

PROSPECTS FOR APPLYING ARTIFICIAL INTELLIGENCE IN FINANCIAL LAW

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Received –

2024 October 17

Accepted –

2025 January 10

Available online –

2025 March 20

Keywords

Artificial intelligence, public financial activity, financial and legal regulation, financial support, financial incentives, tax incentives, development of small and medium-sized businesses, ethical regulation, national priorities

The subject of the study is the legal regulation of artificial intelligence in Russia, in particular, the specifics of financial and legal regulation of this area. Digital technologies are the driving force behind global changes that affect all levels of human activity and require adaptation to the new conditions of digital reality. The work draws attention to its development and the emergence of types of artificial intelligence, for example, "strong artificial intelligence", the definition of which has been enshrined in legislation.

The purpose of the study is to consider the specifics of regulating artificial intelligence in Russia by ethical and financial and legal norms.

Methodology. Both general scientific and special methods were used (for example, formal legal and comparative legal methods), which made it possible to comprehensively study the selected issues.

Main results. The article emphasizes the importance of the limits of legal regulation in the field of artificial intelligence. Disputes arising in connection with the introduction of artificial intelligence technologies in the sphere of banking relations are understood, gaps in legislation are identified. The article pays special attention to the issues of financial and legal regulation of artificial intelligence technologies, measures of financial support for such technologies. Aspects of financial incentives are analyzed, gaps in legislation related to support for small and medium-sized businesses are identified. Conclusions. The problem of ethical and financial and legal regulation of artificial intelligence has received broad consideration, which made it possible to identify a set of problems and formulate ways to solve them, and also set a new vector for future research on this topic.

1. Introduction

Digital technologies, including artificial intelligence (AI), are rapidly evolving and have a significant impact on various aspects of life. This has led to the emergence of new patterns of behavior in society, innovative business processes, and changes in government policies. The President of the Russian Federation at the Plenary Session of the International Conference on Artificial Intelligence and Machine Learning noted: "We will continue to strive to make Russia one of the most comfortable jurisdictions in the world for the development of artificial intelligence, for a bold search for solutions necessary for everyone here."¹

A large number of scientific works, including legal studies, are dedicated to the topic of AI. Examples of such works include [1], [2], and [3].

Increasing the pace of implementation of AI technologies by large companies in their operations, including interaction with citizens, requires the legislative consolidation of rules to increase awareness among citizens and businesses regarding interaction with robots, rather than employees. While disputes arising from the use of AI technology remain isolated², it is reasonable to assume that they will become more widespread in the future. Therefore, it is important to emphasize that the state should not hinder the rapid development of digital technologies and the digital economy due to society's growing needs. Additionally, the state is involved in these processes and integrating technologies into public administration. It is crucial to translate existing ideas and proposals from AI developers into specific government decisions and legislative initiatives. However, despite the need to comply with modern standards in order to preserve statehood and protect the interests of the state and society, it is essential to create a legislative framework that ensures a balance. It should be

noted that the Decree of the President of the Russian Federation No. 490 on the development of artificial intelligence in the country has led to amendments to several regulatory legal acts. These amendments expand the conceptual framework, defining concepts such as "strong AI" and "trustworthy AI technologies".. Thus, the definition of strong artificial intelligence refers to it as a type of AI that can perform various tasks, interact with humans, and adapt independently to changing conditions without human intervention. At the same time, it is important to pay attention to the definition of trusted AI technologies. These are technologies that comply with safety standards and are developed with a number of principles in mind, such as objectivity, non-discrimination, and ethics. These principles exclude the possibility of harming people and violating their fundamental rights and freedoms, as well as harming the interests of society and the state.

I believe this fact confirms the legislator's awareness of the significant risks that an unstable relationship in this area could entail. Therefore, it is essential to focus on the category of legal limits, which has become particularly important in the current technological landscape and, specifically, the development of digital economies.

2. The Concept and Limits of Legal Regulation of Artificial Intelligence Technologies in Russia.

It is a well-established fact that the development of AI technologies raises numerous concerns, such as its safety for humans, the scope of acceptable use, and the area of responsibility for developers. The use of AI in the financial sector requires increased attention.

Therefore, considering the current state and promising possibilities of legal regulation of public financial activities, as well as the implementation of financial law norms in the context of changing approaches to many public relations management, there is a need for the legislative consolidation of the concept of "limits" and its use in the legal regulation of modern financial relations that are directly or indirectly related to the development of artificial intelligence (AI) in Russia.

In this regard, the issue of the limits on the

¹ The plenary session of the International Conference on Artificial Intelligence and Machine Learning Artificial Intelligence Journey 2023 on the topic "The revolution of generative AI: new opportunities". URL:

<http://www.kremlin.ru/events/president/news/72811>

² /For example: Resolution of the Arbitration Court of the East Siberian District dated January 23, 2024 No. F02-7539/2023 in case № A58-4021/2023.

introduction of AI technologies in all areas of life, the responsibility of actors involved in AI activities, and government intervention in sectors where AI is applied becomes particularly relevant. Scientists emphasize that "the legislator should take a comprehensive approach to studying the advantages and disadvantages of AI technologies." [4, p.17]

It should be noted that the concept of "limit" is understood differently in the scientific literature and, to a greater extent, it acquires philosophical features [5,6, p. 196-198]. However, as technology is introduced into our lives, especially those characterized by self-learning and unpredictable decision-making, the category of "limits" acquires more legal significance. Science is filled with research on the classification of legal regulations on these limits [7].

The state faces the difficult task of balancing the need to stimulate the successful development of AI technology (especially financially) with concerns about the unpredictable development of these technologies that could pose a threat to society and the state. This seems to be possible by establishing legal limits on the activities of AI subjects.

It seems necessary to adapt legislation to all these processes. New legal norms should clearly define the boundaries and scope of any activity related to artificial intelligence technologies so that AI serves society and not the other way around. At the same time, it is important to preserve the value of human capital and create conditions for its development in the field of artificial intelligence. Artificial intelligence is a set of technological solutions that allows simulating human cognitive functions, including self-learning and finding solutions without a predefined algorithm³.

I agree with the philosophical view of E.N. Struk, who considers the limit as a universal evolutionary mechanism that manifests itself differently in each specific area of reality [5, p. 89]. It seems that the development of the field and the state as a whole depend on determining the right legal framework for AI relationships in Russia.

³ The National strategy for the development of artificial intelligence for the period up to 2030 // SZ RF. 2019. № 41, article 5700.

E.A. Berezina emphasizes that, in addition to their own legal techniques, which include the use of legal constructs, special legal terminology, and methods of regulation, computer, digital, and information technologies are effectively implemented in legal practice. These technologies acquire legal significance when used to achieve a specific legal outcome [8, p. 73].

The role of law and law-making in the process of technological and digital transformation of society largely depends on the concept of legal thinking that legal scholars and lawmakers hold. V.I. Przhilensky notes that only by changing the foundation of legal understanding can humans and humanity avoid the negative consequences of technological progress" [9, p. 18].

3. The implementation of the norms of "soft law" in the regulation of AI and their significance for financial legal relationships.

In science, including financial law, the concept of "soft law" norms is being developed [for example, 10]. A.V. Demin argues that these norms are binding, although they are not legally enforceable. In the field of artificial intelligence (AI), there is a growing trend towards self-regulation through the application of ethical standards [11, p. 33].

The issues of ethical regulation of AI are also discussed in scientific literature [12-14]. R.S. Tikhonov highlights the importance of ethical regulation in the landscape of AI regulation, which consists of three main components: legal and regulatory regulation, technical regulation and standardization, and ethical regulation⁴.

This aspect of "soft" ethical regulation becomes significant for financial law because the sphere of finance requires legal commitment and responsibility from all participants involved in the development and use of AI technology. Financial support for AI development also requires clear guidelines and regulations to ensure the protection

⁴ See: The official website of the Ministry of Economic Development of Russia. URL: https://www.economy.gov.ru/material/news/bolee_30_mlr_d_rubley_napravyat_na_finansirovanie_federalnogo_proekta_iskusstvennyy_intellekt_do_2024_goda.html

of stakeholders and the public interest.

A significant example of introducing ethical regulation in the field of artificial intelligence (AI) relations and establishing conditional boundaries between what is appropriate and acceptable is the Code of Ethics for Artificial Intelligence developed by the Alliance for Artificial Intelligence. The Code establishes general ethical principles and standards for participants in AI activities, including actors and other stakeholders.

It should be noted that the Code is not legally binding, but rather serves as a set of advisory rules intended to create a trusted environment for the development of AI technologies in Russia. The Code applies to all stages of AI development, from design and construction to implementation and use, and covers areas not currently regulated by Russian law or technical regulations.

Despite the large number of signatories to the Code (more than 300 Russian companies, more than 40 federal executive authorities, and 20 regional executive authorities), which indicates that it has been publicly recognized, it seems that imperative norms of legal regulation of relations related to the development of AI technologies are of primary importance in Russia.

According to paragraph 26 of the Decree of the President of the Russian Federation dated July 2, 2021, No. 400 "On the National Security Strategy of the Russian Federation," the national interests of Russia are ensured and protected through the concentration of efforts and resources by public authorities, organizations, and civil society institutions on the implementation of several strategic national priorities. Scientific and technological development is one of these priorities.

The Decree of the President of the Russian Federation No. 490, dated October 10, 2019, "On the Development of Artificial Intelligence in the Russian Federation", approved the National Strategy for the Development of Artificial Intelligence until 2030. This strategy outlines the basic principles for the use and development of AI technologies in Russia.

Among these principles, some stand out: acquiring skills to successfully adapt to the digital

economy, ensuring security and transparency, promoting technological sovereignty, and practicing reasonable thrift.. It should be noted that, despite the use of AI in financial activities, none of the listed principles reflect any financial or legal content. This is because the prerequisites for the more active introduction of AI into public finance have already been established.

For example, Ivan Chebeskov, the Director of the Financial Policy Department at the Ministry of Finance of the Russian Federation, has noted that digital ruble could be used in budget processes in the future and artificial intelligence could assist in budget formation⁵. In accordance with Russian Treasury Order No. 364, dated December 14, 2020, "On Approval of the Department's Digital Transformation Program for 2021-2023," artificial intelligence tools have already been implemented in the work of the Federal Treasury, particularly the "Intelligent Digital Agent." Additionally, it is planned to utilize artificial intelligence in monitoring the execution of national projects, objectives, and control and supervision activities.

Therefore, it can be assumed that the principles for the development and utilization of artificial intelligence technologies in Russia require additional adjustments and the inclusion of guidelines focused on government operations, including public finance activities.

4. Financial and Legal Regulation of the Development of the AI Industry in Russia.

Considering AI as a global technological project of the state and its significant strategic and economic importance, the issue of government support in this area, particularly financial support, as well as the use of financial incentives, is of great interest.

The Unified Portal of the Budget System of the Russian Federation, "Electronic Budget," defines "government support" as a set of organizational, legal, and financial decisions and actions by government authorities aimed at improving citizens' social situation and business development. The report of the Bank of Russia on "The Application of

⁵ The website of the TASS news agency. URL: <https://tass.ru/ekonomika/17557993>

Artificial Intelligence in the Financial Market" notes that at the moment, there are three main approaches to AI regulation in global practice: restrictive, hybrid, and stimulating.

The Decree of the President of the Russian Federation No. 490 dated October 10, 2019 added regulations on stimulating the use of artificial intelligence (AI) technologies in the economic and social spheres. This includes measures to stimulate demand for AI from industry by providing grants, as well as mandatory requirements for businesses to improve efficiency and use AI when receiving subsidies from the federal budget. Additionally, AI-related indicators and activities are being integrated into national projects and government programs, including strategic planning at the federal level.

It seems that promoting the development of artificial intelligence (AI) in Russia is a significant goal that involves the collaboration of public authorities, commercial organizations, non-profit organizations, and citizens. This topic has been the subject of research and academic discussion for quite some time [for example, 15-18], and it is gaining new levels of importance in connection with the advancement of digitalization.

Among the general incentive mechanisms in the field of AI, financial and legal incentives play a special role. V.V. Menkov defines the concept of "financial and legal incentives" as "the activities of state authorities and local governments, regulated by legal norms, to establish and implement these incentives. At the same time, this activity does not preclude the simultaneous establishment and application of other legal measures, such as financial and legal restrictions, which define the scope of use of financial incentives in order to protect public financial interests" [19,p.12].

In the field of financial law, one of the most important legal tools for persuasion is identified as incentive. In economic terms, incentive can be defined as "an economic stimulus, the use of material inducements (incentives) that encourage producers, consumers, and buyers to behave in a desired manner, for the benefit and to the advantage of those who apply the incentive" [21, p. 407].

The importance of incentives as a tool has

been significantly enhanced due to the need for a reliable basis of government interaction with organizations and individual citizens. Incentive measures are seen as a strategic resource to achieve higher efficiency and fairness in law enforcement.

Among the financial incentives, tax benefits and preferences occupy a special place. The issue of reducing the tax burden on innovative entities deserves special attention. K.A. Ponomareva argues that the tax burden on digital companies in Russia is significantly higher than that of foreign competitors [22, p. 611].

The government provides various support measures for businesses, including reduced income tax rates and exemption from property taxes and import duties on essential equipment.

O.Y. Lyutova, in reflecting on the success of introducing artificial intelligence through tax incentives, emphasizes the importance of clarity in the legal regulation of equipment that can operate using AI technology, considering its industry-specific characteristics. She suggests abolishing two existing registries in Russia (those of the Ministry of Finance and the Ministry of Industry and Trade) and creating a unified list of AI technologies [23, p. 68]. She points out that the current challenges in establishing tax incentives for AI are due to the lack of clear categorization of businesses engaged in AI development and commercialization.

In this regard, government support in the area of AI development seems to be a significant financial incentive. The government provides measures to support small businesses that are seeking to develop new AI products, including through commercialization⁶. This includes supporting small enterprises with a positive business reputation who plan to introduce their own AI-based products » [25, p. 48].

The implementation of this support is facilitated by the Fund for Assistance to Small Enterprises in Science and Technology. The state actively promotes AI development through financial assistance to these enterprises. This "feedback" is

⁶ Decree of the Government of the Russian Federation dated 07/03/2012 № 680 "On the Charter of the Federal State Budgetary Institution Fund for Assistance to the Development of Small Forms of Enterprises in the Scientific and Technical field"

seen as an important link in government relations [24, p.48].

In this regard, it is important to consider the specifics of financial support for small and medium-sized businesses. E.A. Gromova points out the existence of a favorable legal environment for entrepreneurial activity in the field of digital innovation and technology, describing it as "a specific procedure for the legal regulation of public relations arising from the activities of these businesses in the area of digital innovation" [25, p. 39].

For clarity, we would like to note that according to Article 3 of Federal Law No. 209-FZ, dated July 24, 2007, "On the Development of Small and Medium-sized Businesses in the Russian Federation", small and medium businesses are defined as business entities (both legal entities and individual entrepreneurs), which are classified as small enterprises, including microenterprises and medium-sized enterprises. These businesses are registered in the unified register of small and medium-sized business.

According to the Decree of the Government of the Russian Federation No. 2715-p dated 05.10.2023, it was decided to allocate a budget of 821.0 million rubles from the reserve fund of the Government of the Russian Federation's "Fund for Assistance to Small Businesses in the Scientific and Technological Field" to support the achievement of the goals of the federal project "Artificial Intelligence" within the national program "Digital Economy of Russia". This funding will be used to provide grants to companies for the development, implementation, and commercialization of AI-based services and solutions, as well as to developers of open-source AI libraries. Additionally, grants will be awarded to small businesses for the development and commercialization of products and services utilizing AI technologies.

Article 17 of Law No. 209-FZ lays down the foundations for financial support for small and medium-sized enterprises. The law states that financial assistance to SMEs and organizations forming the infrastructure for such support can be granted from the budgets of the constituent entities of the Russian Federation and local budgets in the form of subsidies, budget investments, state

and municipal guarantees for the obligations of SMEs and organizations forming support infrastructure.

Paragraph 2 of Article 17 also states that federal budget funds for state support for SMEs provided for in the federal budget are allocated to state funds for supporting scientific, scientific-technical, and innovative activities in the form of subsidies.

N.S. Ermolov emphasizes that budget financing has the feature of being targeted, suggesting that it should highlight, for example, the principles of budget financing for financial support, such as the principle of targeted financial support [26, p.27].

While supporting these proposals, it is important to note that despite the active development of AI in Russia and the increased government support for this field, Law No. 209-FZ still directly addresses the issue of SME support in the area of AI technology development. Article 22 of the law provides a general framework for supporting innovative activities by SMEs. However, the lack of specific legal provisions on SME support for AI activities creates some difficulties. This lack of clarity in the law can lead to complications in the process of providing targeted financial assistance to such organizations. Given that Law No. 209-FZ doesn't regulate the rules for supporting entities involved in AI-related activities, it may create complications in providing targeted financial aid to these organizations.

5. Conclusion

In summary, the results of this study indicate that the development of AI presents a challenge for lawmakers to consider not only the benefits and drawbacks of AI technologies in managing relations in this field, but also to anticipate risks and identify threats associated with their use. This is evident in the ongoing expansion of technological terminology in legislation, such as "strong AI" and "trusted AI technologies".

In this regard, with the advent of a new technological era, it is becoming increasingly important to establish appropriate legal boundaries for entities involved in the development, implementation, and use of AI. It is also crucial to

pay special attention to adjusting the principles for developing and using AI technologies in Russia, particularly in government activities and public financial operations, as outlined in the National Strategy for Artificial Intelligence Development until 2030.

At the same time, we recognize the significance of financial incentives for the development of AI in Russia. Government support for AI technologies could serve as a major financial incentive. Despite the significant amounts of money allocated for the AI industry and the positive experiences of organizations that have received this support, additional work is still needed under Law No. 209-FZ. This law should include a separate article on support for small and medium-sized enterprises that are involved in the development, implementation, or commercialization of AI technologies.

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BIBLIOGRAPHIC DESCRIPTION

Savina A.V. Prospects for applying artificial intelligence in financial law. *Pravoprimerenie = Law Enforcement Review*, 2025, vol. 9, no. 1, pp. 64–73.
DOI: 10.52468/2542-1514.2025.9(1).64-73. (In Russ.).