

SUMMARY

AI-ENCHANCED DIGITAL BANKING WEB APPLICATION FOR PESONALIZED FINANCIAL PLANNING, Mahesa Sura Arifianto, NIM E41210424, Tahun 2024, 59 Hal, Teknologi Informasi, Politeknik Negeri Jember, Elly Antika, S.T M.Kom. (Supervisor I), and Madam Khairun Nisa Binti Abu Bakar (Supervisor II) This project, titled **“AI-Based Digital Banking Application for Personalized Financial Planning”**, was developed as part of the requirements for the Bachelor of Computer Science (Hons.) degree at Management & Science University. The objective of the study is to develop an AI-enabled web-based digital banking application that provides personalized financial planning and individualized financial advice for users. In the fast-moving digital economy of today, people who struggle with money do so because they lack tailored financial guidance and real-time management tools. This project aims to solve a problem by creating a system that can analyze users’ data on household finances and spending habits as well as their financial targets in order to provide specific suggestions. The app has AI generated functionalities for wealth advice, expenditure analysis, savings and investment recommendation as well as risk assessment using machine pattern learning. To develop the application in a user-centric manner, we explore user preferences using questionnaire survey and incorporate findings to guide the features of the App. The interface was also designed to be simple and user-friendly in order to facilitate accessibility and ease-to-use, and the AI modules had been developed (and were tested) for accuracy and reliability. The final result is an interactive digital banking experience powered by AI and personal financial insights, highlighting how artificial intelligence can help improve people's financial decision-making. This study will help to promote intelligent finance management services in digital banking industry.