THE INFLUENCE OF ARTIFICIAL INTELLIGENCE ON PEOPLE'S LIVES

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The purpose of this paper is to investigate the meaning of artificial intelligence and to define the spheres of its implementation.

Today artificial intelligence (AI) has made its breakthrough in many areas from science to business [1]. But do you know how does artificial intelligence influence our lives?

Artificial intelligence can be divided in two types: weak and strong. But in fact, we have only the first one.Jeff Hawkins writes: "A computer and brain are constructed by absolutely different principles: the first one is programmed but the second is self-learning. The computer must work with exact data that are input by people(except learning without a teacher) but brain is flexible and tolerant of failures"[2, p. 11].

Neural networks are one of implementation methods of AI. They emulate neurons of our brain [3].

Machine learning is a wide area in AI design. It is used when we don't have the clear decision of any task. In this case it's important to make a mechanism that can find a solution itself.

The term "deep learning"means algorithms of machine learning that operate with big resources.

Spheres of artificial intelligence application are really wide today.

Yandex has its own designYandex Data Factory that is used in *manufacturing.* Its solutions deliver real-time recommendations and fully automated decision making for the most important,complex and costly processes in spheres connected with metals, oil and gas, etc.

Microsoft engineers in collaboration with Indian scientists from ICRISAT use AI to calculate the optimal time for sowingin *Smart Farming.*Application uses Microsoft Cortana Intelligence Suite that monitors soil conditions and gives it appropriate fertilizers. After getting SMS farmers start their sowing. As a result, they get more by 30 – 40% than usual.

AI also finds application in the sphere of *Art.* Alexey Tikhonov and Ivan Yamshchikov from Yandex trained a neural network to write poems in Egor Letov style that was used for creating an album [4].

Company PayPal uses machine learning to fight with money laundering. It compares millions of transactions and finds the most suspicious. As a result, there are only 0.32% fake *finance* transactions. Japanese firm Fukoku Mutual Life Insurance is replacing its employees with IBM's Watson explorer AI. Neural network will analyze thousands of medicine certificates, take into account attending of hospitals, medical operations that clients had and other factors to define insurance conditions.Banks usemachine learning in credit scoringto represent the creditworthiness of an individual.

A self – driving car is a concept that IT companies (Google, Yandex, Uber) develop currently in *transport.*Neural networks are responsible for objects recognition such as other vehicles, people, etc.

AI is applied in *jurisprudence.* Herman Gref, Russian German politician and top manager, Chairman of the executive board of Sberbank, during his speech in front of students of Immanuel Kant Baltic Federal University said:

"Мыперестаёмбратьнаработуюристов, которыеинезнают, чтоделатьснейроннойсетью. <...> Вы — студенты вчерашнего дня. Товарищи юристы, забудьте свою профессию. В прошлом году 450 юристов, которые у нас готовят иски, ушли в прошлое, были сокращены. У нас нейронная сетка готовит исковые заявления лучше, чем юристы, подготовленные Балтийским федеральным университетом. Ихмынаработуточнонневозьмем" [5].

Every day millions of people translate a great number of wordswith Google translate.Drivers apply maps to find lessbusy roads. Algorithms help doctors to diagnose illnesses. Mankind uses artificial intelligence toaugment the abilities of people to enable us to accomplish more, to eliminate tedious repetitive tasks. It allows us to spend more time on doing something else.Machine learning is expected to have profound impact on the job market. Experts predict that both menial and professional spheres will be taken over by computers and robots equipped by learning algorithms [6].

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