

# Submission Summary

**Conference Name**

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

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**Paper ID**

150

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**Paper Title**

AI-Driven Personal Finance Management System

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**Abstract**

Managing personal finances is a growing challenge in today's digitized economy due to fluctuating income sources, impulsive spending patterns, and the complexity of modern financial ecosystems. The AI-Driven Personal Finance Management System is an intelligent, adaptive, and user-centric platform designed to automate financial tracking, provide proactive budgetary advice, and foster disciplined savings behavior through real-time analysis and predictive insights. Utilizing machine learning algorithms, Natural Language Processing (NLP), and cloud integration, the system categorizes transactions, identifies anomalies in spending behavior, and delivers personalized recommendations tailored to individual financial habits. A cloud-based dashboard accessible across web and mobile platforms enables interactive data visualization, collaborative goal planning, and instant alerts for financial anomalies or budget breaches. Unlike conventional finance tools, this system learns and evolves with the user, offering context-aware insights and long-term trend analysis. Although not a financial advisor replacement, the system bridges the accessibility gap by delivering continuous, data-driven support that promotes financial literacy and autonomy. This research details the architecture, implementation, and real-world impact of the system, demonstrating how AI technologies can reshape personal financial management and empower users toward sustainable financial well-being.

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**Primary Subject Area**

Artificial Intelligence and Machine Learning for ICT

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**Submission Files**

IEEE PPR 53,59,63.pdf (482.1 Kb, 5/12/2025, 2:43:21 PM)

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**Submission Questions Response****1. Turnitin/iThenticate**

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