

LITERATURE SURVEY

AI BASED DISCOURSE FOR BANKING INDUSTRY

Conference on Business Informatics (CBI)

Artificial Intelligence (AI) is a technology area creating high expectations in many enterprises when it comes to potential benefits for improving business, automating tasks or facilitating new kinds of services. However, the organizational take-up of "hyped technologies", such as AI, is accompanied by the danger that expectations regarding the benefits of the technology are not realistic which can result in failed innovation projects. This paper investigates expectations of two groups of enterprises from different application domains towards the organizational AI use. The results of the study indicate that often the technology is put into the focus rather than the organizational context which leads to neglecting requirements regarding process integration or data availability . Support for AI requirements analysis and feasibility studies. The method component is demonstrated in a project aiming at introducing AI into instant payment transactions.

INDEX TERMS HERCULES architecture, machine learning, hot release, smart deposits, white-collar loans, load balancing. Artificial intelligence in banking

A case study about the introduction of a virtual assistant into customer service

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Development of chatbots Chatbots refers to a group of computer programs, that are able to interact with humans using natural language such as spoken or written communication. Another term often

associated with chatbots is conversational agent . The term "chatbot" was first introduced by research questions . "I propose to consider the question can machines think?" In the year 1991 a competition was started by Hugh

Advanced analysis in banking. The usage of computer assisted systems to analyse financial data is not an invention of the present. The results displayed a large potential for new technologies in analysing and recognising patterns in financial stock markets (Leigh et al., 2002).

Key terms: Artificial Intelligence, Banking, Customer service, virtual assistant

Banking on AI: mandating a proactive approach to AI regulation in the financial sector

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Despite an emerging international consensus on principles of AI governance, lawmakers have so far failed to translate those principles into regulations in the financial sector. Perhaps, in order to remain competitive in the global race for AI supremacy without being typecast as stifling innovation, typically cautious financial regulators are unusually allowing the introduction of experimental AI technology into the financial sector, with few controls on the unprecedented risks to consumers and financial stability. Artificial intelligence is rapidly influencing the financial sector with innumerable potential benefits, such as enhancing financial services and improving regulatory compliance. This article argues that the best way to encourage a sustainable future in AI innovation in the financial sector is to support a proactive regulatory approach prior to any financial harm occurring. This proactive approach should implement rational regulations that embody jurisdiction-specific rules in line with carefully construed international principles.