

# 2019 Consumer and Finance Research Review

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## Abstracts

### REPORT SCOPE:

In consumer and finance sectors, technology of Artificial intelligence (AI) is expected to have the potential to be among one of the most developed technologies. AI is increasing innovation in every sector, but it has major applications in the sectors of consumer goods, retail and finance, where organizations deal with high volume of consumer and business-related data. AI technology basically simulates human-like behavior in machines for analysis of algorithms and statistical techniques to improve the performance of the computer system and carry out profitable output.

In recent years, the need to improvise the efficiency of the supply chain has become vital for retailers to compete with big retailers such as Amazon. This is because the majority of the population purchasing online and returning online is increasing as the customers expect to browse merchandise on their laptop or phone in order to save time. The retailers need to improve their supply chain visibility to meet the demands of the customer, and this is increasing the adoption of technologies like RFID and barcodes. The RFID provides the retailers with the ability to track pallets wherever they go. They can also track items being sold on the floor: this technology offers efficient management of inventory and improves loss prevention efforts on the sales floor. Thus, technologies have become most integral parts of business process in consumer industry.

Also, in finance industry, technologies like AI, mobile wallets, payment gateways and security solutions are gaining momentum with massive deployment of web-based applications. Due to development and modernization in every stream, financial institutions are also racing to achieve a prominent role by introducing a new mode of banking and payment procedures by launching the mobile wallet, which offers faster transactions and a highly secured mode of payment, as well as giving consumers a better experience and a secure mode of mobile transaction. To gain market

competitiveness, mobile wallet app vendors are launching new platforms by establishing partnerships with financial institutes in the global market. For instance, in December 2018, Apple Pay launched in Belgium and Kazakhstan with partnership of BNP Paribas Fortis, along with its subsidiaries Hello Bank and Fintro, for both Mastercard and Visa-based card users.

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