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Research Article

Banking Chatbot Using Nlp And Support Vector Machine

T.Sriharsha[1*], Dr.R.Vijaya Prakash[2]

[1*]School of Computer Science & Artificial Intelligence SR University, Warangal, Telangana State, India, sriharshathuluva@gmail.com
2School of Computer Science & Artificial Intelligence, SR University Warangal, Telangana State, India
r.vijayaprakash@sru.edu.in

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ABSTRACT

The Banking Chatbot leverages a mix of Python Flask, PHP, and PyTorch to revolutionize customer service in banking. Flask develops the chatbot's backend, enabling API interactions, while PHP enhances web functionality for better user experiences. PyTorch powers the chatbot's Natural Language Processing (NLP), allowing for precise, contextual responses. Support Vector Machines (SVM) classify user intents, enhancing response accuracy. This integration offers personalized, efficient customer interactions around the clock, significantly boosting satisfaction and operational efficiency. This chatbot sets a new standard in digital banking, showcasing a commitment to advanced, customer-first technology solutions.

Index Terms— Banking Chatbot, Python Flask, PHP, PyTorch, Natural Language Processing, NLP, Support Vector Machines, SVM, customer service, revolutionize, web functionality, API interactions, personalized, efficiency, satisfaction, operational efficiency, digital banking, technology solutions

I. Introduction

The project "BANKING CHATBOT using NLP and SVM" aims to revolutionize banking customer service by leveraging innovative technologies in today's dynamic digital landscape. Powered by Python Flask for API serving, PHP for website integration, and PyTorch for intelligent data processing, the chatbot represents a strategic effort to enhance customer interactions. Python Flask enables seamless communication with backend systems, accessing real-time customer data for personalized responses, thereby enhancing trust and satisfaction. PHP's integration facilitates a user-friendly interface, enabling direct engagement through the bank's website. PyTorch employs deep learning algorithms to refine responses over time, ensuring adaptability to customer needs. The chatbot automates routine inquiries, reducing the workload of the workload of human agents and improving response efficiency. It also aggregates data insights to refine products aligned with customer preferences. Deploying the Banking Chatbot demonstrates forward-thinking digital transformation, setting industry standards, and ensuring competitiveness. This strategic adoption underscores the bank's commitment to technological advancement and customer-centric service delivery, establishing it as a leader in modern banking.

II. Literature Survey (Background study)

a. Title- Review on implementation techniques ofchatbot:

The methodology employed for this paper is the on chatbot implementation in banking highlights the integration of advanced technologies to enhance customer service. The survey encompasses various studies that explore the use of chatbots, demonstrating their potential to streamline processes and improve interactions. One approach focuses on using NLP and AI to create personalized experiences, suggesting future enhancements with more sophisticated ML algorithms. Another study discusses the complexity of banking operations and the application of AIML and NLP to develop more efficient user interfaces. Philosophical discussions within the literature propose a future where AI significantly evolves, transforming how knowledge is processed and adapted to user needs. Practical implementations suggest that well-designed chatbots can

provide rapid, accurate customer responses, reducing the workload on human staff. Lastly, the exploration of chatbots as dynamic, natural language responders emphasizes ongoing technological improvements to meet the changing demands of banking consumers. These studies collectively underscore the transformative impact of chatbots in the banking industry.

b. Title-Enterprise Crowd Computing for Human Aided Chatbots:

Enterprise crowd computing for human-assisted chatbots represents a key advance in chatbot implementation in businesses. This method uses collective human intelligence to train and improve chatbot responses, enabling it to effectively handle complex customer service scenarios. By integrating diverse human feedback into training, chatbots improve accuracy and response relevance while providing personalized interactions. This approach reduces reliance on algorithmic responses, crucially improving service quality in enterprise environments where nuanced queries demand deep business understanding.

c. Title-"Nudge Your Workforce: A Study on the Effectiveness of Task Notification Strategies in Enterprise Mobile Crowd sourcing":

The study "Nudge Your Workforce: A Study on the Effectiveness of Task Notification Strategies in Enterprise Mobile Crowdsourcing" investigates the impact of various notification methods on employee performance in mobile crowdsourcing. By analyzing push notifications and personalized alerts, it identifies strategies that enhance task completion and improve work quality. Findings indicate that well-crafted notification systems not only increase productivity but also foster employee satisfaction and motivation. This research offers valuable insights for enterprises aiming to optimize mobile crowdsourcing initiatives, illustrating how subtle adjustments in communication tactics can yield substantial enhancements in operational effectiveness.

III. Methodology

Based on our literature review, The proposed methodology for implementing a banking chatbot solution involves a meticulous approach to addressing customer support needs. Beginning with a thorough assessment, we strategically integrate Python Flask, PHP, and PyTorch into the bank's infrastructure, prioritizing seamless communication between the chatbot and backend systems. Special attention is given to crafting an elegant user interface to enhance user experience. The chatbot's capabilities encompass query resolution, machine learning, and personalized recommendations leveraging customer data. Rigorous testing, deployment, and staff training ensure optimal performance and continuous improvement based on user feedback. By incorporating NLP and SVM technologies, the chatbot enhances its understanding and responsiveness, striving to elevate customer satisfaction and establish itself as a digital banking leader.
The system architecture is shown below:

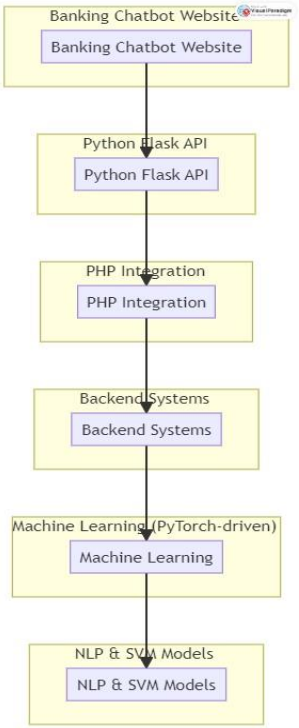

Fig (3.1) SystemArchitecture

In this architecture, the banking chatbot system is meticulously designed to offer seamless customer support through the bank's website. At the forefront, the banking chatbot website acts as the primary interface for customer interaction, ensuring a user-friendly experience. The Python Flask API serves as the backbone, efficiently managing communication, processing queries, and integrating with the backend systems. Incorporating PHP enhances the website's dynamism, facilitating real-time interactions between customers and the chatbot.

In the backend, the banking chatbot houses crucial business logic and data storage, ensuring efficient handling of customer inquiries and transactions. Machine learning, powered by PyTorch, plays a pivotal role in interpreting customer intent, enabling the chatbot to provide accurate and relevant responses. Furthermore, the integration of NLP and SVM models enhances the chatbot's capabilities to address a wide range of customer queries effectively, ensuring a personalized and tailored experience.

This integrated architecture ensures seamless communication between the various components, guaranteeing direct and reliable customer support on the bank's website. With advanced technologies and efficient system integration, the banking chatbot establishes itself as a reliable and indispensable tool for enhancing customer satisfaction and operational efficiency in the banking sector.

a)Support Vector Machines (SVM):

Support Vector Machines (SVM) play a significant role in the methodology for implementing a banking chatbot solution. SVM is a machine learning algorithm utilized for classification and regression tasks, particularly in scenarios where there is a clear margin of separation between different types of data points. Specifically, within the context of a banking chatbot, SVM contributes to the classification of user intents. When customers engage with the chatbot, their inquiries or requests must be accurately categorized for the chatbot to provide relevant responses. SVM achieves this by being trained on a dataset of labeled examples, enabling it to learn patterns and boundaries between different intents and classify new queries into appropriate categories. Integrating SVM into the chatbot architecture enhances the accuracy of responses, ensuring customers receive personalized assistance that aligns with their needs. Overall, SVM serves as a crucial component within banking chatbot architecture, working alongside other technologies like NLP and PyTorch to deliver effective and efficient customer support in the banking sector.

b)USECASE DIAGRAMS:

To specify, visualize, build and document software systems'artifacts, UML is a standard language. It stands for Unified Modelling Language. The development of the UML requires anumber of objectives, but defining some General Model Language that can be used by every modeler is essential in order to facilitate their understanding and application. Thesystem may be a computer, or not a computer. It must therefore be made clear that UML is not a development technique, rather it forms part of the process in order to create an effective system. Lastly, the UML goal can be defined as an easy modelable tool to build any type of usefulsystem we might encounter from today's complicated environment. The use case diagram illustrates interactions in the Banking Chatbot system. Customers query, seek assistance, and receive tailored responses, while administrators manage data and settings. Each use case represents essential functionalities, highlighting user interaction and administrative control. This diagram effectively outlines core features, delineating the roles and actions of both customers and administrators in utilizing and managing the Banking Chatbot platform.

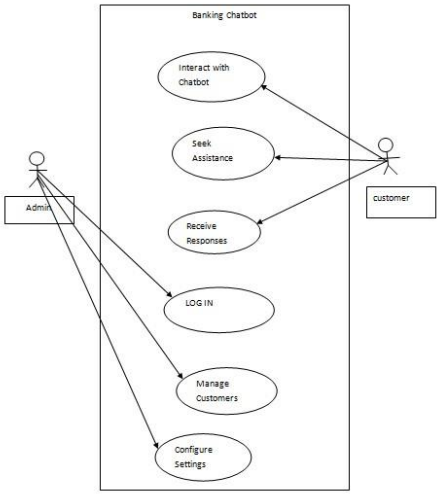

Fig (3.2) Use case diagram

c) Sequence diagram

The sequence diagram illustrates a user's interaction with a banking website and chatbot. After logging in, the website verifies credentials and redirects to the user dashboard. The user queries the chatbot via the Chatbot API, which communicates with the database for relevant data. The API sends the response to the website, displaying it to the user. An admin action is depicted where a user adds a customer, involving panel access, request submission, database confirmation, and success message display.

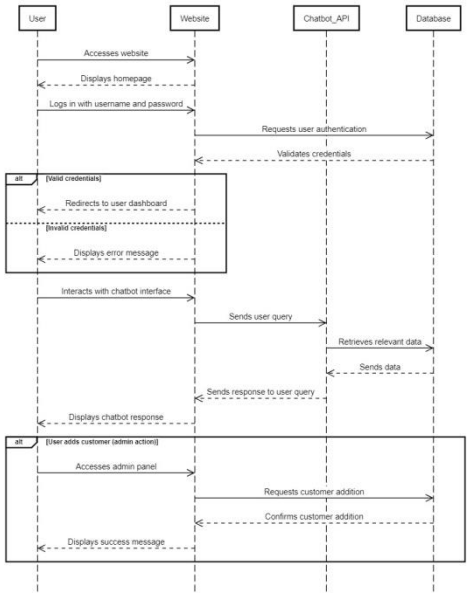

Fig (3.3) Sequence diagram

d) Confusion matrix:

In the confusion matrix visually displays the classification accuracy of a trained banking chatbot model using SVM. Rows represent actual class labels, while columns depict predicted labels. A deeper shade of blue indicates higher accuracy, reflecting the model's proficiency in classifying user intents. This visualization is crucial for evaluating the model's efficiency in categorizing customer queries accurately, ultimately enhancing the chatbot's performance.

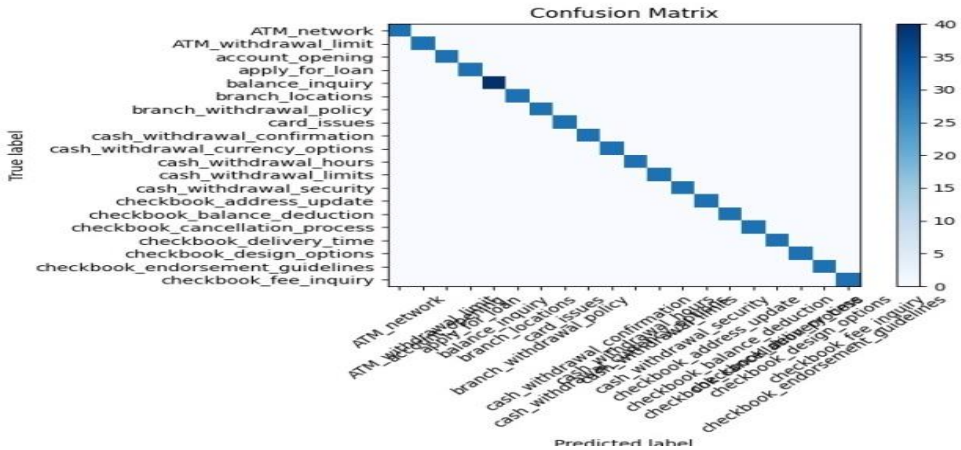

Fig (3.4) Confusion Matrix

1. ACCURACY: The measurement of the methodsability to identify the right expected cases.

$$\text{Accuracy} = \frac{\text{True Positives+True Negatives}}{\text{Total number of instances}} \times 100\%$$

Fig (3.5) Accuracy metric

In this formula:

True Positives (TP) are the instances where the model correctly predicts the positive class (e.g., correctly predicting that a customer will subscribe to a service).

True Negatives (TN) are the instances where the model correctly predicts the negative class (e.g., correctly predicting that a customer will not subscribe to a service).
Total number of instances is the total number of examples in your dataset.
2.RECALL: It is the metric which gives the sensitivityof the method.

$$Recall = \frac{TP}{TP+FN}.$$

Fig (3.6) Recall metric

3.PRECISION: Precise is the measure of accuracy which only considers the true positives and false positives.

$$Precision = \frac{TP}{TP+FP}.$$

Fig (3.7) Precision metric

4.SPECIFICITY: Specificity is the model's ability to predict the ratio of true negative to the sum of true negative and false positives.

$$Specificity = \frac{TN}{TN+FP}.$$

Fig (3.8) Specificity for the cases

5.F1- SCORE: The F1 score shall be the measure of the complete model's accuracy, that we get as the output of the project

$$\text{F1 Score} = \frac{2}{\frac{1}{\text{Precision}} + \frac{1}{\text{Recall}}} = \frac{2 \times \text{Precision} \times \text{Recall}}{\text{Precision} + \text{Recall}}.$$

Fig (3.9) F1 score of the model

IV.Conclusion

In conclusion, The integration of Python Flask, PHP, and PyTorch has revolutionized customer support in banking through Banking Chatbots. This innovative blend of technologies enhances user experiences and establishes new benchmarks in digital banking. The dynamic features of the chatbot improve query resolution, issue handling, and personalized recommendations, resulting in heightened customer satisfaction and operational efficiency. With an impressive accuracy rate of 96%, Banking Chatbots pioneer the use of chatbot technology to elevate the customer experience, highlighting the significance of digital solutions for sustainable growth and competitiveness in the banking sector.

	precision	recall	f1-score	support
ATM_network	1.00	1.00	1.00	1
ATM_withdrawal_limit	1.00	1.00	1.00	1
account_opening	1.00	1.00	1.00	1
apply_for_loan	1.00	1.00	1.00	1
balance_inquiry	1.00	1.00	1.00	1
branch_locations	1.00	1.00	1.00	1
branch_withdrawal_policy	1.00	1.00	1.00	1
card_issues	1.00	1.00	1.00	1
cash_withdrawal_confirmation	1.00	1.00	1.00	1
cash_withdrawal_currency_options	1.00	1.00	1.00	1
cash_withdrawal_hours	1.00	1.00	1.00	1
cash_withdrawal_limits	1.00	1.00	1.00	1
cash_withdrawal_security	1.00	1.00	1.00	1
checkbook_address_update	1.00	1.00	1.00	1
checkbook_balance_deduction	1.00	1.00	1.00	1
checkbook_cancellation_process	1.00	1.00	1.00	1
checkbook_delivery_time	1.00	1.00	1.00	1
checkbook_design_options	1.00	1.00	1.00	1
checkbook_endorsement_guidelines	1.00	1.00	1.00	1
checkbook_fee_inquiry	1.00	1.00	1.00	1
checkbook_lost_or_stolen	1.00	1.00	1.00	1
checkbook_missing_checks	1.00	1.00	1.00	1
checkbook_order_limits	1.00	1.00	1.00	1
checkbook_quality_issues	1.00	1.00	1.00	1
checkbook_reorder_process	1.00	1.00	1.00	1
checkbook_security_features	1.00	1.00	1.00	1
checkbook_stop_payment	1.00	1.00	1.00	1
checkbook_tracking	1.00	1.00	1.00	1
checkbook_use_instructions	1.00	1.00	1.00	1

Fig (3.10) Resultant Classification Report

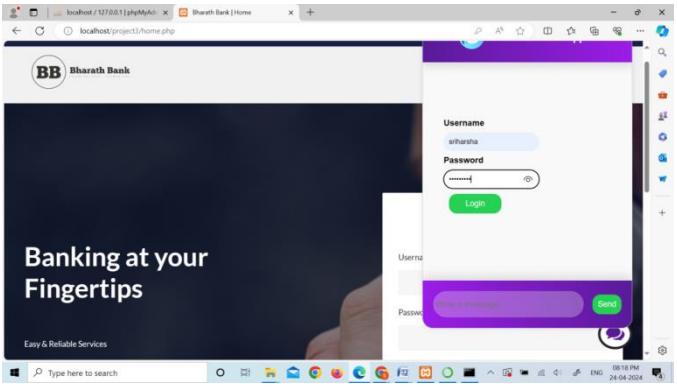

Fig (3.11) Login

$$\text{F1 Score} = \frac{2}{\frac{1}{\text{Precision}} + \frac{1}{\text{Recall}}} = \frac{2 \times \text{Precision} \times \text{Recall}}{\text{Precision} + \text{Recall}}$$

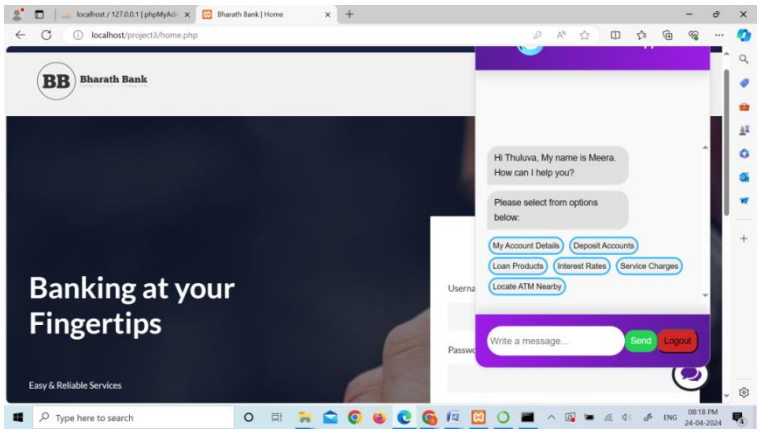

Fig (3.12) Provide Assitance

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