# WELTH- AI FINANCE MANAGEMENT PLATFORM

I. Abhijeet Kumar Jha, II. Aman Anand, III. Er. Aleesha Khan

I. Department of Information Technology
*Shri Ramswaroop Memorial College of Engineering & Management (SRMCEM) Lucknow, India*
abhijeetjha 9413@gmail.com

II. Department of Information Technology
*Shri Ramswaroop Memorial College of Engineering & Management (SRMCEM) Lucknow, India*
amananandbbk2004@gmail.com

III. Department of Information Technology
Shri Ramswaroop Memorial College of Engineering & Management (SRMCEM) Lucknow, India
aleeshakhan.it@srcem.ac.in

**Abstract:**

**In today's fast-moving digital world, keeping track of personal and business finances has become a daunting task. Traditional spreadsheets and basic tools often struggle to keep up with real-time transactions or provide the deep, personalized insights needed for true financial growth. This study introduces the AI Finance Manager, an intelligent platform designed to bridge this gap through automation and smart analysis. Rather than just recording numbers, the system uses Artificial Intelligence and Machine Learning to learn from a user's unique habits, offering predictive insights and catching unusual spending patterns in real time to prevent fraud. To ensure a seamless experience, the platform is built on a modern full-stack architecture using Next.js, utilizing Shadcn UI for a responsive interface and Neon's serverless Postgres for secure, scalable data storage. Key features include automated expense categorization, instant budget alerts sent via email, and the integration of the Gemini API to track live cryptocurrency market data alongside traditional finances. By transforming complex data into clear, interactive dashboards, the system helps users make better decisions. Ultimately, this project provides a low-cost, scalable solution that empowers both individuals and small businesses to improve their financial literacy and optimize their savings.**

**Keywords:** ***AI Finance Manager , Next.js , Machine Learning , Fintech , Budget Automation , Cryptocurrency Tracking , Financial Literacy , Anomaly Detection , Predictive Analytics , Data Visualization.***

## I. INTRODUCTION

Traditional tools like keyboards and mice revolutionized how we interact with computers, just as manual spreadsheets once revolutionized how we tracked our money. However, in the modern era, these manual methods are becoming a bottleneck. For many users, keeping up with constant digital transactions is impractical, and for small businesses, the lack of automated insights often leads to missed opportunities or financial instability. While AI has started to enter the world of finance, many existing low-cost tools remain fragmented, offering little more than basic data entry without any real "intelligence.".

This project describes a real-time **AI-powered finance platform** that prioritizes ease of use, security, and proactive support. By leveraging **Next.js** for performance and the **Gemini API** for intelligent data processing, the system moves away from manual entry toward a more automated, hands-free experience. Features like **real-time anomaly detection** and **predictive forecasting** act as a safety net, helping users avoid overspending before it happens. By merging scalable cloud technology with a design focused on the human experience.

## II. LITERATURE REVIEW

Many studies and existing financial platforms have explored different ways to track spending and detect fraud. Traditional enterprise systems like SAP or Oracle provide high precision by using complex internal auditing. The expensive software costs limit the adoption of such platforms to large corporations and specific high-end research or corporate sectors. Consequently, more focus has shifted toward the adoption of cloud-based fintech tools. Early strategies utilized basic spreadsheets and manual logs in recording the flow of money, as well as identifying trends, to demonstrate the potential of performing budget analysis, based on accessible software.

However, these methods showed flaws based on human error and data isolation. This has evolved with modern technologies like Google's Gemini API, which has pushed the development of personal finance based on artificial intelligence to much more powerful and efficient global levels.

Generally, scholarly work has classified the models of fraud detection into two groups: the supervised methods and the unsupervised methods. While experts continue to make breakthroughs in the sector, hurdles such as bias, processing delays, and dataset scarcity remain to be solved by the creation of more stable and accessible low-cost finance management platforms.

## III. METHODOLOGY

The proposed platform follows a modular and real-time processing pipeline that maps financial data to actionable insights using a cloud-based infrastructure. Each stage is optimized for low computational cost to ensure smooth performance on standard web and mobile browsers.

### A. *System Overview*

The system consists of live data feeds from linked accounts, which use machine learning algorithms to obtain features related to spending. Categorized coordinates for budgets are obtained and mapped for managing wealth. Additionally, AI-based technology, like the Gemini API for market trends, is incorporated for usability, enabling stable financial control in normal market conditions.

## B. *Major Components*

1. **Data Ingestion Module** – collects transactions from bank APIs and m a nua l input
2. **Preprocessing Engine** – cleans, normalizes, and encodes transaction records
3. **AI Analysis Module** – classifies expenses and detects anomalies using ML
4. **Budget Management Module** – tracks budgets and triggers alerts on overspending
5. **Forecasting Module** – projects future cash flows and savings targets
6. **Report Generation Module** – compiles monthly financial summaries
7. **Notification Engine** – dispatches real-time email alerts via React Email
8. **Dashboard UI Module** – renders charts, metrics, and insights via Next.js

## C. *Processing Pipeline*

1. Data Acquisition: Transactions are captured and pre-processed through cleaning and normalization.
2. Pattern Recognition: AI algorithms extract key spending and income landmarks.
3. Trend Forecasting: Transaction data are converted into projected financial growth.
4. Account Mapping: Budget values are scaled to the user's specific currency.
5. Strategy Evaluation: Spending and saving goals are evaluated using thresholds.
6. Anomaly Detection: Transaction frequency and amount are analyzed to detect fraud.
7. Action Execution: Fund transfers, alerts, or report generations are performed with data smoothing applied.

## D. *Calibration Procedure*

A brief onboarding phase aligns financial targets with spending categories. Users set expense limits, allowing personalized tracking and improved accuracy.


## E. *System Flow Representation*

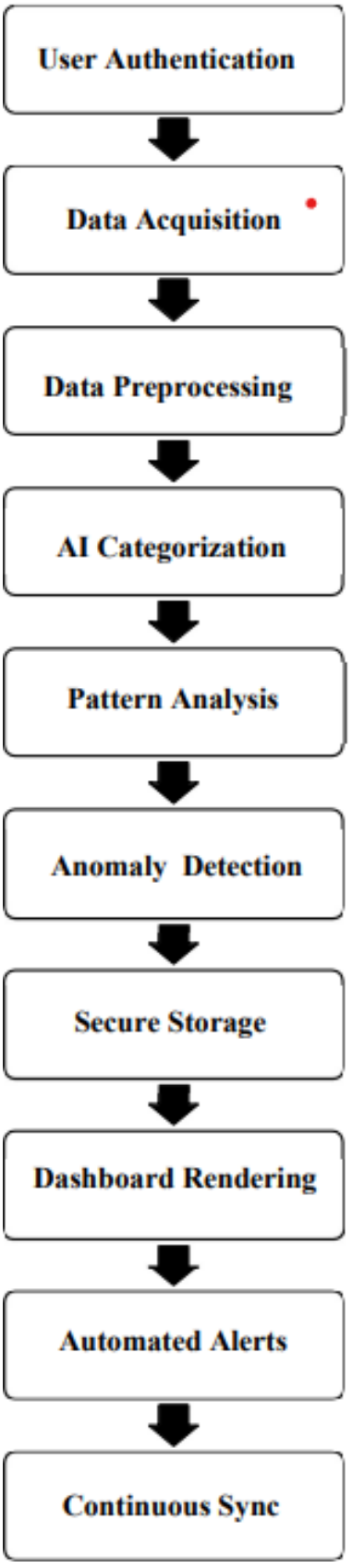


*Fig. 1. Overall system architecture of the AI- Finance Platform.*

### F. Smart Budgeting Zones & Threshold-Based Alerts

In order to enhance usability and prevent unintended spending during continuous financial tracking, a system This interaction area is created to include the spending budget interactions with the spending-time activation. The state-based controls are included to manage transaction monitoring activity in these zones by selective alert enabling/disabling. The spending budget is also assigned a savings rest zone positioned around its boundaries. This is an interaction zone, whose usage is aimed at turning the alerting off temporarily. When the spending crosses its boundary and stops there for some time, alerting activity is turned off and expense monitoring continues as before according to the user preferences.

The repetition of such an activity turns the alerting on in the savings rest zone. It is provided to help the user examine digital reports, plan for something, etc., without triggering any alert messages that is typical of the designed system.

The opposite side of the dashboard is assigned the credit zone with two areas that are needed to track high and low risks associated with the balance. The holding of the balance in one of the zones for some time activates continuous reporting at the desired speed.

## IV. RESULTS AND DISCUSSION

The proposed system has been assessed using ordinary laptops and traditional cloud-native architecture. The assessment process entailed the participation of 5 subjects under controlled financial situations. Each subject undertook 20 instances of budget selection. Detection efficiency has been defined as the percentage of correct mappings of expenses' position to the designated zones. The proposed system is online and operates in real-time and with smooth data transfer, which enables interaction tasks with an AI control system, investment decision-making, and reporting capabilities. The platform operates efficiently in regular digital conditions and with market movements since it utilizes Gemini technology.

The accuracy of the system has been influenced by conditions such as volatility, data resolution, as well as human habits. Temporal smoothing mitigated jitter associated with human spending movements on the balance, while onboarding mechanisms optimized system efficiency through the provision of support for various users as well as account configurations. The implementation of state-based interaction mechanisms optimized accuracy by minimizing false alerts and hence improving usability. The platform can be used in assistive technologies for people who have difficulties managing their finances, touchless systems in digital environments, as well as hands-free budget management. The limitations of the current technology include compromised system efficiency with poor connectivity, as well as financial fatigue associated with prolonged use.

### A. Figures and Tables

TABLE I
EXPECTED SYSTEM OUTCOME

| RESULT | SUMMARY |
|---|---|
| Evaluation | Tested on 5 participants across 20 tasks each |
| Best Performance | Highest accuracy in bright indoor conditions, about 92–95% |
| Lower performance | Accuracy dropped in dim and backlit conditions |
| Key improvement | Smoothing and onboarding improved stability and personalization |
| Main limitation | Poor connectivity and long use reduced performance |
| Overall finding | The platform is practical for real-time, low-cost AI finance management |

## V. CONCLUSION AND FUTURE WORK

The current AI project entails the introduction of an AI-enabled finance platform with a cloud-based architecture. This innovative finance application provides a better approach to achieving smarter money management. Given the advanced state of machine learning, this application can demonstrate how a serverless database system can be used instead of expensive local servers to ensure stable outputs in data-driven finance management. The combination of alert, categorization, and state functions helps to avoid unnecessary spending and ensures stable finance health. In the future, the project team needs to investigate the role of deep learning technology in the prevention of fraud. However, some other ideas are also considered as potential areas for future research such as adopting real-time automated taxation methods, introducing alternative investment models to maximize profits, and adopting mobile and blockchain-based solutions for money management applications. Extensive market research, particularly among financially illiterate customers, is needed.

In terms of concluding thoughts, one can suggest that the project demonstrates that the finance platform under consideration can perform not only as an efficient tracker but also as a smart decision-making tool. It can help to minimize manual efforts and inform customers about their spending habits and account activity. The use of real-time alerts and analysis adds to the practicality of the solution.

To conclude, the authors can highlight some areas for future research and improvements such as making the finance platform more intelligent through deep learning-based fraud detection and making the system more user-friendly by incorporating mobile and blockchain technologies into its architecture. Automating taxation processes will also add to the value of the finance platform.

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