Submission Summary

Conference Name

9th International Conference on Information and Communication Technology (CICT)

Paper ID

151

Paper Title

AI - Driven Personal Finance Management System

Abstract

The proposed "AI-Driven Personal Finance Management System" is an intelligent, user-centric solution that makes financial management easy through automation, real-time monitoring, and predictive analysis. Through the integration of artificial intelligence, cloud computing, and data visualization, the system helps users manage budgets, track expenses, and reach financial objectives with little effort. The system extracts financial information including income, expense, and bills via manual input as well as banking synchronization. Transactions are automated through AI programs into categories and detection of consumer behavior, then giving users a personal budgetary recommendation. The feature allows customers to better understand their spending behavior and make data-driven decisions. A cloud-based dashboard, accessible via mobile and web platforms, displays real-time financial summaries, alerts, and visual reports. This cloud connectivity not only allows users to track finances from any device but also facilitates longterm trend analysis and secure data storage. One of the main features of the system is that it has a machine learning facility to forecast future expenditure based on historical data and seasonal patterns. It assists the users in preparing for high-spend times and setting savings targets, providing them with personalized

recommendations based on earnings patterns
and living habits.
Security is maintained through encrypted data
storage and secure login protocols, while cloudoptimized AI models provide low power usage and optimized performance. It is made scalable
for a vast number of users, from students to
professionals.
Add-ons in the future could be voice-based
transactions, chatbot-based support, and
integration with investment or tax software.
Keywords: Personal finance, AI, budgeting,
expense management, cloud integration, realtime analysis, predictive analytics, financial planning.

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Artificial Intelligence and Machine Learning for ICT

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Submission Questions Response

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