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Application of AI in Banks - A Study

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Abstract: *Artificial Intelligence refers to computer systems that are designed to learn, solve problems, and make decisions in a way that feels like human thinking. Instead of waiting for step-by-step instructions, these systems analyses the information, recognises different patterns, and performs various tasks on their own. This study explores how AI impacts on routine banking operations and creates traditional methods of service delivery. It examines the extent to which AI reshapes the formal banking activities and identifies the improvements after its application. The discussion covers the practical benefits as well as the challenges that come with relying on digital systems. In recent years, AI has played a key role in expanding services such as mobile banking, online banking, and technology-based communication channels, allowing banks to reach customers faster and more efficiently.*

Keywords: *Artificial Intelligence, Banking Sector, Risk Management, Customer Service*

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