

SACS MAVMM ENGINEERING COLLEGE
AI BASED DISCOURSE FOR BANKING INDUSTRY

LITERATURE SURVEY

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Title	Author(s)	Technique (s)	Year	Advantage	Disadvantage
Chatbots in banking industry	Dr. Shalini sayiwal	Artificial intelligence, semantic variations, interactive voice response.	2020	Most basic tasks such as balance inquiry, bank account details, loan queries etc. Can be handled by a bot efficiently, allowing customer service representatives time for complex issues leading to a more positive banking experience.	Chatbots cannot hold the conversation which means it cannot answer multiple question at the same time.

A review of chatbots in the banking sector	Shashank bairya Rashmi r	Natural language processing	2021	Information broken down into tokens can be analysed using a number of natural language processing techniques like bag of words, latent semantic analysis, regular expressions, part of speech (pos) tagging, named /relation entity recognition, semantic role labeling and creation of grammatical data structures.	User initiated dialogues are error prone because users can say anything they want.
Banking chatbot (b-bot)	Dr. C. Punitha devi , dr.s.geetha , N. Nagalakshmi, s. Karthiga , V. Suvedha	Rasa framework	2021	Rasa is an open source framework for building ai bots. Rasa framework relies on python. Rasa is to blame for handling the user input, characteristic of the intents and entities and making the responses.	Ai-based chatbots, when they encounter unfamiliar commands and unrecognized phrases, rule-based chatbots no longer respond.
Conversation to automation in banking through chatbot using artificial machine intelligence language	Ved prakash mishra, sonali vyas, vinod kumar shukla, sasha fathima suhel	Online banking, artificial intelligence markup language	2020	Alice's english dialog series data is included in aiml documents. Aiml is a subset of the markup language (xml) or the mark-up language of artificial intelligence. Aiml comprises of data items named aiml objects, comprising of structures called topics and categories. The Topic is an additional item at the top level, it has a name attribute and a collection of similar categories.	Limitedness, Short preview, unproductive developments, disillusionment of goals.
Exploring Affordances of AI Banking Chatbots	Chanaka Gunathilaka	Artificial Intelligence	2022	Technology Awareness, Symbolic Expressions, Platform Availability, Information Clarity, Functional Features, User-Friendliness, Instant Support, Level of Intelligence and Degree of Accuracy.	It have limited availability of data and require some time for their self update. This process leads to slower response times and expensive solutions.
Bank chat bot using python	Uttam kumar singh, himanshi goyal , monika kumari , rajkamal	Preconditions, pre-processing	2021	Nltk library for natural language processing of language. So that the, chatbot can recognize any natural language.	Low accuracy

Smart college chatbot using ml and Python	Dr. Ashok kumar k, vaishnavi putnala, ajay krishna palakurthi, hrushikesh koundinya k	Artificial intelligence, machine Learning, wordnet, natural language processing	2021	The response is found in the database it is displayed to the user else the system notifies the admin about the missing response in the database and gives a predefined response to the user. Admin can write the missing response into the database by logging into the admin block in website.	One user asks a query so simply and clearly while another user may request same query in completely different manner.
Chatbot development using python	Shreyashkar sharma	Answer agent, machine learning, Intelligent, natural language processing, Artificial intelligence	2020	A database is used in many applications for the connection of chatbots. It has a database, it has an app layer and apis to call the other external administrations.	They cannot make decisions. Due to this lack of decision making ability, they are not able to differentiate between what is good and what is bad. Decision making fails in this case.
Chatbot in python	Akshay kumar, pankaj kumar meena, debiprasanna panda, ms. Sangeetha	Artificial intelligence markup language (aiml), latent semantic analysis (lsa), pattern matching,	2019	Lsa is a latent semantic analysis technology in python, which is utilized to discover likenesses between words as vector representation. So that the unanswered queries by aiml will be viewed as a reply by lsa.	No possibility to integrate with other messaging clients.
Artificial intelligence powered banking chatbot	K.satheesh kumar , s.tamilselvan , b.ibrahim sha , s.harish	Artificial intelligence, web scrapping	2018	Available on the web And on any hand-held devices.	The chatbots are not able to memorize a conversation already had, which forces the user to write the same thing over and over again.