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# **DEVELOPMENT OF VOICE ASSISTANT TECHNOLOGY IN THE BANKING SECTOR**

**Annotation.** The beginning of the pandemic has become a catalyst for the digitalization of all spheres of life. Bots based on artificial intelligence played a big role in this. In 2019, Gartner predicted that by 2021, 25% of digital employees will use virtual assistants. The forecast remains true even now — nowadays more than 4 billion digital voice assistants are used around the world.

**Key words:** digitalization, introduction of digital technologies, voice assistant, banking, digital services.

**HOW DOES A CHATBOT DIFFER FROM A VOICE ASSISTANT?**

Voice-activated virtual associates are a frame of client benefit innovation use manufactured information, some of the time alluded to as chatbots" [1]. In reality, there are a few key contrasts between these two AI-based technologies. Chatbots are a content shape of client benefit. They can both reply data questions and make installment exchanges at the ask of the user

**HUMAN STATE OF MIND TO INVENTIVE ADVANCES AND ADVANCED PROFICIENCY**

Voice associates have a colossal potential in tackling client demands and in overseeing managing an account operation due to the utilize of machine learning innovations, cloud computing, common dialect preparing and optimized algorithms:

1) Personalized solution

Voice chatbots for advanced managing an account examined client activities and handle them to supply the speediest and most personalized arrangement from the company [2].

2) Prepare optimization

Interactive voice keeping money optimizes back-office forms, rearranges client interaction and increments client security when working with keeping money benefit providers.

3) Performing managing an account operation

If a client needs to discover out essential data around their bank account without calling client back or browsing the site, virtual colleagues can immediately give all the vital information [3]. For case, they offer assistance to check the card adjust, pay bills or exchange cash, piece or unblock credit or charge cards, and perform other ordinary managing an account assignment from the bank's portable application.

4) Sparing the client's time

Some virtual associates of the bank are actuated by voice. These virtual collaborators are reasonable for individuals who lean toward to conversation instead of send content messages or for a few reason cannot do it: elderly clients or outwardly impaired.

**CONCLUSION**

Numerous expansive banks as of now use voice robots in their call centers or bolster chats. One of the foremost celebrated voice colleagues presently is Oleg from Tinkoff. He showed up in 2019 and advises clients both within the app chat and by phone. In expansion, he is additionally accessible as a phone secretary: he can reply calls, channel spam and send transcripts of dialogues.

The Savings Bank also has its own voice assistant — a virtual girl can tell the balance of the card, the operating mode of the company's offices, tell what to do if the ATM "ate" the card and more. You can contact her by phone and in the bank's application. According to Sber statistics, the voice assistant solves more than 65% of customer questions.

The development of digital assistants will continue in the future, which will bring even more changes to the format of communication between the banking sector and users, as well as in the provision of digital services.

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