

Paper Title	<p>Shivkumar Goel and Nihaal Mehta A Survey on the Role of Artificial Intelligence in FinTech, International Journal of Innovative Research in Computer and communication Engineering, Vol. 5, Issue 6, June 2017.</p>
Problem Definition	<p>Digitization and automation in back-office processing:</p> <p>Capturing documents data using OCR and then using machine learning/AI to generate insights from the text data can greatly cut down back-office processing times.</p>
Methodology/Algorithm	<ul style="list-style-type: none">• Artificial Intelligence• IBM Watson Assistant service• Creating Skills and assistant• Integrate with Flask web page
Advantages	<p>Transforms the member experience.</p> <p>Always available to interact with your members, enabling them to get the personalized information they need, when and where they need it.</p>
Disadvantages	<p>An improper algorithm or command can bring unnecessary errors and wrong results.</p> <p>So, proper implementation of the algorithm is important.</p>

Paper Title	S. Meshram, N. Naik, M. VR, T. More and S. Kharche, "Conversational AI: Chatbots," <i>2021 International Conference on Intelligent Technologies (CONIT)</i> , 2021, pp. 1-6, doi: 10.1109/CONIT51480.2021.9498508.
Problem Definition	Tailored products can be offered to clients by looking at historical data, doing risk analysis, and eliminating human errors from hand-crafted models.
Methodology/Algorithm	<ul style="list-style-type: none">• Artificial Intelligence• IBM Watson Assistant service• Creating Skills and assistant• Integrate with Flask web page
Advantages	<p>Watson is a computer running software called Deep QA, developed by IBM Research.</p> <p>The broader goal of Watson was to create a new generation of technology that can find answers in unstructured data more effectively than standard search technology.</p>
Disadvantages	AI for the financial industry has a relevant high cost too. It may not be possible for all the finance companies to go for this big expensive model initially.

Paper Title	S. A. Abdul-Kader and J. Woods, "Survey on Chatbot Design Techniques in Speech Conversation Systems", <i>(IJACSA) International Journal of Advanced Computer Science and Applications</i> , vol. 6, no. 7, July 2015.
Problem Definition	Security: Suspicious behaviour, logs analysis, and spurious emails can be tracked down to prevent and possibly predict security breaches.
Methodology/Algorithm	<ul style="list-style-type: none">• Artificial Intelligence• IBM Watson Assistant service• Creating Skills and assistant• Integrate with Flask web page
Advantages	Helps lower cost of member interactions Supports your goals to deflect calls to lower-cost, self-service channels, reduce agent training, call handling time and reduce average cost per call.
Disadvantages	<ul style="list-style-type: none">• High switching costs• Takes time to integrate Watson and it's services into a company• Targeting towards bigger organizations that can afford Watson

Paper Title	S. F. Suhel, V. K. Shukla, S. Vyas and V. P. Mishra, "Conversation to Automation in Banking Through Chatbot Using Artificial Machine Intelligence Language," 2020 8th International Conference on Reliability, Infocom Technologies and Optimization (Trends and Future Directions) (ICRITO), 2020, pp. 611-618, doi: 10.1109/ICRITO48877.2020.9197825.
Problem Definition	Wealth management for masses: Personalized portfolios can be managed by Bot Advisors for clients by taking into account lifestyle, appetite for risk expected returns on investment, etc.
Methodology/Algorithm	<ul style="list-style-type: none">• Artificial Intelligence• IBM Watson Assistant service• Creating Skills and assistant• Integrate with Flask web page
Advantages	In the financial sector, Watson use is typically geared toward its question and answer capabilities. By not only answering questions, but also analyzing them as well, Watson can help give financial guidance and help manage financial risk.
Disadvantages	<ul style="list-style-type: none">• Seen as disruptive technology• Maintenance• Doesn't process structured data directly