Literature Survey
AI-based discourse for banking industry

S.No	Title	Author	Year	Journal	Technology
1.	A review of chatbots in banking sector	Rashmi R Shashank Bairy R	2021	International Journal Of Engineering Research & Technology	This paper describes the basic anatomy of chatbots as well as the various applications of chatbots in the banking sector. It also discussed various enhancements that could be made to current chatbot technologies. It states that the role of chatbots in the banking sector will only grow due to continuous improvements to its logic and increased customer demand for a better experience.
2.	An Intelligent Chatbot System Based on Entity Extraction Using RASA NLU and Neural Network	Jiao Anran.	2020	Journal of Physics: Conference Series	This paper describes how to use the RASA framework to build smart context remembering chatbots. It also describes how Rasa NLU works and how intent recognition and entity extraction improve its performance. It also compares the accuracies of entity extraction using Rasa NLU and a NN; the results show that Rasa NLU performs better at extracting entities when whole sentences are provided than neural networks, which require segmented inputs. This paper discusses Rasa by implementing a finance-related chatbot that users can use to inquire about stock-related information.
3.	Conversation to automation in banking through chatbot using artificial machine intelligence language.	Suhel, Sasha Fathima, Vinod Kumar Shukla, Sonali Vyas, and Ved Prakash Mishra.	2020	International Conference on Reliability, Infocom Technologies and Optimization	Artificial Machine Intelligence is a complex subject. It entails developing machines capable of simulating knowledge. The examination of some of the most recent AI patterns and activities, followed by an alternative theory of change in some of today's most popular and widely accepted postulates. The bot created using NLP and deep learning algorithms gives users the impression that they are interacting with a human being. The bot responds quickly. The system is simple to understand and use.

4.	Text-Based Chatbot in Financial Sector: A Systematic Literature Review	Hana Demma Wube, Sintayehu Zekarias Esubalew, Firesew Fayiso Weldesellasie and TayeGirma Debelee	2022	Data Science in Finance and Economics	This study gives a thorough, systematic analysis of the literature of papers on text-based chatbots in the banking industry. It discusses the understanding of chatbots in the financial sector in terms of implementation, adoption intention, attitude toward use, and acceptance; it also discusses how people perceive, expect, and trust chatbots, as well as how they are engaging and emotionally motivated; management of the security and privacy vulnerabilities of the chatbots; and it identifies potential strategiesthat can impede the effective, successful use of chatbots. Finally, the key findings on the use of text chatbots in the financial industry are given. In addition, the unresolved problems in the existing study are noted, and a number of future research avenues are recommended.
5.	Humanizing the chatbot with semantics based natural language generation	Virkar, Mayuresh, Vikas Honmane, and S. Upendra Rao.	2019	International Conference on Intelligent Computing and Control Systems	The introduction of approach made for improving the efficiency of the chatbot or artificial conversation AI entity used in various commercial and banking sector. The bot model generates semantically similar sentence for a given sentence. Comparing the results, sentence embeddings generate more accurate similarity score for calculating the semantic similarity
6.	An Ontology-Based Dialogue Management System for Banking and Finance Dialogue Systems	Duygu Altinok	2018	International Conference on Language Resources and Evaluation	This paper introduce an ontology-based dialogue manager (OntoDM). With this new framework the author addresses the dialog management. It describes domain-driven ways to keep the conversation memory, both the user and the bot side generate knowledge based answers, possibly contribute to what to say next, integrate linguistic features into the context NLU but answer generation modules were considered in detail in this paper.