AI BASED DISCOURSE FOR BANKING INDUSTRY

Yokesh B

Sriram K

Sunil Kumar

Aswanth

LITERATURE SURVEY

S.no	Title	Author	Abstract
1.	BANKING WITH A CHATBOT – A STUDY ON TECHNOLOGY ACCEPTANCE	Mónika-Anetta Ibolya VIZELI ZSUZSA SĂPLĂCAN	The implementation of chatbot technology is evolving rapidly in the banking industry, yet customer acceptance is behind. The aim of the present paper is to identify the factors that influence consumers' intention to use chatbot technology applied in the banking industry. The measurement development and hypotheses were based on the technology acceptance model extended with compatibility, customers' perceived privacy risk and awareness of the service. The sample contains 287 respondents, out of whom 24% have previously used a banking chatbot. The measure items were validated by a measurement model and hypotheses were tested using Partial Least Squares-Structural Equation Modeling (PLS-SEM). The findings highlight the importance of perceived compatibility and perceived usefulness in the adoption of banking chatbot technology.
2.	Banking Chatbot (B-bot)	Dr. C. Punitha Dr.S.Geetha, N. Nagalakshmi S. Karthiga V. Suvedha	Chatbots square measure intelligent systems that perceive a user's tongue queries and respond consequently during a conversation, that is the focus of this study. It's an additional sort

			of a virtual assistant, folks want they're talking with a real person. They speak a constant language we have a tendency to do, and will answer all queries. In banks, at customer care centers and enquiry desks, humans are lean and usually take very long time to method the only request which ends up in wastage of your time and additionally cut back quality of client service. In this paper we introduce a more efficient way to resolve customer queries. Today's customers have high expectations andthey want quick and accurate responses, completeand robust resolution, service that is available anywhere and anytime
3.	CHATBOTS IN BANKING INDUSTRY: A CASE STUDY	Dr. Shalini Sayiwal	Conversational Banking is a smarter way to retain the loyal customers by offering them a quick response to their queries. Technology has helped humans to evolve from the Stone Age to the modern digital era. The pace of the shift in consumerism behavior from a service seeker to a game-changer is quite quick. Gone are the days, when a business could afford to prioritize the customers' needs at a later stage. With the customer becoming the ultimate decision-maker for a business to stay or go, it had become the priority of every business to ensure that customer satisfaction is achieved at any extent. Speaking about the banking sector, technology has gifted many exclusive ways to allow the industry to gain customer's satisfaction to the maximum. One such smart strategy is to introduce the chatbots to its customers. Chatbots designed with AI are one of the most promising strategies of a banking business

			that can lead the bank to win the satisfaction vote of their loyal customers.
4.	Conversation to Automation in Banking Through Chatbot Using Artificial Machine Intelligence Language	Sasha Fathima Suhel Vinod Kumar Shukla Sonali Vyas Ved Prakash Mishra	Artificial Machine Intelligence is a very complicated topic. It involves creating machines that are capable of simulating knowledge. This paper examines some of the latest AI patterns and activities and then provides alternative theory of change in some of the popular and widely accepted postulates of today. Based on basic A.I. (Artificial Intelligence) structuring and working for this, System-Chatbots are made (or chatter bots). The paper shows that A.I is ever improving. As of now there isn't enough information on A.I. however this paper provides a new concept which addresses machine intelligence and sheds light on the potential of intelligent systems. The rise of chatbots in the finance sector is the latest disruptive force that has changed the way customers interact. In the banking industry, the introduction of Artificial Intelligence has driven chatbots and changed the face of the interaction between bank and customers. The banking sector plays an important role in development into any country. It also explores the existing usability of chatbot to assess whether it can fulfill customers ever-changing needs.
5.	Artificial intelligence in banking A case study of the introduction of a virtual assistant into customer service	Mehmet Ates	The usage of artificial intelligence in banking is an important theme within entrepreneurial research. The purpose of the study was to analyse the motivations, challenges and opportunities for Swedish banking institutes to implement artificial intelligence based solutions into their

			customer service process. The research is based on a case study of the Swedish banking institute Swedbank AB, who introduced an AI based virtual assistant (Nina) to deal with customer requests. For the qualitative study, interviews with Swedish banking customer and experts were conducted. Further, to understand the managerial motivations of Swedbank, a theory of Moore (2008) regarding innovation management was applied. The findings display that Nina improved the service spectrum of Swedbank with the potential of decreasing costs, while maintaining customer satisfaction. Further, the results displayed a high acceptance of new technologies from the customer perspective. This provides the foundation for Swedbank to introduce further artificial intelligence based services. Banking institutes and other service oriented organisations with high customer interaction can use the implications of the thesis when considering to more effectively handle customer requests
6.	Intelligent Chat Bot for Banking System	Mr. Aniket Dole Mr. Hrushikesh Sansare , Mr. Ritesh Harekar , Mrs. Sprooha Athalye	An intelligent chat bot will be used to give information or answers to any question asked by user related to bank. Our Intelligent system will first take input from bank customer. This input will be taken as voice or written format. According to input, intelligent system will processes the query and give response to user. An artificial intelligence is most important and helpful part of our project. Intelligent system is automation of activities associated with human thinking, decision

			making, and problem solving process. This system will be available on web. Our system will represent the design and development of an intelligent chat bot. It will present a technology demonstrator to verify a proposed framework required to support such a bot (a web service). While a black box approach is used, by controlling the communication structure, to and from the web-service, the web-service allows all types of clients to communicate to the server from any platform. The service provided will be accessible through a generated interface which allows for seamless XML processing; whereby the extensibility improves the lifespan of such a service. By introducing an artificial brain, the webbased bot generates customized user responses, aligned to the desired character