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Abstract:

MODERN COMMERCIAL BANKS' RISK MANAGEMENT ANALYSIS USING BEHAVIORAL FINANCE THEORY AND ARTIFICIAL NEURAL NETWORKS Abstract: In the big data er we develop personalized information of college libraries based on big data from three aspects: the overall architecture of the system model, the functional model of t and the design of system interface modules according to the design principles and requirements of the personalized information service system of the university libr system design. In terms of the functional design of the platform, the service platform is divided into four levels: accurate identification of user needs based on big dat personalized customized services based on artificial intelligence, academic research and discussion space based on integrated media, and fine-grained subject resou aggregation based on knowledge. On this basis, a centralized model of individualized services of university libraries including internal and external personnel, inform resources, technology, services, processes, platforms, and environment has been constructed Artificial intelligence (AI) is one of the emerging trends and applications computing in libraries. It involves programming computers to do things, which if done by humans, would be said to require intelligence. The ultimate promise of artif intelligence in libraries is to develop computer systems or machines that think, behave, and in fact rival human intelligence, and this clearly has major implications on librarianship. The application of artificial intelligence in the library has become pervasive. They include expert systems for reference services, book reading and shelf-robots, virtual reality for immersive learning among others. Although the incorporation of artificial intelligence in libraries can be perceived to alienate librarians from it will probably help libraries do more rather than taking over the jobs of librarians. It will enhance their services delivery. Artificial intelligence will greatly improve libr operations and services and will upgrade and heighten the relevance of libraries in an ever-changing digital society As the trend toward economic globalization intens accelerates the rate at which it drives marketization of interest rates, and the market becomes increasingly volatile each day. Commercial institutions are taking on m risk than ever before. Credit risk is the most hazardous issue for financial institutions. On the other hand, day-to-day risk managers have limited reasoning ability tha influenced by both emotion and will. However, the accelerated globalization of the financial sector continues to impact risk managers. This has led to the developmen efficient approaches and instruments for managing commercial bank risk. Consequently, they will be incapable of managing risks equitably. Specifically, they will be in employing risk management objectives to effectively manage common hazards. As the complexity of the financial system has increased, so has the importance of cor bank credit risk and the difficulty of accurately assessing it. The conventional approach to calculating credit risk does not conform to the standards of the current fina management system. Examining the conceptual and operational aspects of the credit risk assessment model is indispensable.

Complete Specification

Description:DESCRIPTIONS:

As the discipline of computational intelligence has advanced, the concept of artificial intelligence has grown in popularity. This is a result of progress in artificial inte When most people hear the term "big data," they instantly associate it with the IT industry, despite the fact that this type of data has existed for decades. Concernin international banking issue, Indian commercial banks should employ scientific and acceptable risk management procedures and strategies in order to protect them from potential threats. Additionally, they should seek to maximize the value of their institutions by minimizing their exposure to risk. This would assist India in comp on the international financial market. Credit risk is the most significant threat to commercial banks, so credit risk management stands alone. Modern financial techr helps commercial banks predict, monitor, and manage the risk of a borrower defaulting on a loan. This is done either to reduce the probability of credit losses or to increase the probability of credit profits. Identifying, quantifying, monitoring, reporting, and managing credit risks are the primary steps in this process. As data min becomes more prevalent in the financial sector, an increasing number of academicians are investigating its potential application in credit risk assessment. The neur network algorithm could be a novel application of technology in the data mining technology field. A substantial amount of research went into the development of th support vector machine. Academics have exerted significant effort to ascertain the internal credit of a financial institution using vector machines. This protects the p and reduces the credit risk of our company. Because there are so many Internet platforms, such as online social networking sites, websites, and e-commerce sites, I based enterprises have collected content-rich data. When vast amounts of data on the internet are cleaned up, they become more practical and usable. Digitization help online businesses capitalize on the enormous revenues made possible by the ability to transfer data. It can also help individuals generate new product ideas n quickly. The strategy has a substantial impact on conventional banks and businesses. If private banks want to generate more money and reduce the number of deli

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