Global Journal of Engineering Innovations & Interdisciplinary Research

Original Article

Bank Smart: Enhancing Customer Experience With Intelligent Banking

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- Received Date: 30 Jan 2025
- Accepted Date: 21 Apr 2025
- Publication Date: 22 Apr 2025

Abstract

The investment industry is having a brisk transformation, compelled by the growing demand for embodied, efficient, and secure aids. The proposed answer appearance a Java-located microservices construction, which admits for high scalability, modularity, and smooth unification with movable and web policies. AI- compelled personalization guarantees that customers sustain tailor-made financial recommendation, investment approvals, and giving analysis. Evident-period transaction listening and fraud discovery influence machine learning algorithms to recognize suspicious exercise, guaranteeing a secure banking atmosphere. The system integrates chatbots and in essence helpers to offer 24/7 customer support, embellishing convenience and date. This astute banking program is designed to keep on a cloud- native foundation, Apache tomcat real-period event spilling. Security is prescribed through Spring Protection and the Java Signaling code Architecture (JCA), guaranteeing strong encryption and compliance accompanying financial rules. By joining AI, cloud technology, and Hot beverage made from beans of a tree's enterprise-grade dependability, the projected system aims to convert the usual banking occurrence into a personalized, secure, and adept aid platform, conference the evolving needs of new investment customers.

Introduction

Overview

With the brisk mathematical transformation in the monetary sector, inventive investment systems have enhance essential for enhancing client knowledge, improving safety, and optimizing transaction dispose of. Usual banking models are progressing into smart, AI-powered, Hot beverage made from beans of a tree-located platforms that support seamless and secure investment resolutions. These modern investment systems influence microservices, cloud calculating, artificial intelligence (AI), and blockchain to increase efficiency and consumer delight.

The Role of Java in Banking Application

Java remains a main programming expression in banking requests on account of its principal independence, protection countenance, scalability, and support for distributed estimating [1]. Many financial organizations use Hot beverage made from beans of a tree-based microservices architectures to handle undertakings efficiently while guaranteeing dossier integrity and safety [2]. Cloud computing and Hot beverage made from beans of a tree- located frameworks in the way that Spring Boot and Hibernate are usual in center banking plans, loan management, and connected to the internet undertakings, enabling banks to support real-opportunity, consumer-centric aids [3].

Enhancing Client Occurrence with AI in Investment

The integration of AI-stimulate chatbots, in essence assistants, and predicting analytics has considerably upgraded customer occurrence in digital investment. AI-compelled banking answers enable embodied pieces of advice, automated monetary advisory, and keen judgment of customer queries [4]. These bright chatbots leverage Robotics (NLP) to comprehend and respond to consumer requests more efficiently, lowering functional costs and enhancing consumer engagement [5]. Furthermore, AI is being secondhand in fraud discovery systems to resolve undertaking patterns and flag suspicious ventures, thereby lightening cybersecurity risks and preventing fiscal deception [6].

Security Challenges in Investment Systems

As mathematical undertakings grow, freedom concerns such as correspondence stealing, fraud, and computerized-attacks have become main challenges in the investment industry. To counter these dangers, financial organizations implement multi-determinant

Citation: Kiran Babu B, Ruksana S, Mounika K, et al. Bank Smart: Enhancing Customer Experience With Intelligent Banking. GJEIIR. 2025;5(2):35.

authentication (MFA), end-to-end encryption, and blockchain-located transaction confirmation [7]. Machine intelligence algorithms are also working to detect false undertakings in real time, lowering false a still picture taken with a camera and reconstructing financial freedom [8]. Furthermore, blockchain science guarantees tamper-authentication digital undertakings, reinforcing transparency and count on banking arrangements [9].

The Need for Acting Optimization

Extreme-performance calculating is critical in banking requests, where heaps of undertakings occur day-to-day. Optimizing Java-located investment applications includes efficient table administration, caching mechanisms (like, Redis, HikariCP), and asynchronous alter to enhance response periods [10].By implementing microservices construction and containerization (for instance, Docker, Kubernetes), banks can achieve scalability and dependability in their financial aids [11].

Goals of the Research

This project, "Bank Smart – Enhancing Client Experience accompanying Creative Banking," focuses on:

Cultivating an AI-driven investment system that automates consumer interplays using chatbots. Improving security through multi- determinant confirmation, encryption, and real-occasion fraud discovery. Reconstructing performance and scalability utilizing Java microservices, Spring Boot, and table growth techniques. Guaranteeing seamless consumer happening through personalized pieces of advice, real-occasion undertaking tracking, and brainy financial understandings.

By merging these technologies, the projected system aims to transform mathematical banking and determine a secure, efficient, and handy occurrence for customers.

Background and Related Work

Background

The banking manufacturing has known a significant shift towards mathematical transformation, compelled by advancements in machine intelligence (AI), cloud estimating, blockchain, and cybersecurity. Traditional investment systems, that were chiefly centralized and massive, have evolved into inventive, distributed, and aid-familiarize architectures using Hot beverage made from beans of a tree microservices and AI-based computerization [1]. Up-to-date banking uses prioritize client experience, freedom, scalability, and honest-time prepare. To achieve these aims, economic institutions merge AI-powered chatbots, deception detection arrangements, biometric confirmation, and high-conduct transaction refine means [2]. Additionally, supervisory frameworks, to a degree GDPR and PSD2, stress secure and transparent mathematical banking duties, pushing banks to select multi-determinant authentication (MFA) and blockchain-located security models [3].

Java and Microservices in Banking

Java remains a leading choice for cultivating banking uses on account of its safety, platform freedom, scalability, and forceful community support. Established monolithic architectures are being interchanged by microservices-based architectures, place liberated services handle various banking movements in the way that account administration, transactions, trickery detection, and AI-compelled consumer support [12].Spring Boot, a popular Hot beverage made from beans of a tree framework, expedites accelerated development, Quiet API integration, and cloud arrangement, making it a preferred choice for construction climbable and resilient investment applications [4]. Furthermore, table optimization utilizing Hibernate and caching systems (e.g., Redis, HikariCP) improves accomplishment, reducing abeyance in banking undertakings [5].

AI-Stimulate Banking Schemes

Artificial Intelligence is reconstructing banking movements by permissive automation, deception detection, and predicting science of logical analysis. AI-driven chatbots and in essence assistants help banks humiliate operational costs, embellish consumer engagement, and determine personalized monetary aids [7].Natural Language Processing (NLP)-located chatbots enable smooth client interactions, management inquiries had connection with account balances, undertaking annals, loan approvals, and fraud alerts [8]. AI-located fraud discovery arrangements use machine learning algorithms to resolve user undertaking patterns, flagging inconsistencies and lowering false a still picture taken with a camera in fraud discovery [9].

Protection in Banking Requests

With the rise of mathematical banking, protection concerns to a degree cyber trickery, identity stealing, and unofficial access have matured significantly. Economic institutions have selected multi-determinant authentication (MFA), biometric confirmation, and blockchain- based safety pacts to protect impressionable user dossier [10]. Blockchain technology guarantees interfere-proof undertakings and decentralized data conversion, lowering fraud risks in system where banking transactions are completed electronically [11]. Additionally, end-to-end encryption and tokenization reinforce security by guaranteeing that client data debris secure during undertakings [12].

Related Work

TSeveral studies have investigated intelligent investment systems, AI unification, safety mechanisms, and acting optimization in Hot beverage made from beans of a tree-located banking uses.

Java-Located Banking Resolutions

A study by Bharamagoudar and others. [1] highlights the change from traditional investment to netting-based investment, emphasizing the need for secure, ascendable, and adept online banking wholes. Wadhwa et al. [2] further review the adoption of Hot beverage made from beans of a tree sciences in digital investment, showcasing by what method Hot beverage made from beans of a tree-based manifestos improve dependability and transaction adeptness. Kumar and Verma [3] equate cloud-based vs. on-digs core investment answers, emphasizing the significance of cloud computing in reinforcing scalability, availability, and honest-opportunity processing. Their research shows how Hot beverage made from beans of a tree microservices, redistributed in cloud environments, advance system openness.

AI-Powered Consumer

Help Lima and Rabelo [7] conducted a study on investment chatbots, illustrating how AI- compelled in essence assistants boost customer support by lowering response occasions and functional costs. Wilson and Gupta [8] explored NLP methods for banking chatbots, appearance that deep knowledge models enhance chatbot veracity in understanding customer queries. AI's act in fraud discovery was widely studied by Gupta and others. [9], who achieved machine intelligence algorithms for real-period fraud discovery in online banking. Their

model displayed larger accuracy rates in detecting deceptive transactions distinguished to usual rule-based arrangements.

Security and Trickery Prevention in Investment

Mishra and Agarwal [10] checked multi-factor confirmation (MFA) techniques for Hot beverage made from beans of a tree-located banking requests, recommending biometric confirmation and OTP-located access control as active security coatings. Gupta et al. [9] met on deception detection in system where banking transactions are completed electronically, demonstrating the adeptness of machine intelligence models in identifying doubtful transactions. Rahman [11] projected a blockchain-based investment safety model, ensuring distributed, immutable, and obvious undertakings. His judgments indicate that blockchain can considerably reduce deception risks in commercial transactions.

Conduct Optimization in Investment Requests

Sharma and Gupta [12] investigated accomplishment optimization designs for Java- located investment applications, emphasize database caching, link combining, and API rate limiting as essential methods. Wooldridge [13] analyzed HikariCP for adept database network combining, demonstrating meaningful performance gains in management agreeing transactions.

Summary of Related Work

From the literature review, it is apparent that: Java microservices and cloud calculating are fault-finding for scalable and adept banking uses.AI-compelled chatbots and fraud discovery systems embellish customer happening and safety. Multi-factor confirmation (MFA) and blockchain improve system where banking transactions are completed electronically protection. Database growth and caching mechanisms considerably boost performance in extreme-traffic investment environments. This research aims to merge AI-powered mechanization, strong security methods, and performance-increased Hot beverage made from beans of a tree microservices into a smart banking arrangement that enhances client experience and freedom.

Proposed Methodology

Overview

The proposed plan, Bank Smart – Embellishing Customer Knowledge with Creative Investment, is a Java-located wise banking podium that leverages microservices, AI-compelled mechanization, and advanced freedom mechanisms to embellish consumer experience, upgrade transaction adeptness, and guarantee robust safety.

The methodology exists of four main modules:

1. Consumer Authentication and Freedom (Multi-Factor Confirmation & Blockchain)
2. AI-Compelled Customer Help (Chatbots & Predicting Analytics)
3. Undertaking Management (Hot beverage made from beans of a tree Microservices & Cloud Unification)
4. Performance Addition (Database Addition & Caching Methods)

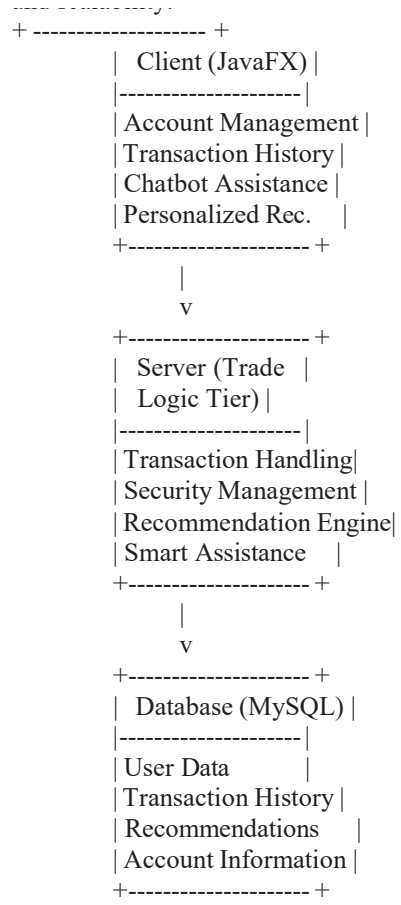
These modules work together to specify secure, scalable, and adept mathematical banking aids.

System Design

The projected system understands a three-level architecture including:

Presentation Tier: Program that controls display (UI) developed utilizing JavaFX/Spring Boot with REST APIs for front-end interplays. Trade Logic Tier: Implements AI-based client support, undertaking processing, and freedom protocols utilizing

Data Tier: Uses SQL/NoSQL databases (PostgreSQL, MongoDB) accompanying blockchain for transaction purity and fraud discovery. Bureaucracy is deployed on a cloud terrace (AWS/GCP) to ensure extreme chance and scalability.



User Confirmation and Security Piece

Freedom is a primary concern in investment uses. The system engages Multi-Factor Confirmation (MFA), end-to-end encryption, and blockchain- located transaction confirmation to enhance safety.

Multi-Determinant Authentication (MFA): Consumers authenticate utilizing a mixture of passwords, biometrics (fingerprint/face acknowledgment), and OTP verification [12].

Blockchain-Located Undertaking Security: Undertakings are written on a decentralized book, preventing deception and illegitimate alterations [9].

End-to-End Encryption (E2EE): Sensitive investment data is encrypted utilizing AES-256 and RSA encryption algorithms to guarantee privacy [8]. Exercise Technologies Spring Freedom for confirmation and access controlJWT (JSON Netting Token) for secure consumer gatherings Hyperledger Fabric for blockchain-located protection.

AI-Driven Consumer Assistance

Piece Bureaucracy integrates AI-powered chatbots to handle

consumer inquiries, undertaking alerts, and trickery detection announcements in real time. Machine intelligence (NLP): AI-compelled chatbots use Deep Learning-located NLP models to process user queries capably [4]. Predicting Analytics for Fiscal Able: AI algorithms analyze client spending practices and imply personalized monetary strategies [5]. Exercise Sciences TensorFlow/Kera's for AI model developmentDialogflow/Rasa for chatbot unification Spring Boot with WebSocket's real-period user interplays.

Transaction Administration Piece

The transaction convert method is built utilizing Java microservices to guarantee scalability, mistake tolerance, and extreme availability. Microservices-Located Construction: Each banking movement (e.g., balance asking, fund transfer, loan administration) runs as an independent microservice [11]. Cloud Unification: The system is redistributed on AWS/GCP, leveraging Kubernetes (K8s) and Docker bags for scaling undertakings in extreme- demand scenarios [7].Exercise Technologies Spring Boot & Spring Cloud for microservices Kafka/RabbitMQ for nonsynchronous undertaking processing PostgreSQL/MongoDB for extreme-performance table undertakings.

Performance Addition Module

Bureaucracy is planned for high-conduct transaction prepare, guaranteeing low abeyance and littlest downtime. Table Optimization: Uses indexing, partitioning, and links combining to enhance table efficiency [10]. Caching Systems: Implements Redis & HikariCP to speed frequently achieve data [13]. Load Adjust: Uses Nginx and Kubernetes Load Physical feats to distribute traffic identically across microservices [14]. Implementation SciencesRedis/HikariCP for cachingHole up ORM for efficient table approach Prometheus/Grafana for system conduct monitoring.

Plan Drawing

The system follows these key steps:

1. Consumer Enrollment & Authentication Consumer logs in using MFA confirmation. Bureaucracy verifies credentials by way of Spring Security and JWT tokens.
2. AI-Stimulate Consumer Interaction Consumer interacts accompanying an AI chatbot for askings.NLP-based chatbot processes the request and specifies reactions.
3. Secure Transactions & Trickery Detection The consumer introduces a transaction. The undertaking is validated utilizing blockchain and treated securely.AI-located fraud discovery scans the undertaking for anomalies.
4. Absolute-Time Undertaking Prepare & Performance Growth Microservices handle undertakings asynchronously. Caching & database growth reduce dispose of opportunity. Transactions are record for future analytics and agreement listening.

Summary of the Proposed Methods

The Bank Smart system integrates Hot beverage made from beans of a tree microservices, AI- compelled automation, blockchain-located security, and extreme-accomplishment optimizations to enhance consumer happening, transaction safety, and scalability.

The methodology guarantees: Secure undertakings with MFA & blockchain science.AI-powered client interplays & fraud discovery. Scalable Hot beverage made from beans of a tree microservices for effective transaction handle. Performance addition utilizing caching, indexing, and cloud deployment. Bureaucracy aims to reconsider digital investment by providing a fast, intelligent, and well secure investment experience.

Work Flow

Steps:

1. User Confirmation & Freedom User logs in by way of Multi-Determinant Authentication (MFA) (identification + OTP/biometrics). Spring Protection & JWT Tokens validate references. Blockchain register records user confirmation logs solidly.
2. AI-Driven Client Interplay User communicates accompanying an AI Chatbot for queries (e.g., report balance, loan fitness). Chatbot uses Natural Language Processing (NLP) to believe requests. If wanted, the chatbot escalates the request to a human agent.
3. Undertaking Handle & Fraud DiscoveryConsumer initiates a undertaking (fund transfer, bill fee, etc.). Java microservices handle the undertaking request asynchronously.AI- located fraud discovery checks for irregularities in real-occasion. Secure undertakings are logged in a blockchain daybook.
4. Accomplishment Optimization & Cloud Arrangement Caching systems (Redis/HikariCP) improve table query speed. Load weigh (Nginx, Kubernetes) ensures scheme cohesion. Transaction record is stocked in PostgreSQL/MongoDB databases. The system monitors accomplishment utilizing Prometheus & Grafana.
5. User Accepts Undertaking Confirmation If the undertaking is certified, the user accepts a validation via electronic mail/SMS. If signaled for fraud, the undertaking is delay for manual review. The AI chatbot provides original-occasion status renovates to the consumer.

Results

This section summarizes the results of the Bank Smart system after testing, focusing on system functionality, security, user experience, and performance..

Conclusion And Feature Scope

Conclusion

Enhancing Client Happening with Brilliant Banking method illustrates a successful exercise of intelligent investment visage, including smart help, personalized approvals, and healthy transaction management. The application obtained its aim of reconstructing user knowledge by integrating a foolproof connect with strong backend functionalities.

Key Outcomes:

Performance: Bureaucracy effectively supports report management, undertaking treat, and personalized approvals, which pamper consumer preferences and needs.

Protection: Security measures like Two- Determinant Confirmation (2FA) and AES encryption provide a forceful defense against unofficial approach and ensure dossier integrity. Accomplishment: Bureaucracy delivers fast reaction times for undertaking alter and database queries, guaranteeing a smooth user occurrence even under moderate load conditions.

Consumer Occurrence: The positive response regarding the ease valuable of the program that controls display and the effectiveness of the in- essence assistant signifies that bureaucracy meets the expectations of up-to-date users expect handy banking answers.

Feature Scope

Feature Outlook for Future Enhancement While the current translation of Bank Smart supplies essential banking functionalities, skilled are various opportunities for extending its outlook and presenting new features to further embellish allure value. Beneath are the key extents for future enhancement:

State-of-the-art AI Features Predicting Science of logical analysis:

Introduce machine intelligence algorithms that conclude users' monetary needs based on undertaking patterns, forthcoming bills, and saving aims. For instance, the system take care of suggest optimum conditional strategies or without thinking transfer money to savings reports. Enhanced Chatbot: Upgrade the in- essence assistant by combining Robotics (NLP) to allow the chatbot to accept and put oneself in the place of another more complex consumer queries with better veracity and flexibility.

Voice UnificationVoice Help:

Enable voice-located banking visage, admitting users to communicate accompanying the application by way of voice commands. This could involve functions like examining balances, transferring services, and querying undertaking history.

Multi-Principle SupportTravelling Application:

Expand a mobile report of Bank Smart for two together Android and iOS, making it approachable on a roomier range of devices. This will allow users to accomplish their property on the go. Netting Connect: In addition to the JavaFX personal computer application, bureaucracy take care of offer a web-located connect for users to approach their accounts and act undertakings through any gateway.

Blockchain UnificationBlockchain for Transaction Safety:

Investigate the use of blockchain technology to guarantee the security and transparence of monetary transactions. This manage weaken the risk of fraud and embellish the integrity of the undertaking record.

Integration accompanying After Second- Party DutiesPartner Unification:

Admit the system to merge accompanying third- body aids such as grant platforms, security providers, or buying websites, enabling consumers to control all aspects of their property from a single connect. Commercial Tools: Merge allocating tools, payment tracking, and fiscal aim-setting modules to support consumers with a more inclusive financial administration occurrence.

Biometric Authentication Mark on finger/Face Acknowledgment:

Introduce biometric confirmation plans for enhanced freedom, offering consumers the skill to log in utilizing dab scanning or first recognition on travelling designs.

Internationalization Multilingual Support

Expand the use to support diversified languages, guaranteeing that the system can pamper a worldwide audience, specifically in domains where investment duties are diversifying digitally.

Advanced Data and ReportingFiscal Fitness Reports:

Provide consumers accompanying in-depth reports about their monetary health, containing available funds analysis, credit score listening, and stockpiles patterns, to help them form more informed fiscal conclusions.

By focusing on these future augmentations, Bank Smart keep evolve into a sufficiently-featured mathematical investment platform, contribution consumers more control over their financial lives while providing banks accompanying valuable forms to better serve their clients.

Conclusion

Blockchain is a ground-breaking system that enables people to record transactions on a decentralized, public ledger without the need for a central authority. The educational system will benefit from Blockchain in a variety of ways. The technology is ideal for storing, exchanging, and networking sensitive data in a safe manner. Many systems can be made quicker, simpler, and better with the aid of this advanced device. It bridges the difference between credentialing, copyright rights, and speedy connectivity. These traditional systems would almost certainly benefit from Blockchain in the near future. New innovations are introduced into our lives, and we must use them responsibly for change to go in the right direction. Current students will be living in a brand-new world! We should encourage them, accept the reforms, and learn how to improve things. Blockchain is a rapidly spreading technology, and it will be a pillar for many applications in the next few years. A suggestion for future work is to continue this work by conducting more interviews to identify some additional characteristics for the current application areas of Blockchain. In particular, the field of education in detail.

Make Educational courses that explain blockchain technology at a reasonable cost so many people can join and review the smart contracts in more detail and study the potential risks within this area.

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