■■ Technologies Used – AI Agent for Digital Financial Literacy

IBM Cloud Lite

Used as the cloud hosting platform to deploy the AI assistant. It offers scalable and cost-effective services on a free tier for prototyping and development.

Watsonx Assistant

Provides the core conversational AI interface that powers the chatbot. It enables human-like interactions with built-in NLP capabilities.

Natural Language Processing (NLP)

Allows the assistant to understand and process user queries in various languages, identifying user intent and extracting relevant entities.

Retrieval-Augmented Generation (RAG)

Combines document retrieval with language generation to produce accurate, grounded responses using real-time data sources.

IBM Granite Model

A powerful foundation language model fine-tuned for enterprise-grade use cases like financial question answering, used within Watsonx.

HTML & CSS

Used to build the user interface where users interact with the chatbot. Ensures a clean, responsive layout for web deployment.