|    | Sahdev,<br>Laraibe Siddiqui<br>(2020)                  | Intelligence on the Banking Industry & How AI is Changing the Face of Modern Day Banks  | intelligence in machines. Artificial intelligence consists of generally two fundamental ideas. First it involves studying human brains like how their thought process works and secondly it helps representing those processes through machine learning. | and scam. It is also used to carry out effective decision-making.   | using artificial intelligence in banking is beneficial. 4.5% i.e. 5 people out of 112 don't think that it is beneficial at all. 22.3% i.e. 25 people don't agree that it has any impact on fast services. |
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| 6. | Dr.Anil B<br>Malali,<br>Dr.S.Gopalakris<br>hnan (2020) | Application of<br>Artificial<br>Intelligence<br>and Its<br>Powered<br>Technologies<br>in the Indian<br>Banking and<br>Financial<br>Industry | Examine the dynamics of AI ecosystems in the banking and financial industry and how it is fast becoming a most important disrupter by looking at some of the critical unsolved problems in this area of business.  | AI will empower banking organizations to completely redefine how they operate, establish innovative products and services, and most importantly impact customer experience interventions. | AI and ML are replacing the human analysts in business activities since human selection involves high cost.   |
| 7. | Dr. Shalini<br>Sayiwal<br>(2020)                       | CHATBOTS IN BANKING INDUSTRY: A CASE STUDY  | 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.   | Chatbots are relatively inexpensive to develop and maintain compared to the human equivalent. Chatbots are more intuitive and easier to use.  | Chatbots have significant limitations based on accents and languages.   |