



AGNI COLLEGE OF TECHNOLOGY, CHENNAI

AI BASED DISCOURSE FOR BANKING INDUSTRY

TEAM ID: PNT2022TMID28596

GUIDED BY: SUGANTHI.P

TEAM MEMBERS: VANATHI.P(312819205001) (TL)

NITHIYAKALYANI.G(312819205026) (TM1)

ABINAYA.Y(312819205001) (TM2)

NITHIGA.R(312819205025) (TM3)

PROBLEM SOLUTION:

- ❓ In the banking sector, they need to provide 24*7 service to customers.
- ❓ Humans cannot provide personalized services to all Customers.
- ❓ Customers need to wait for the availability of customer representatives.
- ❓ Delay in the support to the customers.
- ❓ Huge manpower is needed to provide services to all customers.
- ❓ Customer satisfaction is less in bank customer service.
- ❓ Less touch of personalization in customer relationships.

PROJECT SOLUTION:

- ❓ The solution to the problem is Artificial intelligence in the banking sector makes banks efficient, trustworthy, helpful, and more understanding. It is strengthening the competitive edge of modern banks in this digital era. The growing impact of AI in banking sector minimizes operational costs improves customer support and process automation.
- ❓ Nearly 40% to 50% of financial and banking service providers are using AI in their processes to harness the power of next-generation AI capabilities. The companies believe that AI is the future of banking sector which can performance range of banking operations in faster, easier, and more secure ways.

PROJECT SOLUTION:

- ❓ AI banking Chatbots help customers in many ways. AI-based chatbot service for financial industry is one of the significant use cases of AI in banking sector. AI chatbots in banking are modernizing the way how businesses provide services to their customers.
- ❓ AI chatbots in banking industry can assist customers 24*7 and give accurate responses to their queries. These chatbots provide a personalized experience to users.
- ❓ AI chatbots in banking is providing a better customer experience.
- ❓ Hence, AI chatbots for banking and finance operations let banks attract customer attention, optimize service quality, and expand the brand mark in the market.

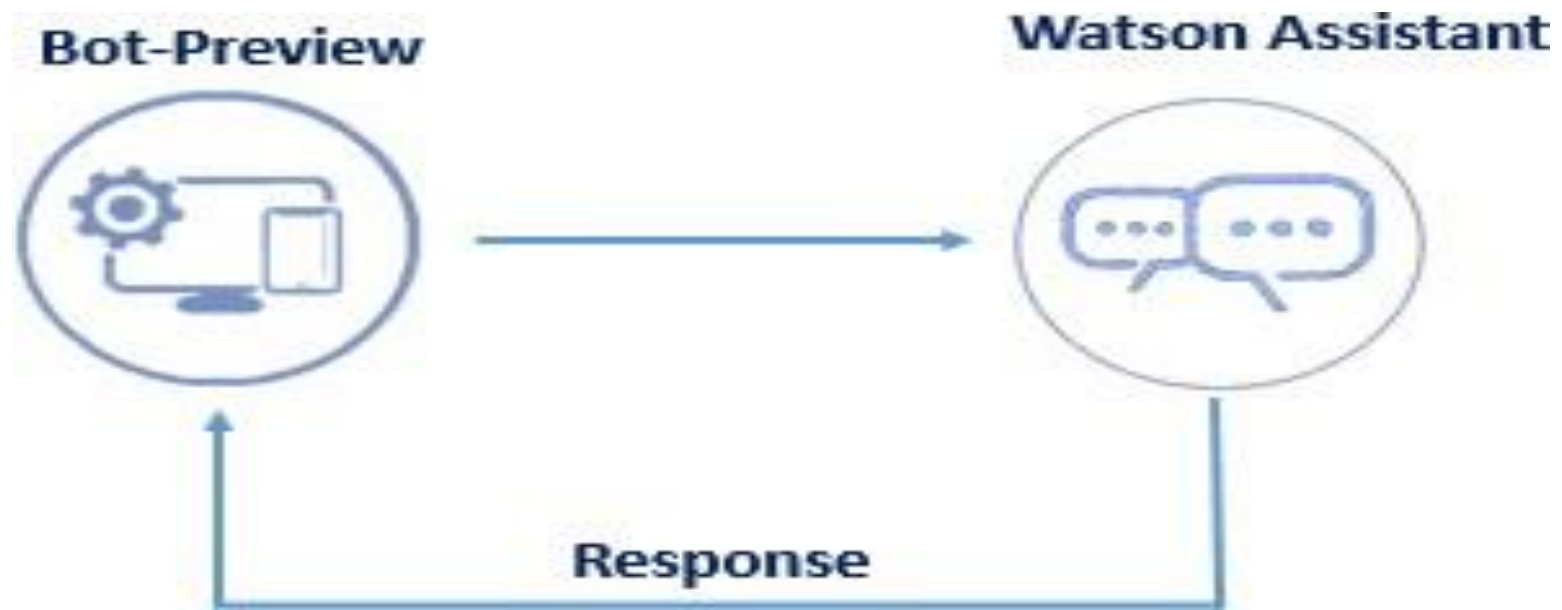
PROPOSED SYSTEM:

- The proposed system is Banking bot is an artificial intelligent develop for banking operations, who understand people queries and responds accordingly.
- The main aim of this project is to develop a banking bot using artificial intelligent algorithms which should be able to analyze and understand user's queries and react accordingly.
- For any banking related queries we have to go to the bank or call to customer care.
- It takes lot of time and effort and bank people are also very busy to attend our queries.
- On the other hand we don't get complete information from the customer

care executives.

- It will be more suitable if we can directly post our queries online or chat with the bank people and get the response with no time.
- To overcome this problem we proposed banking bot where people can directly chat with the bot.

BLOCK DIAGRAM:



WORK FLOW:

? To accomplish the above task, you must complete the below activities and tasks:

- Create IBM Services.
- Creating skills & Assistant for Chatbot.
- Creating Savings account action.
- Creating Current account action.
- Creating Loan account action.
- Creating a general query action.

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- Creating a Net banking action.
 - Create HTML web page.
 - Integrate the Watson Chatbot with web page.

HARDWARE & SOFTWARE DESIGNING:

? To complete this project, you should have the following software and packages.

? **Softwares:**

- Visual studio code
- IBM Watson studio

? **Packages:**

- Flask

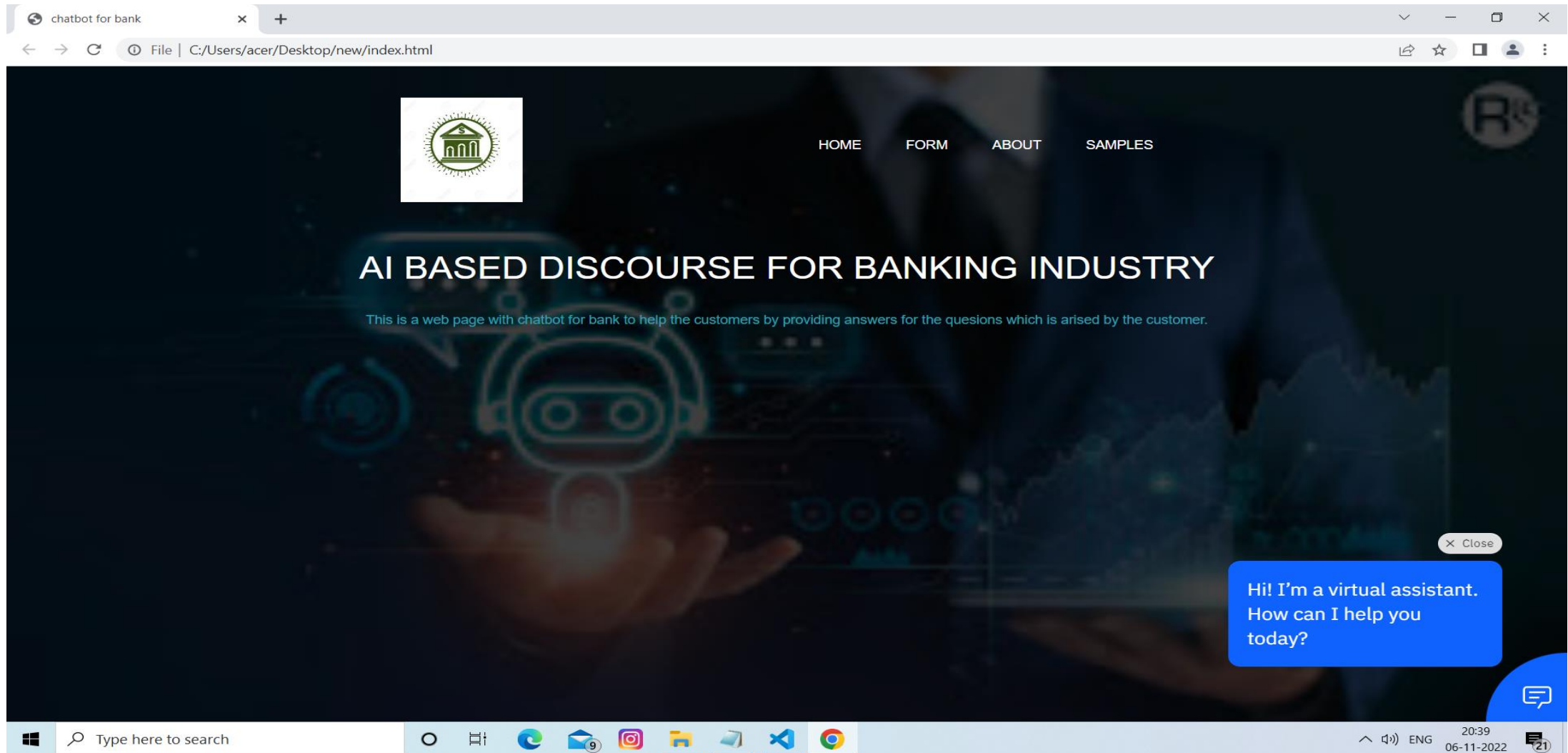
PURPOSE:

The purpose of this thesis is to analyze the motivations, challenges and opportunities for Swedish banking institutes to implement artificial intelligence based solutions into their customer service process.

PROJECT OBJECTIVES:

- Work with Watson Assistant
- Create Skills in Watson Assistant
- Use Entities, Intents, Dialogues
- Deploy skill to generate a preview link

SAMPLE OUTPUT





HOME FORM ABOUT SAMPLES

AI BASED DISCOURSE FOR BANKING INDUSTRY

This is a web page with chatbot for bank to help the customers by providing answers for the questions which is arised by the cus

Hi! I'm a virtual assistant. How can I help you today?

greeting

Index

End

Type something...



Built with IBM Watson® ⓘ



HOME FORM ABOUT SAMPLES

AI BASED DISCOURSE FOR BANKING INDUSTRY

This is a web page with chatbot for bank to help the customers by providing answers for the questions which is arised by the cus

Watson Assistant

Do you want to know about some other services?

Yes

No

Yes

How can I help you?

Current account

Current account

Whats your company type?

proprietorship

partnership

?

Type something...

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ADVANTAGES:

- ❖ Round-the-clock service.
- ❖ Brand Consistency.
- ❖ Increased Productivity.
- ❖ Reduced Staffing Needs.
- ❖ Consistent Response Rate and Availability.
- ❖ Helps with Fraud Prevention.
- ❖ Chats can be saved.
- ❖ Lower costs.



DISADVANTAGES:

- ❖ Questions must be programmed beforehand.
- ❖ Impersonal
- ❖ Must keep information up-to-date.
- ❖ Technology issues.
- ❖ Needs additional measures to protect identities.

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THANK YOU