

LITERATURE SURVEY

Team ID: PNT2022TMID43731

Team Members:

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Domain Name: Banking and Finance

Use case Name: AI based discourse for Banking Industry

Paper-1

Title: Chatbots in Banking Industry: A Case Study

Author: Dr. Shalini Sayiwal

Publishedyear: 2020

Description: The about paper states regarding the banking industry and the technology has provided several unique ways to enable the sector to maximize consumer happiness. Introducing chatbots to its clients is one such clever tactic. One of a bank's most promising business techniques that can help it win the loyalty of its devoted consumers is the use of chatbots created using AI. This paper examines about the pros and cons of the existing Chatbots names EVA (Electronic Virtual Assistant) of HDFC (Housing Development Finance Corporation Limited) and Keya of Kotak Mahindra Bank.

Paper - 2

Title: An Ontology-Based Dialogue Management System for Banking and Finance Dialogue Systems

Author: Duygu Altinok

Description: Keeping the dialogue state in dialogue systems is a notoriously difficult task. So this paper introduce an ontology-based dialogue manager (OntoDM). With this new framework the author addresses the dialog management. It describes domain-driven ways to keep the conversation memory,

both the user and the bot side, make the anaphora resolution, generate knowledge-based answers, possibly contribute to what to say next, integrate linguistic features into the context NLU but answer generation modules were considered in detail in this paper.

Paper - 3

Title: Conversation to Automation in Banking Through Chatbot Using Artificial Machine Intelligence Language

Author: Sasha Fathima Suhel, Vinod Kumar Shukla, Sonali Vyas and Ved Prakash Mishra

Published year: 2020

Description: The paper demonstrates how AI is always evolving. This study introduces a novel idea that discusses machine intelligence and highlights the possibilities of intelligent systems. The latest disruptive force that has altered how customers connect is the growth of chatbots in the finance industry. Artificial intelligence has transformed the way that banks communicate with their consumers in the banking sector by enabling chatbots. Any nation's development depends heavily on the banking industry. It also investigates the chatbot's current usability to determine whether it can satisfy customers' fluctuating needs.

Paper - 4

Title: Text-Based Chatbot in Financial Sector: A Systematic Literature Review

Author: Hana Demma Wube, Sintayehu Zekarias Esubalew, Firesew Fayiso Weldesellase and Taye Girma Debelee

Published year: 2022

Description: This study gives a thorough, systematic analysis of the literature of papers on text-based chatbots in the banking industry. It discusses the understanding of chatbots in the financial sector in terms of implementation, adoption intention, attitude toward use, and acceptance; it also discusses how people perceive, expect, and trust chatbots, as well as how they are engaging and emotionally motivated; management of the security and privacy vulnerabilities of the chatbots; and it identifies potential strategies that can impede the effective, successful use of chatbots. Finally, the key findings on the use of text chatbots in the financial industry are given. In addition, the unresolved problems in the existing study are noted, and a number of future research avenues are

recommended.

Paper – 5

Title: A Review of Chatbots in the Banking Sector

Author: Shashank Bairy R and Rashmi R

Publishedyear: 2021

Description: This paper explains the basic anatomy of the chatbots and the various applications of the chatbots in banking sector. It also went over various improvements that could be made on the current chatbot technologies. It states that the role of chatbots play in the banking sector will only continue toraise due to the constant improvements being made to its logic and increased demand among the customer for better experience.