## **LITERATURE SURVEY**

Team ID	PNT2022TMID00963
Project Name	Project – AI BASED DISCOURSE FOR BANKING INDUSTRY

**TITLE:** Intelligent chatbot for banking system

AUTHOR: Mr. Anikat dole, Mr. Hrushikesh sansare,

Mrs.Sprooha Athalye

**YEAR:** 2015

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. 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.

**TITLE:** Ai based chatbot for human assistance

AUTHOR: Sanchit Singhal, Vatsal Garg, Harsh khatter.

**YEAR:**2020

Chatbot is an implementation of Artificial Intelligence technology which is used to interact with the human beings and make them feel like they are taking to the real person and the chatbot helps them to solve their queries. A chatbot can provide 24\*7 customer support so that the customer may have the good service experience by any organization. The user is providing the input to the chatbot first and then the same input will process further and this input can be in the form of text or voice. This response can be in any format like text format or a voice output. This chatbot is built using Dialog Flow (Google-owned) and it can be accessible through mobile phones, laptops and portable devices. Chatbots such as Facebook bot, WeChat bot, Hike bot called Natasha, etc are available in the marker and will respond on the basis of their local databases. This chatbot uses unification of emerging technologies like Machine learning and Artificial Intelligence. The motive of this Chatbot system is to support and scale businesses and maintain relations with customers. The main aim of this chatbot is to enhance the customer support experience so that the customer can get support at any time, at any place and on any device in a very less time.

**TITLE:** Artificial intelligence based chatbot

**AUTHOR:** Tushar Gaikwad

**YEAR:** 2018

A Chat-bot is computer program which conduct a conversation via auditory or textual method. A Chabot are software agent that interacts with the user for conversation. Chatbot typically serve text based user interface allow input from user and receive text as well as auditory from output. Information of chatbot are stored in database which is consist database who provide by owner of shop and requirement of user. This system will be provided answers to the query of the user very effectively. User just have to put their requirement to the chatbot which is used for conversation. The system will used the AI algorithm to give appropriate answer to the user. If the answer is invalid then system declares answer is invalid. This invalid answer can be deleting or modified to by admin. One of the most popular engines are used for regular expression base natural language processing engine called verbot. This makes it easy designer chat-bot & automates conversation with user.

**TITLE:** Approaches towards building a banking assistant system.

**AUTHOR:** M.S.Shetty, Rajni pamnani.

**YEAR:** 2017

Banking process has been very complicated since years. People often want to enquire about bank's policies on the bank counter and since the policies are sometimes confusing, it takes time for them to understand the policy and thus, the process. This paper presents two approaches one using Natural Language Processing techniques and other using AIML, a popular language for building chatbots for building banking assistant which can solve people's queries and also carry out certain banking tasks, thus avoiding loss of efficiency and loss of precious time of the people. The paper is aimed at providing interface to the users which enables communication for solving their queries and completing their tasks, thus saving their time and reducing any possible confusion.

**TITLE:** Banking with a chatbot.

**AUTHOR:** Monica anetta, Ibolya vizali.

**YEAR:** 2021

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 factor that influence customer perceived privacy risk and awareness of the service. The sample contains 287 respondents, out of whom 24% have previously used a chatbot. Awareness of the service has an effect on perceived ease of use, perceived privacy risk and it indirectly affects usage intention of banking chatbots through perceived usefulness and perceived compatibility has an effect on both perceived ease of use and perceived usefulness. perceived ease of use and perceived privacy risk show no effect on usage intention.

**TITLE:** Conversation to automation in banking through chatbot.

AUTHOR: Shasha Fathima suhel, Vinod kumar sukhla, Sonali

vyas.

**YEAR:** 2020

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.

**TITLE:** Modern development trends of chatbots using Artificial intelligence.

**AUTHOR:** Julija skrebeca, Paula kalniete.

**YEAR:**2021

Artificial Intelligence-powered chatbots can work as intelligent teaching systems, for providing a personalized way of learning for students. Chatbot reviews student's responses and his learning progress. One of the most convenient features of chatbots is the opportunity to send lecture materials in the form of messages to students as if it is just a chat with a friend. Apart from personalized chatbot usage in the studying process, it can be used to streamline business processes, e.g., such as sales. Nowadays chatbots are able to help customers to search products they need, place orders to the cart and pay for it, and track delivery processes of orders. Chatbot intelligence is being developed every day and every year now, so very soon chatbots will be able to perform even more difficult tasks to make the life of the user easier. In this paper, authors will deliver theoretical materials and historical background of chatbots, describe classification and techniques of chatbots, then describe the modern development trends of chatbots using artificial intelligence (AI), and finally discuss the role of chatbots in education and e-commerce.

TITLE: University chatbot using artificial intelligence

**AUTHOR:** Naing naing khin, Khin mar soe.

**YEAR:**2020

Chatbots are conversational systems that can do chat interactions with human automatically. It is developed to be virtual assistant, making entertainment for people, helping for answering the questions, getting driving directions, serving as human partner in smart homes etc. Most of the chatbots utilize the algorithms of artificial intelligence (AI) in order to get the required responses. In this paper, we provide the design of a University Chatbot that provides an efficient and accurate answer for any user questions about university information. This is the first University Chatbot for inquiring about school information in Myanmar language based on Artificial Intelligence markup language and uses Pandorobots as a interpreter.

**TITLE:** Chatbot using python

**AUTHOR:** Sweety Sahani, Sushmita Mary

**YEAR:**2022

A chatbot enables a user to simply ask questions in the same manner that they would respond to humans. The most wellknown chatbots currently are voices chatbots: SIRI and Alexa. However, chatbots have been adopted and brought into the daily application at a high rate on the computer chat platform. Recent advances in machine learning have greatly improved the accurate and effective of natural language processing, making chatbots a viable option for many organizations. This improvement in NLP is firing a great deal of additional research which should lead to continued improvement in the effective of chatbots in the years to come. A bot is trained on and according to the training, based on some rules on which it is trained, it answers questions. It is called ruled based approach. The language by which these bots can be created is Artificial Intelligence Markup Language (AIML). It is a language based on XML which allows the developer to write the rules which the bot will follow. In this research paper, We are trying to understand these chatbots and understanding their shortcomings.

**TITLE:** Intelligent chatbot

AUTHOR: Munira Ansari, Saalim Shaikh, Mohammed Saad

Parbulkar, Talha Khan, Anupam Singh

**YEAR:** 2021

Chat bots, or conversational interfaces as they are also known, present a new way for individuals to interact with computer systems. Traditionally, to get a question answered by a software program involved using a search engine, or filling out a form. A chat bot allows a user to simply ask questions in the same manner that they would address a human. The most wellknown chat bots currently are voice chat bots: Alexa and Siri. However, chat bots are currently being adopted at a high rate on computer chat platforms. The technology at the core of the rise of the chat bot is natural language processing (NLP). Recent advances in machine learning have greatly improved the accuracy and effectiveness of natural language processing, making chat bots a viable option formany organizations. This improvement in NLP is firing a great deal of additional research which should lead tocontinued improvement in the effectiveness of chat bots in the years to come. the Chatbot has a very bright future because in recent years we are going to see that it will become very common as a website. And it is not that much costly so anyone who has a website can afford it. Chat bots can reach out to a large audience on messaging apps and be more effective than humans. They may develop into a capable information-gathering tool inthe near future. The aim of the present studies is to create a chatbot with different features, and information regarding different algorithms based on natural language processing.