

Enhance AI Based Net Banker System

ABSTRACT

Artificial intelligence (AI) is high on the business development strategy for 2016 and beyond. *Gideon Hyde, co-founder of Market Gravity*, explains how and why artificial intelligence (AI) could hold the key to standing out in banking and financial services. AI is already around us and used everyday within payments, money management and for robo-advice, particularly in the area of intelligent digital assistants that handle regular customer service enquiries and tasks. It can process “big data” far more efficiently than humans and can recognize speech, images, text, patterns of online behavior, for example to detect fraud as well as appropriate advertisements for up selling.

EXISTING SYSTEM

Internet banking system services can include: Open an account, Balance enquiry, Request for Cheque book, Beneficiary payments (EFT), Viewing monthly. Furthermore, customer’s application for electronic banking facilities is expanding as the cost savings on transactions over the Internet are significant. In this existing system security problems and awareness problems are not solved.

DRAWBACKS

- **Problems of security:** Various sites are not properly locked at to ensure whether the customer’s money is safe in cyber world or not.
- **Wrong assumption:** Many people are afraid using Internet Banking because of the assumption that it is more expensive than the traditional method of dealing with bank transactions. They still prefer going to bank to perform transactions.
- **Lack of awareness:** Another great hindrance is lack of awareness because effective and wide media efforts in publishing Internet Banking need to be emphasized.

PROPOSED SYSTEM

A banking bot project is built using artificial algorithms that analyzes user's queries and understand user's message. The system is designed for banks use where users can ask any bank related questions like loan, account, policy etc. This application is developed for web users. The system recognizes user's query and understands what he wants to convey and simultaneously answers them appropriately. The questions asked by the users can be in any format. There is no specific format for users to ask questions. The built in artificial intelligence system realizes users requirements and provides suitable answers to the user. It also uses a graphical representation of a person speaking while giving answers as a real person would do. The system also consists of ATM finder and Branch locator systems for other bank related help.

ADVANTAGES

- We can find branch location.
- We can find ATM location.

Modules:

- User Registration/Login
- Bot Chat
- Text to Speech
- Effective GUI
- ATM Finder
- Branch Locator

System Requirements:

Software Components:

- Operating System : Windows Xp, Windows 7(ultimate, enterprise)
- Query Language : Sql 2005
- IDE : Visual studio 2008

Hardware Components:

- Processor : Pentium - III
- Hard Disk : 5 GB
- Memory : 1GB RAM