عنوان مقاله:

Challenges of artificial intelligence in banking from a management point of view and banking۴.۰ solutions

محل انتشار:

دومین کنفرانس بین المللی پژوهش در حسابداری، مدیریت، اقتصاد و علوم انسانی (سال: 1402)

تعداد صفحات اصل مقاله: 11

نویسندگان:

Elaheh Rostami Aroushaki - *Master's degree in human resource management, Allameh Tabatabai University, Tehran, Iran,*

Farid Mehrnia - *Master's degree in IT Management-Electronic Commerce, University of Science and Technology,Tehran, Iran,*

خلاصه مقاله:

Artificial intelligence has strongly influenced various sectors and fields, so the growthtrend of advanced technologies in leading countries shows that the next industrialrevolution will be achieved by artificial intelligence. The field of banking is not anexception to this rule. Due to the increase in the use of artificial intelligence in bankingprocesses and services in the form of banking ۴. ۰, such as providing customer service,risk management, productivity, etc., the implementation of serious measures to identifyand deal with Artificial intelligence challenges in this field seem essential. In terms oftype, this research is development-applied, and its statistical population was also neweffective scientific products with keywords investigated in this research. The method oflibrary studies was used to collect data, and the findings were analyzed by thedescriptive-analytical method. The results of the research show that despite the positiveeffects that artificial intelligence has in the banking field, it also brings challenges froma management point of view, the most important of which are: loss of jobs, nonacceptanceof users, loss of creativity and adaptability, lack of legal and qualityrequirements, breach of privacy and data security, loss of human connections, lack ofrelevant skills and IT infrastructure.

کلمات کلیدی:

Artificial Intelligence, Banking, Financial technology, banking ۴.۰

لینک ثابت مقاله در پایگاه سیویلیکا:

https://civilica.com/doc/1774201