

Openness to innovation and the development of intercultural competence in professional education are key factors contributing to the harmonious development of society and successful adaptation to global challenges. Our work demonstrates that integrating innovative approaches into the educational process and actively utilizing the opportunities of multicultural environments provide students with the necessary knowledge and skills for a successful career in the modern world. Developing intercultural competence, employing innovative approaches in education, and actively learning languages can significantly facilitate the adaptation of future professionals to work in a multicultural environment. These aspects play a crucial role in shaping a high-quality and competitive professional personality capable of effectively collaborating with representatives of different cultures and achieving success in the global arena.

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INNOVATIVE INTEGRATION OF VIRTUAL REALITY AND AUGMENTED REALITY IN MULTILINGUAL EDUCATION

In a world where multilingualism and globalization have become standard features, it is important to keep going and continue to improve development. Time does not stand still and educational requirements need to be adapted. Virtual reality (VR), augmented reality (AR), and many other modern technological aids can help solve this issue (Grady, 2023).

Introducing VR into learning can really engage students. The primary aim of integrating virtual reality into education is to enhance the learning experience and improve its effectiveness. VR simulations enable learners to gain a comprehensive

understanding of the material, which can then be applied in practical real-life situations (Kolva et al., 2020, 62). This program makes it easy to create online meetings with native speakers. As for the specific work practice at the enterprise, VR provides a unique opportunity, for example, for a doctor to undergo a heart surgery simulator. Putting on special glasses with artificial intelligence and having an artificial heart and all the necessary tools, you can successfully practice the technique and all the nuances of the operation. For beginners, this is an ideal smooth transition from theory to practice, without any sharp psychological pressure.

Students who know the language at a high level when confronted with a real speaker may simply get confused, because this person was communicating on predefined topics. Thanks to artificial intelligence, you can properly immerse yourself in the closest realities of language practice. A program such as Speech-Enabled Virtual Scenario will simulate a real-time conversation on a randomly chosen topic. The idea is that the student will communicate via voice chat with the robot and all its reactions and questions will be based on the student's previous answer. This is a very good option for improving language skills.

Regarding conferences and meetings. We are all used to joining online events, knowing in advance what will happen there and what people and contingent will be present. But thanks to modern technologies and VR, you can generate a program that allows you to join such events anywhere in the world, specifying only a number of topics you would like to participate in (Kulieshov, 2019). Of course, it is not easy, but if you modify and develop this idea, students will attend conferences with great enthusiasm and real interest and develop their language and thinking skills.

Most students cannot achieve the desired results in their studies because of the monotony or routine of homework. Modern technological assistants come to the rescue – applications with a game form of materials' presentation. Scientists have

proven that new information is better remembered when it is learned through various cards with associations, puzzles, etc. Therefore, this method can be used to train specialists in a successful and non-standard way.

The use of virtual reality opens up the world of visualization of various things, shapes and materials. With the help of 3D modeling, you can easily conduct lessons and meetings, supporting your words with the necessary generated images and gifs. This way, multilingual specialists will be able to hold meetings, communicating only in English with a student, for example, by drawing words, letters or pictures in the air with their finger, and VR will turn it into three-dimensional and bright stickers for the student to better understand it.

A multilingual teacher is a person who constantly has to follow new trends to make their lectures and classes interesting and useful. Thanks to augmented or virtual reality, they can easily create real-life situations for interaction and visualization. This can be an interview for a visa, a trip to the hospital, a court hearing, etc. in a foreign language. In this way, students will communicate with artificial intelligence, answering all the typical questions about a particular situation (Kulieshov, 2019, 63).

The use of virtual reality and other innovative technologies in the multilingual educational process opens up new horizons for education and prepares students for life in a global society. By working together, we can shape a future where innovation in learning becomes a key element in the development of language and cultural competences.

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THEORETICAL BASIS OF STOCK MARKET CLASSIFICATION

The most common definition of emerging stock markets is stock markets of emerging economies. Most modern stock indices use complex matrices and classification systems to categorise stock markets by degree of sophistication.

Traditionally, three types of stock markets are distinguished by the level of development: frontier; emerging markets; developed markets [1].

A clear understanding by an investor of the key characteristics of emerging stock markets that distinguish this type of market from the other two, serves as a kind of benchmark, a qualitative basis for quantitative analysis and clustering of stock markets in the field of portfolio investment.

The main stock indices are: FTSE Russel, S&P Dow Jones Indices, MSCI.

In early classifications of the FTSE Russel Index, the distinction between developed and emerging markets was blurred and tended to focus on the relative