example, in August 2024, Chinese driving schools began to use cars driven by artificial intelligence to teach future drivers [4]. Several instructors and an AI assistants monitor the travel process remotely, but all driving processes are carried out by the student himself. This method of teaching allows the student to feel independent and increase the sense of responsibility, as well as from the first lessons form a habit of traveling without relying on the help of an outsider.

Unmanned vehicles are also beginning to be used in the service sector. In addition to the autonomous taxi, already operating in San Francisco and being piloted in Rossi and Belarus, vehicles without drivers are used for delivering parcels and cargo in Shanghai. [5] This technology is able to provide not only increased accuracy of deliveries to addressees, but also route adjustment for fastest arrival at the destination. Also, a service based on autonomous technology can provide consumers with around-the-clock service and the exclusion of incidents caused by human factors.

Conclusion. In conclusion, it can be said that the introduction of unmanned vehicles is no longer a scientific fiction, but gradually integrated into modern life. Despite the associated problems and mixed opinion of the population, autonomous transport proves its usefulness and finds a lot of prospects in the course of implementation. Such unmanned technology could not only generate new jobs, but also ensure the growth of the industry in the country that invests in it.

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EVOLUTION OF MOBILE BANKING AND ITS IMPACT ON NATIONAL ECONOMIES

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Резюме – в статье рассматривается развитие мобильного банкинга от его зарождения с простых SMS-уведомлений до современных цифровых финансовых сервисов, позволяющих управлять финансами через мобильные приложения. Анализируется влияние мобильного банкинга на экономику различных стран, включая повышение доступности банковских услуг, снижение транзакционных издержек. В будущем мобильный банкинг продолжит эволюционировать, интегрируя передовые технологии и обеспечивая более удобное и безопасное управление финансами.

Resume – the article examines the development of mobile banking from its beginnings with simple SMS notifications to modern digital financial services that allow you to manage finances through mobile applications. The impact of mobile banking on the economies of various countries is analyzed, including increasing the availability of banking services, reducing transaction costs. In the future, mobile banking will continue to evolve, integrating advanced technologies and providing more convenient and secure financial management.

Introduction. Mobile banking has become an integral part of the modern financial system, providing convenient access to banking services via smartphones and other devices. Its development has led to significant changes in the economy, affecting financial flows, the level of availability of banking services and the speed of transactions. This paper examines the evolution of mobile banking, its key stages of development and its impact on the economies of various countries.

Main part. One of the key effects of mobile banking is the growth of financial accessibility. In developing countries, millions of people have been given the opportunity to use banking services without having to visit branches. This contributes to the development of small businesses, an increase in the volume of money transfers and an increase in financial literacy of the population. In addition,