



Smart Finance: Artificial Intelligence, Regulatory Compliance, and Data Engineering in the Transformation of Global Banking

Srinivasarao Paleti



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Preface

Global banking is in the midst of a profound digital transformation. Emerging technologies, changing customer expectations, and evolving regulatory frameworks are forcing financial institutions to rethink how they operate, compete, and deliver value. *Smart Finance: AI, Regulatory Compliance, and Data Engineering in the Transformation of Global Banking* examines the forces reshaping the financial services industry and presents a comprehensive roadmap for leveraging artificial intelligence, advanced data engineering, and regulatory technologies (RegTech) to build resilient, future-ready banking systems. Artificial intelligence has moved beyond experimentation into mainstream adoption in banking—from automating credit scoring and fraud detection to powering conversational banking and algorithmic trading. Meanwhile, the explosion of data and the need for secure, compliant, and real-time processing have made data engineering and governance foundational to any modern financial operation. As institutions navigate increasingly complex regulations and heightened scrutiny, the role of AI and automation in compliance management has become not only strategic but essential.

This book brings together the technological, regulatory, and operational dimensions of smart finance. It explores how AI-driven analytics and decision systems are unlocking new opportunities in risk management, customer personalization, and financial planning. It also highlights the critical importance of robust data pipelines, scalable architectures, and integrated compliance frameworks in ensuring trust, transparency, and efficiency in global banking operations. With real-world examples, case studies, and forward-looking insights, this book is designed for banking professionals, technology leaders, data scientists, and policymakers seeking to understand and harness the transformative potential of intelligent finance. It does not merely chronicle innovation—it provides actionable strategies for thriving in a digital-first, regulation-intensive landscape.

As the global banking industry stands at a pivotal crossroads, the convergence of AI, compliance, and data engineering offers a unique opportunity: to redefine finance as more intelligent, inclusive, and secure. This book is both a guide and a vision for that future.

Srinivasarao Paleti

Table of Contents

Chapter 1: The evolution of banking in the digital age and its intersection with technological innovation1

1.1. Introduction1

1.2. Historical Overview of Banking3

1.3. Technological Innovations in Banking5

1.4. Impact of Digital Transformation8

1.5. Regulatory Challenges in the Digital Era12

1.6. The Role of Fintech Companies14

1.7. Customer Behavior in the Digital Banking Landscape16

1.8. Future Trends in Banking Technology18

1.9. Conclusion21

References23

Chapter 2: Building a scalable and resilient data infrastructure to power intelligent financial services.....24

2.1. Introduction24

2.2. Understanding Data Infrastructure.....25

2.3. Challenges in Financial Data Management28

2.4. Scalability in Data Systems30

2.5. Resilience in Data Infrastructure32

2.6. Technologies Enabling Scalable Data Infrastructure35

2.7. Data Governance and Quality Assurance37

2.8. Integrating AI and Machine Learning.....39

2.9. Conclusion42

References43

Chapter 3: Risk compliance in the era of artificial intelligence: Navigating global regulatory landscapes and financial ethics.....44

3.1. Introduction44

3.2. Understanding AI and Its Impact on Financial Services.....46

3.3. The Evolution of Risk Compliance in Finance47

3.4. Global Regulatory Frameworks for AI49

3.5. Ethical Considerations in AI Deployment52

3.6. Risk Assessment Models for AI in Finance.....54

3.7. Compliance Challenges in AI Implementation.....56

3.8. Conclusion58

References60

Chapter 4: Advanced techniques in Anti-Money Laundering (AML), Know Your Customer (KYC), and real-time identity resolution.....61

4.1. Introduction to AML and KYC61

4.2. Regulatory Framework63

4.3. Understanding Money Laundering65

4.4. KYC Processes67

4.5. Technological Innovations in AML and KYC.....69

4.6. Real-Time Identity Resolution.....73

4.7. Risk Assessment in AML and KYC75

4.8. Challenges in AML and KYC Implementation77

4.9. Conclusion80

References81

Chapter 5: Artificial intelligence in credit risk modeling, underwriting, and customer behavior prediction.....83

5.1. Introduction to Artificial Intelligence in Finance.....83

5.2. Overview of Credit Risk Modeling.....85

5.3. The Role of AI in Credit Risk Assessment86

5.4. Machine Learning Techniques for Credit Scoring.....87

5.5. Data Sources for Credit Risk Modeling90

5.6. AI Algorithms in Credit Risk Modeling92

5.7. Conclusion95

References96

Chapter 6: Designing artificial intelligence -based fraud detection systems capable of handling dynamic threat environments98

6.1. Introduction to Fraud Detection.....98

6.2. The Role of AI in Fraud Detection 100

6.3. Understanding Dynamic Threat Environments..... 101

6.4. Key Components of AI-Based Fraud Detection Systems 103

6.5. Types of Fraud and Their Characteristics 105

6.6. Challenges in Fraud Detection..... 109

6.7. Designing an AI-Based Fraud Detection System..... 111

6.8. Evaluating the Effectiveness of Fraud Detection Systems..... 114

6.9. Conclusion 116

References 118

Chapter 7: Data engineering for real-time processing, streaming analytics, and scalable decision intelligence.....119

7.1. Introduction to Data Engineering..... 119

7.2. Fundamentals of Real-Time Data Processing 120

7.3. Streaming Data Architectures 122

7.4. Data Ingestion Techniques..... 124

7.5. Data Storage Solutions for Real-Time Analytics..... 126

7.6. Stream Processing Frameworks 128

7.7. Real-Time Data Transformation 131

7.8. Real-Time Analytics and Insights..... 133

7.9. Conclusion 136

References 137

Chapter 8: Predictive analytics for market volatility, trading algorithms, and liquidity risk management139

8.1. Introduction to Predictive Analytics 139

8.2. Understanding Market Volatility 141

8.3. The Role of Trading Algorithms..... 143

8.4. Liquidity Risk Management 145

8.5. Predictive Models for Market Volatility 148

8.6. Integrating Predictive Analytics with Trading Algorithms 150

8.7. Conclusion 154

References 155

Chapter 9: Ensuring data governance, lineage, explainability, and auditability in artificial intelligence-driven financial models156

9.1. Introduction 156

9.2. Overview of AI in Financial Models 158

9.3. Importance of Data Governance 159

9.4. Data Lineage in AI Models 161

9.5. Explainability of AI Models 163

9.6. Auditability in Financial AI Systems..... 165

9.7. Challenges in Implementing Data Governance 167

9.8. Regulatory Considerations..... 169

9.9. Conclusion 172

References 173

Chapter 10: Building next-generation robo-advisory platforms and artificial intelligence-powered wealth management solutions.....174

10.1. Introduction to Robo-Advisory Platforms 174

10.2. The Evolution of Wealth Management..... 176

10.3. Key Features of Next-Generation Robo-Advisors..... 177

10.4. AI Technologies in Wealth Management 180

10.5. Regulatory Considerations..... 184

10.6. Market Trends and Consumer Behavior 186

10.7. Challenges in Implementing AI Solutions 188

10.8. Conclusion 190

References 192

Chapter 11: Integrating FinTech innovations, APIs, and open banking frameworks into legacy systems194

11.1. Introduction to FinTech Innovations 194

11.2. Understanding Legacy Systems..... 196

11.3. The Role of APIs in Financial Technology 197

11.4. Open Banking Frameworks200

11.5. Challenges in Integrating New Technologies202

11.6. Strategies for Successful Integration.....205

11.7. Conclusion208

References210

Chapter 12: Strategizing the future of finance: Ethical artificial intelligence, sustainable investment, and the role of regulation in innovation.....211

12.1. Introduction.....211

12.2. The Evolution of Finance213

12.3. Understanding Ethical AI214

12.4. Sustainable Investment Strategies.....217

12.5. The Role of Regulation in Financial Innovation.....220

12.6. Intersection of Ethical AI and Sustainable Investment223

12.7. Technological Innovations in Finance225

12.8. Stakeholder Perspectives227

12.9. Conclusion231

References232