

## IDEATION PHASE LITERATURE SURVEY

Date	15 <sup>th</sup> september 2022
Team ID	PNT2022TMID03463
Project Name	Project – AI BASED DISCOURSE FOR BANKING INDUSTRY
Maximum marks	2 Marks

### **BANKING WITH A CHATBOT – A STUDY ON TECHNOLOGY ACCEPTANCE**

Mónika-Anetta ALT, VIZELI Babeş, Zsuzsa SĂPLĂCAN Babeş

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. 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

### **Artificial intelligence based chatbot**

Tushar Gaikwad

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.

## **Deep Reinforcement Learning for Dialogue Generation**

Jiwei Li, Will Monroe, Alan Ritter, Michel Galley, Jianfeng Gao, Dan Jurafsky

Jiwei Li, Will Monroe, Alan Ritter, Michel Galley, Jianfeng Gao and Dan Jurafsky have acknowledged that recent neural models of dialogue generation offer great promise for generating responses for conversational agents, but tend to be shortsighted, predicting utterances one at a time while ignoring their influence on future outcomes. In this paper, they show how to integrate and apply deep reinforcement learning to model future reward in chatbot dialogue. The model simulates dialogues between two virtual agents, using policy gradient methods to reward sequences that display three useful conversational properties: informativity (non-repetitive turns), coherence, and ease of answering (related to forward-looking function). They had also evaluated their model on diversity, length as well as with human judges, showing that the proposed algorithm generates more interactive responses and manages to foster a more sustained conversation in dialogue simulation. This work marks a first step towards learning a neural conversational model based on the long-term success of dialogues.

## **University chatbot using artificial intelligence**

Naing naing khin, Khin mar soe.

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.

## **Chatbot using python**

Sweetly Sahani, Sushmita Mary

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.

### **Intelligent chatbot**

Munira Ansari, Saalim Shaikh, Mohammed Saad Parbulkar, Talha Khan, Anupam Singh

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 for many organizations. This improvement in NLP is firing a great deal of additional research which should lead to continued 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 in the 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.