clients with various characteristics such as age, income level, number of dependents, credit history, type of housing, employment, etc.

Conclusions and prospects

The study analyzed the opportunities, benefits, and challenges of applying artificial intelligence in automated financial risk management systems. The analysis of theoretical foundations, classification of financial risks, technical features of the implementation of intelligent systems, as well as practical modeling on the example of credit risk forecasting was carried out. General approaches to financial risk management are considered, their classification and features in modern economic conditions are determined. The basic principles of building automated control systems have been analyzed and the feasibility of introducing intelligent methods, in particular machine learning and neural networks, into financial analytics has been substantiated. An analysis of modern methods of artificial intelligence used for risk analysis and forecasting is carried out. The features of deep learning models, decision trees, ensemble methods, as well as criteria for evaluating their effectiveness are considered. A practical case has been implemented to build a model for forecasting the credit risk of a bank client. Real data was pre-processed, several models were built and tested, and accuracy was evaluated using metrics. In general, the results of the study confirm the high efficiency of using artificial intelligence methods for automated analysis and forecasting of financial risks.

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AUTOMATE USER FEEDBACK ANALYSIS USING NATURAL LANGUAGE PROCESSING

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In today's digital world, user feedback analysis has become a critical element for any business looking to improve the quality of its products and services. However, the scale and unstructured nature of these data pose significant challenges for traditional analysis. The main problem solved in this study is the inefficiency and limitations of manual analysis of large volumes of text user reviews.

Problem statement

This problem has several important aspects:

1. Exponential growth in data volumes. Modern companies receive thousands of new reviews every day through various channels.

2. Subjectivity and inconsistency of analysis. Human interpretation of the text is subjective, which can lead to different conclusions about the same response [1].

3. Critical time costs. Manual analysis requires significant time resources.

4. Limited opportunities to detect hidden patterns. Human analysts are often unable to detect hidden trends and relationships in large amounts of data, especially when these patterns manifest themselves over a long period of time or in different user segments.

5. The increasing complexity of multilingual analysis. The globalization of business has led to the need to analyze reviews in many languages.

6. Lack of standardization and subjectivity of assessments. Different analysts may use different methods and evaluation criteria, making it difficult to compare results and form a unified strategy for responding to feedback.

7. Growing costs for review analytics. Economic studies show a rapid increase in the cost of manual review analysis.

Purpose of the study

The purpose of the study is to develop a system of automated analysis of user feedback based on natural speech processing methods to identify sentiment, key aspects and themes.

Research results

To solve the tasks, a comprehensive methodological approach will be used, which combines the methods of machine learning, deep learning, natural language processing and data analysis.

The study will be carried out in several stages:

1. Analytical stage. At this stage, a detailed analysis of existing methods and models, their advantages and limitations will be carried out. Modern research in the field of NLP and feedback analysis will be studied, the most promising approaches and technologies will be identified;

2. Design and development stage. At this stage, specific methods and models will be developed to solve the tasks. The development will include both adapting existing approaches and creating new methods and architectures optimized for feedback analysis;

3. Experimental stage. This stage includes conducting experiments to evaluate the effectiveness of the methods and models developed. Experiments will be conducted on real sets of reviews from different domains (e-commerce, hospitality, software, services, etc.) and in different languages. Standard metrics such as accuracy, completeness, F1-measure will be used for evaluation, as well as specialized metrics to assess the quality of the detection of aspects and topics;

4. Analytical-generalizing stage. At this stage, the results of experiments will be analyzed, patterns will be identified and conclusions will be formulated regarding the effectiveness of the developed methods and models. The main advantages and limitations of the proposed approaches will be identified, as well as areas for further research.

Conclusions and prospects

A study conducted on the use of natural language processing to automate the analysis of user feedback provided a comprehensive view of the effectiveness, advantages, and limitations of various NLP methods and models in solving this problem. As a result of the study, all the goals set and tasks were achieved.

Thus, the conducted research makes a significant contribution to the development of methods for automating the analysis of user reviews based on natural language processing and creates the basis for further improvement of such systems.

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TASK AND PROJECT MANAGEMENT IN ORDER TO OPTIMIZE PROJECT MANAGEMENT PROCESSES

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The analysis shows that more and more enterprises are striving to simplify and speed up the implementation of daily tasks in order to allocate more time for strategic development. In this context, WordPress has long ceased to be a purely blogging platform – it can become the basis for building a full-fledged information system that can automate many business processes [1].

Problem statement

But, automation of business processes is always a search for a balance between functionality and security. When a company starts using WordPress not only for blogging, but also for storing data about orders, payments, and internal documents, the threat of cyberattacks becomes more serious.

Therefore, you cannot do without understanding the basics of information security. Plugin audits, SSL certificate installations, regular updates, and backups may be required here.

On the other hand, the competent organization of user roles and access restrictions increases the security of the system without sacrificing flexibility [3].

Purpose of the study

The purpose of the study is to determine the optimal approaches to the implementation of the WordPress system, which not only publishes content, but also acts as a tool for automating key business processes.

Research results

Advantages of WordPress: