Pre-processing of real data was carried out, several models were built and tested, and accuracy was assessed using metrics.

An analysis of the importance of features using SHAP graphs was carried out and a system architecture was substantiated that can be used to integrate such a model into a practical automated financial risk management system.

Overall, the results of the study confirm the high effectiveness of using artificial intelligence methods for automated analysis and forecasting of financial risks.

Such models can not only increase the accuracy of risk identification, but also ensure the efficiency of decision-making in financial institutions.

However, their implementation requires proper technical and organizational support, including issues of interpretability, validation, and adaptation to changes in the market environment.

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USING WORDPRESS CONTENT MANAGEMENT SYSTEM TO AUTOMATE BUSINESS PROCESSES

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The purpose of the research is to determine the optimal approaches to implementing the WordPress system, which not only publishes content, but also acts as a tool for automating key business processes. The object of the research is the process of implementing WordPress as a tool for automating business processes in the environment of small and medium-sized enterprises that need to optimize their work. The subject of the research is a set of methods and tools that allow implementing the automation process, starting from internal WordPress mechanisms and some extensions and ending with integrations with third-party data processing services.

Statement of the problem.

The analysis shows that more and more enterprises are striving to simplify and speed up 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 capable of automating many business processes [1].

Firstly, WordPress is open source and has many plugins that can be flexibly customized to your needs.

Second, a huge community of developers is constantly creating new tools that make routine operations, from sending emails to generating analytical reports, almost imperceptible to the end user [2].

But despite all the benefits, some companies still underestimate the role of WordPress in business processes. This is mostly due to an outdated approach to IT systems, where a website is perceived as just a business card, and internal procedures are automated using expensive third-party software.

Therefore, one of the priorities of the research is to analyze how WordPress with its plugin ecosystem can help companies avoid unnecessary costs and at the same time increase efficiency [2].

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The object of the study is the process of implementing WordPress as a tool for automating business processes in small and medium-sized enterprises that need to optimize their work.

The subject of the study is a set of methods and tools that allow implementing the automation process, starting from internal WordPress mechanisms and some extensions and ending with integrations with third-party data processing services.

The most important thing in this approach is the speed and simplicity of building a working system.

WordPress, thanks to its flexibility, allows you to add a plugin in just a few clicks that will launch a newsletter to customers as soon as they place an order or leave a request.

With a successful combination with services, for example, Zapier, you can set up synchronization with Google Sheets or even your own CRM systems.

Of course, it is important to pay attention to version compatibility and database optimization to avoid plugin conflicts and excessive server load.

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

Therefore, understanding the basics of information security is essential. This may include auditing plugins, installing SSL certificates, regular updates, and backups.

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

Presentation of the main material.

Most content management systems, such as WordPress, are intuitive and fairly easy-to-use tools that are well suited for running a blog or website and even for user registration and comments [2].

Types of content:

Static content is content that is stored in a file. To change such content, you will need to directly edit the file it is in.

The advantages of static content include the following: static content is suitable for complex websites that require a lot of functionality: the advantage here is that you can influence everything you want, you can create your own platform based on content management systems (CMS); traditional HTML is where you have to do it yourself every time: when writing code, you can use your imagination to create everything you want to implement on your website.

The disadvantages of static content include: if you need to change something on the "server side" of the website, you have to be at your computer in a development environment to make the changes; you could create your own CMS-based software with static HTML, and then use your content management systems to edit the site's content from anywhere. However, this would require a significant amount of time and effort, not to mention significant technical coding knowledge.

Unlike the previous one, dynamic content is content that is stored in a database. It is displayed directly from the database to the user's browser page. A CMS is often used to work with dynamic content.

The advantages of dynamic content with CMS include the following: you can change content frequently; installation is very quick and easy; no special technical knowledge in coding is required: all the tools for adding text, images or videos, as well as for creating new pages or subordinates are provided within the platform itself; most platforms have a built-in security system; various templates are available

that you can modify according to your needs; most templates are already responsive; it is easy to add third-party plugins to the system, such as banner sliders, image galleries, SEO tools and e-commerce systems; you can manage your content from any computer, anywhere there is an Internet connection; no FTP software is required to upload content to the Internet; good connection with search networks; blogs are already built in and ready to go.

The disadvantages of dynamic content include: CMS requires more memory, CPU power, and software maintenance than its HTML competitors; small changes to server settings can cause the entire site to crash; some templates are poorly coded; creating a huge and complex website with a content management system is not the best idea: for example, a site like amazon.com has a rather complex, large design that would be impossible to create using CMS-based platforms. It is better to create it from scratch using your own HTML and other programming languages.

One of the open source content management systems that makes it easy to create and manage a website is WordPress, which is one of the most popular CMSs in the world. People use WordPress every day to maintain their online presence.

One of the advantages of WordPress is that it is free to use: there are no installation fees or annual costs, except for hosting.

This software is available at zero cost because it is run by volunteers who participate in an open source project.

Open source software is unlike other tangible products because no company or individual owns WordPress. For this reason, its support, maintenance, and development depend entirely on volunteers.

WordPress gives owners the complete ability to create, publish, and manage their content. With its simple interface, WordPress is ideal for users who are more comfortable working with text editors than with FTP programs and hand-written web pages.

Developers have published thousands of WordPress plugins and widgets that allow you to create a truly high-quality website.

WordPress offers a lot of possibilities to the developer. At the heart of WordPress is a well-established connection between the core and the database. This can easily be used to your advantage.

Also, the WordPress editor Gutenberg - a plugin that is already built into the latest versions of WordPress, allows you to visually and without using code to change the content of pages and posts.

WordPress has a very large database of plugins created by ordinary people, some of them are paid, but there are also free ones. We used a free plugin with the ability to expand the functionality after payment.

Conclusions. Implementing WordPress as a system for automating business processes can positively impact the speed and quality of a company's work, reduce costs, and allow staff to focus on more important tasks.

The study will focus on both technical aspects and the issue of adapting the new workflow in the team, because without understanding the human factor, automation may be ineffective.

The results of the research will certainly help developers and company owners get practical recommendations and avoid annoying mistakes on the way to transitioning to a "smart" IT infrastructure.

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