

ARTIFICIAL INTELLIGENCE IN ACCOUNT MANAGEMENT: APPLICATION AND PROSPECTS

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Abstract: *in the modern world, digital technologies are penetrating deeper and deeper into all spheres of human life, including business. One of the most discussed and interesting to society at the moment are technologies based on artificial intelligence, and this study considers the possibilities and prospects of its use in account management and substantiates the feasibility of this activity. In the course of the work the concept of 'Account Management' was clarified, the problem places in the work of account manager were identified, the concept of 'artificial intelligence' was clarified, the advantages of using this technology in the organisation were identified, the possibilities of solving the problems of account management through the use of artificial intelligence were identified, the risks from its introduction into the work of the organisation were identified and recommendations to reduce the level of negative impact from possible risks were given.*

Keywords: *account management, customer relationship management, artificial intelligence, digitalisation of business.*

ИСКУССТВЕННЫЙ ИНТЕЛЛЕКТ В АККАУНТ-МЕНЕДЖМЕНТЕ: ПРИМЕНЕНИЕ И ПЕРСПЕКТИВЫ Якименко Д.Д. (Российская Федерация)

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Аннотация: *в современном мире цифровые технологии всё глубже проникают во все сферы человеческой жизни, в том числе и в сферу бизнеса. Одной из наиболее обсуждаемых и интересных обществу на данный момент являются технологии на базе искусственного интеллекта, и в данном исследовании рассматриваются возможности и перспективы его использования в аккаунт-менеджменте и обосновывается целесообразность данного мероприятия. В ходе работы было уточнено понятие «Аккаунт-менеджмент», определены проблемные места в работе аккаунт-менеджера, уточнено понятие «искусственный интеллект», выявлены преимущества использования данной технологии в организации определены возможности решения проблем аккаунт-менеджмента за счёт использования искусственного интеллекта, выявлены риски от его внедрения в работу организации и даны рекомендации по снижению уровня негативного влияния от возможных рисков.*

Ключевые слова: *аккаунт-менеджмент, менеджмент по работе с клиентами, искусственный интеллект, цифровизация бизнеса*

УДК 331

At present, the market of product and service manufacturers is significantly oversaturated, and new players are entering even those niches that previously seemed completely new and unique. For the consumer this becomes both a plus and a minus: on the one hand, there are more opportunities to choose the most suitable product, and on the other hand - the complexity of the choice when there are several most suitable products, because of which the decision-making process is delayed.

However, in this situation, the decision-making process can be influenced by the manufacturer himself, proving to the customer in every possible way that it is his product that should be chosen. This activity is mainly handled by account managers, using to achieve the results set for them a lot of different technologies, which in today's world there are not a few.

The most popular technology that many manufacturers are currently trying to use is artificial intelligence (AI), which makes it interesting to learn about its prospects in the field of account management.

The purpose of this study is to justify the feasibility of using AI technologies in account management. For this purpose, the following objectives were set:

1. To clarify the concept of 'Account Management'.
2. Identify the problem areas in the account manager's work.

3. Clarify the concept of ‘Artificial Intelligence’
4. Identify the benefits of using artificial intelligence in an organisation.
5. Identify possible ways of solving the problems of account management by introducing artificial intelligence in the work.

To make a list of recommendations for the use of AI in account management. To begin with, it is necessary to clearly understand which direction of management this study is about. As mentioned earlier, due to the abundance of players in the market, organisations literally have to compete with each other for the attention of their customers so that they become loyal customers. This goal is achieved by employees who are in direct contact with customers and managers who monitor the quality of this interaction and, if necessary, regulate it. Specialists of this position are account managers - specialists who coordinate the work of the entire system, maintain direct communication with customers and form their impressions of the manufacturer of goods or services [1, p. 70].

As with any other area of management, customer relationship management has its problem areas, among which the most acute at the moment include [2]:

1. Mistakes as a result of improperly examining the information gathered about the customer.
2. Passing the customer's request to the wrong specialist due to errors in analysing the customer reference.
3. Excessive workload of specialists.
4. Lack of constant contact with the client.
5. Necessity of independent choice by the client of the specialist for the solution of the arisen question.

Analysing these problems, it is possible to identify several common features uniting them. All of them are connected with work with large volumes of information and require quick decision-making. Nowadays there are a number of tools that can significantly facilitate the solution of such a problem, one of which is AI-based technologies. Using this technology in account management, a customer service specialist has the opportunity to significantly increase the efficiency of his work. Let's look at how this can be achieved.

First, let's define the concept of AI in the context of this study. Artificial intelligence is a technology based on the principles of modelling and self-learning, which includes a neural network, knowledge base, decision search algorithm and intelligent interface [3, p. 86]. This technology allows the employee of the organisation to significantly increase the speed of his work in the case of processing large amounts of information and reduce the probability of errors, while working in a simple and understandable interface [4, p.98].

Moreover, it is possible to configure the AI to provide the necessary content to the client on the basis of his request, which makes it possible to provide customer support virtually around the clock.

Based on the collected data about the technology itself and taking into account the possible positive effects of its use, it turns out that it is possible to solve the previously identified problems of account management with its help. The results of the analysis of such opportunities are presented in Table 1.

Table 1. Analyses the possibilities of solving account management problems through the use of AI technologies.

Problem	A solution through the use of AI
Mistakes as a result of not properly examining the information collected about the customer.	Automatic extraction of facts from the history of interaction with the customer and systematisation of information about him.
Passing a customer request to the wrong specialist due to errors in analysing the customer reference.	Analysing the text of customer enquiries and automatically routing the request to the appropriate specialist.
Excessive workload of specialists.	Flexible workload and headcount planning for timely response to increased task flow based on mass incident detection and load forecasting.
Lack of constant contact with the customer.	Providing round-the-clock access to services: setting up automatic service scenarios via chatbot or interactive voice menu.
The need for the client to independently select a specialist to resolve the issue.	Elimination of the client's need to adjust himself to the company when contacting, assistance with selection of necessary services based on the history of interaction without involving support staff.

According to the results of Table 1, it is fair to conclude that the use of AI in the field of customer relationship management is a reasonable measure, as it can solve the pressing problems of specialists in this area and increase the efficiency of their work. Nevertheless, we should not forget that the implementation of any technology always has the possibility of risks, which should not be forgotten. Thus, a list of possible risks and recommendations to counteract them in order to reduce possible negative effects was compiled. The results are presented in Table 2.

Table 2. Risks from the introduction of AI into the organisation's account management and recommendations to counteract them.

Risks	Recommendations
Loss of jobs due to increased automation.	Determine the employee's ability to work using AI or offer them the opportunity to transition to another position.
Reducing the level of security of customers' personal data.	Restrict access to information containing customers' personal data or implement blockchain-based technologies.
Increasing levels of dependence on technology.	Provide activities that would help retain existing skills and develop new ones in employees.
The difficulty of determining responsibility for AI decisions.	Appointment of a specialist responsible for checking and controlling the work of the AI.
The probability of AI judgements being wrong due to incomplete information.	

In conclusion, it should be noted that the study proved the feasibility of using AI in modern account management. Nevertheless, the risks of introducing this technology into the sphere of customer relationship management were also discovered. However, the introduction of almost any modern technology entails risks, and the list of recommendations compiled based on the results of the study can help modern specialists to reduce the level of negative impact from the introduction of AI in the activities of account managers.

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