Literature survey

1)Dr.C.Vijai in his article explained that "how Artificial intelligence is changing business processes and

customer-facing services in the banking sector in India. It is also being used to meet regulatory compliance, detect

fraud, and assess individual creditworthiness. The application of AI has the potential to create more efficient business

processes, offer personalized services, and assist in larger goals such as financial inclusion."

2. Margaret A. Boden concluded in her research paper that some creative ideas have already been generated by AI-

programs, though usually by merely exploratory (or combinational) procedures. Transformational AI-originality is only

just beginning. The two major bottlenecks are:

(1) domain-expertise, which is required for mapping the conceptual space that is to be explored and/or transformed; and

(2) Valuation of the results, which is especially necessary-and especially difficult-for transformational programs.

Features of banking chatbot:

1)It provides personalized customer experience

2)It can handle risk management

3)It reduce the costs

4)It provides round the clock support

5)It yields personalized banking experience

6)It give responses for faq(frequently asked questions) for the customer

7)It works faster

New feature

People need cyber attack awareness news . Providing cyber attack news give caution to the people . Once people check situation then no cyber attack would be possible.

Reference

1)https://www.researchgate.net/publication/360782923 A STUDY OF APPLICATIONS OF ARTIFICIAL INTELLIGENCE IN BANKING AND FINANCE SECTOR

2)https://www.researchgate.net/publication/344285556 Conversation to Automation in Banking Through Chatbot Using Artificial Machine Intelligence Language