INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

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INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESIS (ES)

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

LIMITATIONS

SCOPE FOR FURTHER RESEARCH

REFERENCES

APPENDIX/ANNEXURE

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- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

ARTIFICIAL INTELLIGENCE AND IT's IMPACT ON BANKING SECTOR

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ABSTRACT
Technology has improved day by day in banking sector throughout the world. Banking is one of the sector which is having adoption of the latest technologies like Management information system, E-banking applications and Artificial Intelligence, for both the back-office and customer facing purposes. Banking sector is becoming one of the first adopters of AI. This article broadly speaking about Artificial intelligence and how it influences on the banking sector. Artificial Intelligence is automating time-consuming tasks that employees to do on a daily basis to improve the work processes of employees, and human resources are a major beneficiary of these automation. The rudimentary applications AI include bring smarter chat-bots for customer service, personalising services for individuals, and even placing an AI robot for self-service at banks. Beyond these basic applications, banks can implement the technology for bringing in more efficiency to their back-office and even reduce fraud and security risks. In other sense of this article is how the Banking industry is moving towards knowledgeable and digital based economy by using this artificial intelligence.

KEYWORDS
artificial intelligence, banking sector.

JEL CODES
O10, O30, O32, O33.

1. INTRODUCTION
anking sector changing their technological innovations for the customer perspective and as well as employee centric.
The history of banking industry not fully having automation of web based technology so customers involving in long lines and lengthy procedures. Since then, this sector has come a long way with automation, core banking, ATMs, online banking services, e - KYC, and much more serving today's tech-savvy customers. Since 2016, the sector has been hit by Artificial Intelligence, Machine Learning, and virtual agents.
Artificial intelligence may be an important revamp that the banking services sector seeks in its operations. It will make sure that all essential operations run smoothly in banks similarly as on the monetary sectors. Therefore, here during this analysis paper to understand about the means of the artificial intelligence, goals and the way the artificial intelligence influence the climate of banking sector by varied applications of AI.
According to the father of Artificial Intelligence, John McCarthy, it is *"The science and engineering of making intelligent machines, especially intelligent computer programs"*.
Artificial Intelligence is a way of **making a computer, a computer-controlled robot, or a software think intelligently**, in the similar manner the intelligent humans think.
AI is accomplished by studying how human brain thinks and how humans learn, decide, and work while trying to solve a problem, and then using the outcomes of this study as a basis of developing intelligent software and systems.

2. NEED FOR THE STUDY
Now a days the Banking sector potency and effectiveness influenced by the implementation of superior technology of AI virtually in each nation within the world. Productivity, employee engagement, innovative products, speedy transactions, talent acquisition, scheduling, fraud prevention, real time system, and economical risk management are a number of the advantages derived through this AI technology. Therefore, this research paper studies on how AI impacts on the Banking Sector and conjointly how far Banks victimization AI technology for its workers.

3. OBJECTIVES OF THE STUDY
1. To Know and understand the concepts and applications of AI.
2. To study the impact of AI in Banking sector.
3. To suggest some measures for the better operations of banking sector by using the applications of AI

4. RESEARCH METHODOLOGY
This Article introduces the methodology used to study the" Artificial intelligence and it's impact on banking sector. In this study of research only secondary data to be taken.
Secondary data: are those which have already been collected by someone else and which have already been passed through statistical processes. Secondary sources could include previous research reports, newspaper, magazine and journal content, internet review and government and NGO statistics. The secondary data collected for this study includes text book reviews, journal reviews, internet reviews and dissertation review.

5. IMPACT OF AI IN BANKING SECTOR
AI is the current buzzword in technology, have significant implications in the banking sector in the way of both optimistic and pessimistic perspective.
A. Accurate Decision Making
The data-driven management decisions taken at a lower cost generally lead to a different style of management, where the insurance leaders and the future banking agents will have the right to question the machines rather than the human experts. **Machines will then help them to analyse the data coming up with recommended results** helping the leaders and their subordinates to take better decisions.
B. Fraud Detection And Claims Management
The analytics tool helps in collecting the evidences and analyse the data that is necessary for the conviction. Artificial intelligence tools to this then learn to monitor the users' behavioural pattern, identifying rarity and warning signs in terms of fraud attempts and incidences. Claims management can then be built using the different techniques claim management through machine learning.
C. Personalized Financial Services
Personalized connect will reach new heights as automated financial advisors and planners provide expertise in making financial decisions. They analyze market temperament against the user's financial goals and personal portfolio, and offer recommendation regarding stocks and bonds.

D. Smart Wallets

Digital wallets are touted as the future of real-world payment technologies, with major players like Google, Apple, PayPal and others, jumping on the bandwagon and developing their own payment gateways. This decreases the dependence on physical cash, thereby expanding the reach of money to greater levels.

E. Underwriting

The insurance sector is also coming up with a storm as they are moving towards congruent automation. By utilizing AI systems that automate the underwriting process, the organizations come armed with more granular information to empower their decisions.

F. Voice Assisted Banking

Physical presence is slowly fading away as technology empowers customers to use banking services with voice commands and touch screens. The natural language technology can process queries to answer questions, find information, and connect users with various banking services. This reduces human error, systemizing the efficiency.

G. Data-driven AI applications for lending decisions

Applications embedded in end-user devices, personal robots, and financial institution servers are capable of analysing a huge volume of data, providing customized financial advice, calculations and forecasts. These applications can also develop financial plans and strategies through research, regarding various customized investment opportunities, loans, rates, fees, etc. and track the progress.

H. Customer support

As speech processing and natural language processing technologies mature, we are drawing closer to the day, when computers could handle most customer service queries. This would mark an end to waiting in line and hence result in happier customers.

I. Digitalization instead of branch lines

Banking is a lengthy process, with past records of long queues and sluggish response marring the productivity. Even opening a bank account was viewed in negative terms as harried consumers would run pillar to post, while getting the necessary documentation complete. Digitization of documentation eases that pain and creates a comprehensive platform, where the consumers and providers connect.

J. Block chain hastening payments

The customer base that banks serve is going through a major shift in terms of buying behaviors and preferences, driven by the digital revolution, particularly social media and mobile. An increased demand for more choice and control in how they interact with a bank is on a rise. Sluggish payment processes will be a thing of the past as Block chain is set to inculcate the advantage of real-time payment process, hastening up the procedure of payment, thereby increasing support and satisfaction.

K. Increasing The Automation Level

One of the most common benefits get to see through AI is automation opportunities. And when it comes to AI reducing the manual expenses, it automatically generates the expenditure and expense report quickly and easily without any errors. Artificial intelligence understands the work-flow of all the business organisations, allowing them to restructure and automate the expense tracking process.

L. Estimating workplace morale

The robotic technologies come with face-recognition technologies that are capable of identifying gender and measuring employees' psycho-emotional traits on a scale from very sad to euphoric. With these technologies, organisations can develop a closer bond with their workforce by utilising the derived insights to empower employees so that they can identify their true potential.

M. Data Driven Performance Reviews

Artificial intelligence can help eliminate bias from certain performance metrics when needed. If an employee is simply not holding their own within a company, the data will show it and the AI can determine whether or not that employee should remain on the team or not. Similarly, HR can use productivity measurements to determine manager effectiveness. While this may seem like a cutthroat style of management, productivity data does not have to be the sole performance measurement to determine an employee's worth, but a supplemental tool to back up decisions.

N.HR Analytics

AI will take HR-MIS to a different dimension. It can derive huge insights from huge amount of data and predict probable issues way before they strike an organisation. This will also help predict attrition, enabling organisations to take retention steps on time. Analytics also plays a key role in tracking employee engagement trends which are directly proportional to organisational productivity and efficiency.

O. Predictable Turnover and Attrition

Human resource departments often deal with turnover and attrition after the employees have already left, but AI could predict such actions before they even take place. By using artificial intelligence could determine an employee's level of interest and give a prediction on whether they are trying to change positions. This would allow HR managers to account for potential job openings and hire new workers to more smoothly transition workflow.

P. Chat bots and virtual personal assistants

PICTURE 1

Chat bots and virtual personal assistants Banks are using chat bots and voice bots to interact with customers and solve problems before any human staff get involved. The technology behind it Natural language processing and generation will make it increasingly difficult for customers to tell whether they are talking to a human or an AI interface. Voice recognition and facial recognition could be used instead of passwords to ensure security.

Q. Profiling Customers

Banks want to offer personalised communications and decisions based on detailed profiles of each customer. They could also use customer profiling and algorithmic sorting to assess risks and precision-target offers.

R. Streamlining

The banks want 'low-value processes' to be handled by AI. This would mean documents being scanned and parsed by computers. Some decision-making could be made by AIs operating with complete knowledge of the regulations and laws in each territory. The technology behind it Image recognition and machine learning could be combined to scan masses of documents, and take actions based on the laws and regulations which apply. Algorithms could then be used to decide which cases should be passed to a human decision maker.

S. Employee Relations

An AI-powered Chat bot can respond to the most common HR queries and it can schedule the meetings with you and your HR. Through HR analytics it can empower immediate managers to make better decisions through various information - Learning pattern, Performances Track records and Recognition Pattern.

T. Unemployment

By AI technologies humans will lose their creativity and thinking power. Humans are always dependent on machines if the use of AI becomes widespread in society can lead to large scale unemployment in the society as an undesirable change.

U. New Set of Jobs

Old jobs fade away with automation and artificial intelligence. New type of jobs will be created by trainers, explainers and sustains by the using of AI application of tools.

SO from the above points AI impacts in banking sector both positive and negative way.

CONCLUSION

AI can both be the satisfactory or the maximum surprisingly bad components that could ever show up to mankind, and moreover involved upon the requirement for additionally inquire approximately in this subject. To conclude, with a stiff competition in the Banking industry today, it is of no surprise that all banks are looking and adopting new technologies in order to stay ahead of their competitors. Choosing AI in the Banking industry will help in eliminating the human error boosting up the productivity and reducing time for the business processes.

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