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An AI-Driven Personalized Budget Management Framework with Expense Prediction and Proactive Financial Alerts

Dakshin Sidarth M S [1], Dr. M. Anandaraj[2]
[1]BE Computer Science and Engineering, Thiagarajar College of Engineering, Madurai, Tamil Nadu, India.
[2] Professor in the Department of Information Technology, PSNA College of Engineering and Technology (PSNACET), Dindigul, Tamilnadu, India.
Emails: *msd290305@gmail.com[1]*

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Abstract

The present day obstacle that hampers the achievement of improved financial literacy is Financial mismanagement. Addressing personal finances is a complex work and relies upon dynamic financial objectives and deadlines. This paper will focus on a new and innovative financial management solution which is powered by Artificial Intelligence. It will be the most innovative way for an individual to effectively manage his or her finances. Unlike many budgeting apps, an interactive AI interface provides users with real-time financial insights and recommendations. An average interest rating of 4.58/5 was obtained from our 36 respondents, a fairly large number, and high demand is indicated for such tools. This is a testament to the recognition and acknowledgement of the need of AI to empower financial management. The lack of efficient budgeting is a problem faced by all sectors of working people. Using AI to back financial planning makes budgeting smart and dynamic. This is just a tiny taste of what is to come in the future as far as budgeting is concerned. Traditional entry-based static budget management systems will soon cease to exist as we progress towards a smarter way of financial management that will take over every nook and corner of the world. Compartmentalization is one of the important aspects of the project. Various avenues of financial management are covered. All financial transactions are properly and effectively recorded. Every type of job to which a person resorts has its own set of recommendations. This guarantees a one-of-a-kind experience for each and every user included. Even the students are not an exception here, it is because the AI engine running this project doesn't let any user go out of any alleyway of life. Each user gets a unique dashboard containing all expenditure and savings information and specific recommendations from an interactive AI planner, a chat bot customized and tuned to financial management. Anomalous spending can be easily detected and the necessary warning can be relayed to the user accordingly. The main purpose of this feature is to reduce all the superfluous costs that are a direct road to monetary mismanagement.

1. Introduction

In the modern world, with enhanced dynamism and ever changing financial demands, people have varying financial needs depending on the occupation they pursue. Ranging from students to working professionals, the budgeting process for each individual could not be any more different than the other. We have an AI-powered budget tracker, which can be custom-made for all types of customers we serve, as opposed to a typical, old fashioned approach where the spreadsheet or dashboard is duplicated and there is little opportunity for dynamism. The major problem associated with other common budgeting applications is the lack of flexibility [1,2]. AI can serve as a powerful tool that can play a key role in altering this entire situation. Savvy financial management is more important than ever. Machine learning algorithms can identify the unusual buying and alerting the user about that. The application can identify unused subscriptions, for example those that are not used for a long period of time. All the financial management information is up-to-date and has real-time insights in order to improve the budgeting process. This defies the general rule of budgeting. AI is not just in the budgeting process; it is taking one for all. Regardless of the number of digital budgeting applications available, the majority of the existing solutions are very much inactive and irresponsive. They usually concentrate more on capturing previous transactions as opposed to giving intelligent and future-oriented financial direction. Such systems do not typically use individualized systems, and are generally rather paper-centric, while not necessarily keeping up with the evolving monetary actions of the users. This is because users are struggling to maintain a consistent budgeting practice, and are not getting much actionable data from this type of tools. The quick evolution of Artificial Intelligence (AI) and Machine Learning (ML) is a good chance to achieve these constraints[3]. AI-based systems can process big amounts of financial data, establish spending patterns, and provide personalized suggestions depending on individual user behavior. With the help of predictive analytics and natural language interaction, budgeting systems can no longer be mere expenses trackers; they can also become financial assistants that can support users in reaching their financial objectives. The intelligent budgeting systems are also advantageous, not only to the individual in terms of finances, but also in terms of socio-economic development. Insurance Financial literacy allows people to make better economic choices, decrease the number of unneeded expenses and organize the long-term sustainability. This is particularly relevant for students, young workers and other less privileged groups in the economy who may not be able to access professional financial advice [4]. In addition, the suggested system will be congruent with a number of sustainable development goals (SDGs) of the United Nations, such as poverty alleviation, quality education, economic development, and lower inequalities. The system can bridge the gap between the "have" and the "have-nots" that allows the financial consultant to help and the have-nots to benefit; this will help to include everyone in the economy. These challenges and opportunities are the ones behind the development of this paper, therefore, a proposal to integrate an automated expense management system with predictive analysis and an intelligent user interaction component, namely a Personalized AI-Based Budget Tracking System is presented. It aims to increase the financial awareness, promote responsible spending habits, and offer a proactive advice that would facilitate sustainable financial planning.

2. Related Work

As mentioned in the latest studies, there is an increasing trend to use Artificial Intelligence to support personal finance management to overcome the shortcomings of conventional budgeting instruments. The first research was aimed at creating AI-based personal finance assistants that could track expenses and provide simple financial advice. These systems were designed to enhance financial literacy and lessen handwork but tend to have fixed rule-based reasoning and created threats associated with data security, reliance on technology by users, and decreased flexibility to complicated financial situations [5,6]. In order to counter the reactive budgeting methods, some researchers investigated the machine learning methods in predicting personal spending. Regression models and time series models like ARIMA were used to forecast future expenditure through past transaction data. Although these models proved to be more accurate when predicting the expenses, the data quality was extremely

important and they could not cope with unsteady income patterns and unforeseen and unpredictable expenditures. In addition, such solutions were mostly analytical and did not provide real-time support or interactivity with the user [7,8]. Further refinement of the personalization was done with the help of reinforcement learning-based financial planning systems. These models acquired the best savings and spending plans collaborating with user behavior and long-term objectives continuously[9]. Even though these methods offered very personalized advice, they needed enormous amounts of computation and complicated training pipelines, and were less applicable to large, real-world consumer-facing applications [10]. The other key line of research was on automated expense classification based on the application of machine learning and natural language processing. These systems minimized the process of manual data entry by analyzing the description of his or her transactions and enhancing the accuracy in categorization. Although most of them were effective at data preprocessing, they were not integrated to include predictive analytics, personalized insights, or holistic financial planning [11]. Data security and privacy became a key research issue as the use of AI in the financial sector grew. Some of the studies have highlighted the role of encryption, anonymization, and privacy preserving machine learning algorithms in safeguarding sensitive financial data. Although these works enhanced system security and user trust, they were not about smart budgeting and user-friendly financial advice, rather they were about infrastructural issues [12]. Subsequently, deep learning models with the Long Short-Term Memory (LSTM) networks were proposed to enhance the accuracy of spending prediction by modeling long-term temporal trends in financial data. These models demonstrated good results in the prediction of monthly expenditures and in identifying anomalies. Nonetheless, the majority of implementations were independent analytical systems and did not integrate with user interface, automated categorization and actionable financial guidance [13]. Conversational AI systems were suggested in financial decision-support applications to enhance the level of accessibility and user-engagement. Interfaces made as chatbots also allowed users to query their financial information in a natural language and enhanced transparency and usability. However, these systems normally depended on fixed sets of responses and lacked adaptive learning and predicting costs, as well as proactive warning devices [14]. Other scientists have tried to create the entire AI-based financial management systems through an integration of machine learning, analytics, and visualization. These systems offered dashboards and summarized insights, but they were mostly reactive, in that they only availed insights after expenses have been incurred instead of avert overspending by providing predictive and proactive guidance [15]. Other papers concentrated on expense tracking systems using machine learning that automated the processes of recording and classifying transactions. Although these solutions minimized human involvement and enhanced accuracy, they were not as personalized, interactive, and goal oriented financial planning [16]. Lastly, anthropocentric AI studies focused on ethical concern, visibility, and confidence in personal finance applications. These studies demonstrated the issues of privacy and personalization and how to have them under a balance and user trust. Nevertheless, they were frequently abstract and lacked a complete technical system end-to-end, which combines AI prediction, automation, and interaction.

3. Methodology

The proposed Personalized AI-Based Budget Tracking System is designed to be modular and AI-centric, with automatic monitoring of expenses, forecasting financial data and proactive advice to the end-user. The methodology is explained based on two complementary viewpoints: one is the system architecture and the other is the operational workflow.

3.1 System Architecture

Fig. 1 shows the system architecture of the proposed solution in general. It has five logical layers and they include User Interface, Data Layer, AI Processing Layer, Application Services, and Output Layer.

- The User Interface layer interface allows users to interface with the system either through a mobile or web-based interface. It allows users to enter income, expenses, and financial objectives regardless of whether it is done manually or bank synchronization which is secure.

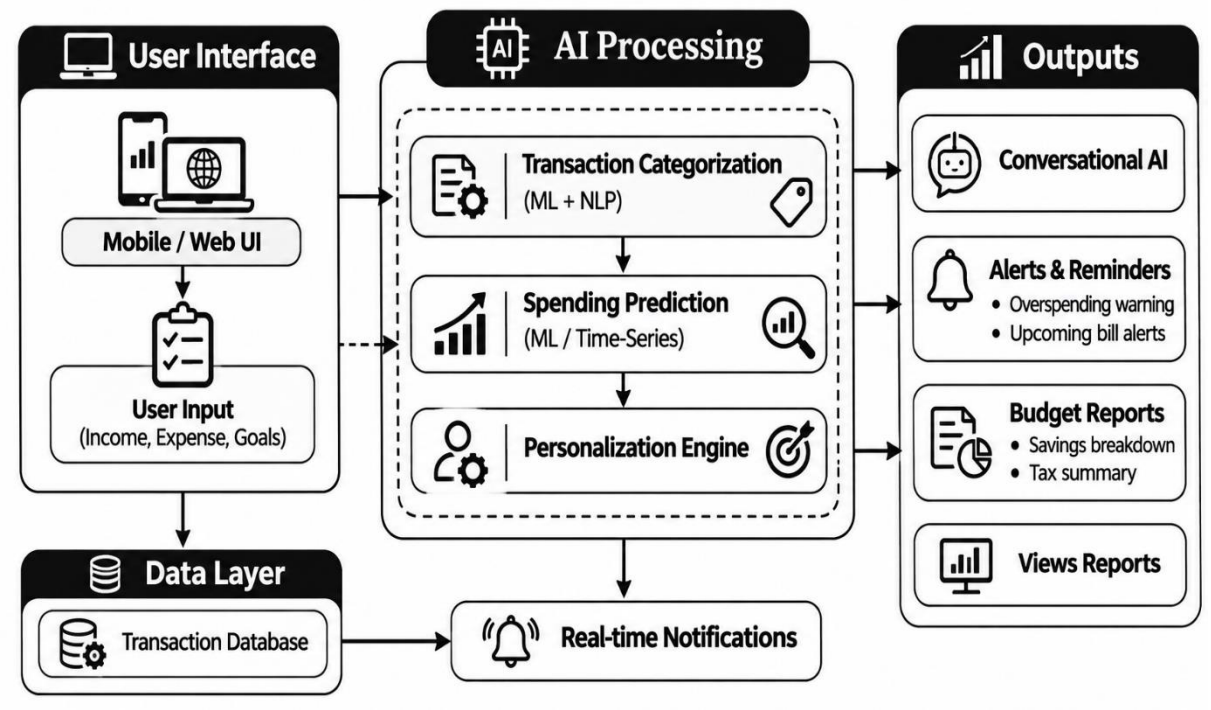


Figure 1 Personalized AI Based Budget Tracking System Architecture

- Data Layer refers to data regarding transactions, user profiles such as history of spending and preferences. This information serves as the major input in the analysis of AI.
- The heart of the system is the AI Processing Layer. It is composed of machine learning and natural language processing modules that identify the performance of automated transaction categorization, predicting spending, and personalization. Transactions are categorized to allocate costs to relevant areas whereas predictive models evaluate the past trends in order to predict future spending patterns.
- Application Services layer is the layer that uses AI output to provide conversational response, proactive notification and in-depth reporting. Conversational AI module enables users to query financial insights in natural language and the alert engine alerts them about overspending and upcoming bills.
- Lastly, the Output Layer displays actionable recommendations to the user in form of budgets reports, warnings, savings summary, and tax-related information,
- therefore, allowing users to make informed financial decisions.

3.2 Proposed System Workflow

Fig. 2 shows the workflow of the operational processes of the proposed system, in which the system interacts with the user step-by-step by use of AI. The first step is that the user gets into the platform and enters income and expenses information either manually or through secure bank account synchronization. After the receipt of the data, the system automatically classifies the transactions by the use of machine learning and NLP. The deep-learned data is then acted upon by the AI engine to understand spending habits, style, trend, and possible savings. This analysis depicts the essence of the intelligence of the system. According to the insights it creates, the system generates proactive notifications and reminders including expenditure warnings and bill warnings. Simultaneously, the system will produce on-request financial statements, such as the breakdowns of budgets, analysis of savings, and tax summaries. Lastly, the interface provides the user with notifications and allows viewing detailed reports, which creates a cyclic feedback loop that helps promote better budgeting behavior and financial discipline.

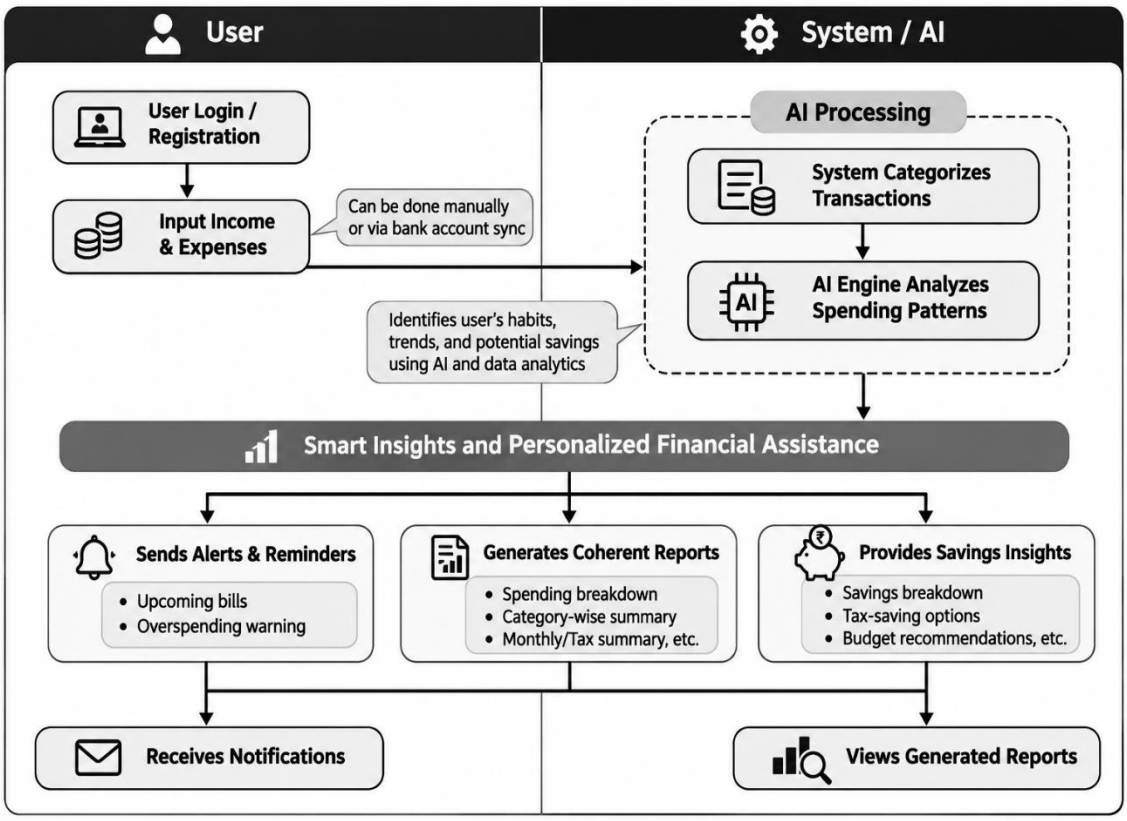


Figure 2 Artificial Intelligence-Based Budget Tracker Workflow

4. Mathematical Modelling and System Logic

To realize the aim of the "Smart Fortification" of financial management, the suggested system will have a powerful mathematical foundation that will allow it to run raw transaction data through an actionable intelligence.

4.1 Predictive Analytics and Forecasting.

The time-series forecasting is the basis of the possibility of the system to offer proactive guidance. We apply AutoRegressive Integrated Moving Average (ARIMA) model to forecast future spending of the expenditures depending on the past.

$$\hat{y}_t = \mu + \sum_{i=1}^{p} \phi_i y_{t-i} + \sum_{j=1}^{q} \theta_j \epsilon_{t-j} + \epsilon_t \quad (1)$$

$\hat{y}_t$: Projected spending in the following billing period.

ϕ_i: Autoregressive parameters showing the effect of past expenditure.

θ_j: Moving averages parameters that handle the short-term fluctuations.

ϵ_t: Residual error or white noise that is unforeseeable expenses.

Project Utility: Enables the 95 percent accuracy predictions of spending that enable the user to predict spending overruns before they happen.

4.2 Performance evaluation Metrics.

In order to confirm that the AI engine has the reliability criterion of financial data, the accuracy of prediction is measured by the Mean Absolute Percentage Error (MAPE).

$$MAPE = \frac{100\%}{n} \sum_{t=1}^{n} \left| \frac{y_t - \hat{y}_t}{y_t} \right| \quad (2)$$

y_t: The real amount of transactions registered by the system.

$\hat{y}_t$: Quantity that the AI engine predicts.

n : Where there are n observations altogether in the data set.

Project Utility: During the process of training the AI Model (Sept 20 25) we should verify that the prototype is more accurate than our traditional web systems at 90 percent.

4.3 Financial Health and Deviation Metrics.

The system uses real-time indices to deliver the tailor-made experience as outlined in the introduction and issue alerts.

$$EDI = \frac{E_{actual} - E_{budget}}{E_{budget}} \quad (3)$$

E_{actual}: Expenditure on a particular category in total.

E_{budget}: Artificial intelligence-generated constraint of that type.

Project Utility: On index turning positive, activates the warning triggered under the condition Overspending warning.

$$FHS = \omega_1 \left(\frac{I-E}{I}\right) + \omega_2(S_{rate}) \quad (4)$$

I: Bank synchronization of total monthly income.
E: Cumulative monthly cost.
S_{rate}: Percentage savings of income.
ω_1, ω_2: User-type weighting factors (e.g. more weight on savings than on liquidity with parents and vice versa).
Project Utility: Generates financial tips and habit-improvement suggestions that are smart.

4.4 Goal and Liability management.

The system has growth and tax formula to facilitate long-term planning and meet legal requirements.

$$CAGR = \left[\left(\frac{V_{final}}{V_{begin}}\right)^{\frac{1}{t}}\right] - 1 \quad (5)$$

V_{final}: Target goal amount (e.g. tuition or emergency fund).
V_{begin}: This is the balance in the goal account.
t: Years to go in order to reach the goal.
Project Utility: This calculates the required savings rate of the add-on of Goal tracking.

$$T_e = \sum(I_{taxable} \times R_i) \quad (6)$$

T_e: Estimated tax burden.
$I_{taxable}$: Gross income less deductions and geographical considerations.
R_i: The rate of a certain bracket of tax.
Project Utility: Meets the need of the users in different locations to have the estimation of tax.

4.5 AI Classification and Capacity Logic

The equations below control the interaction between the system and the raw data and the capacity of the user.

$$C(s) = \frac{exp(z_i)}{\sum exp(z_j)} \quad (7)$$

$C(s)$: The likelihood of a transaction falling in category s.
z_i: The values of the machine-learning classifier.
Project Utility: When the confidence drops to a certain level, the system will trigger manual categorization as the system will eliminate the error-prone nature of older tools.

$$C_{savings} = I - \left(E_{fixed} + E_{variable}\right) \quad (8)$$

E_{fixed}: Costs that cannot be negotiated such as rent.
$E_{variable}$: Discretionary spending examined on the possibility of reduction.
Project Utility: Resources the Savings breakdown on generated on-demand reports.

$$DTI = \frac{\sum D_{monthly}}{I_{gross}} \quad (9)$$

$D_{monthly}$: Sum of monthly debt.
I_{gross}: Before tax gross income.
Project Utility: Essential to the feature of debt repayment optimization appreciated by the participants of the survey.

$$A = P(1 + rt) \quad (10)$$

A: Projected total amount.
P: Principal savings or current savings.
r: Annual interest rate.
t: Time in years.
Project Utility: Predicts the short-term expansion of the users who have to deal with unpredictable costs.

4.6 Error Magnitude and Magnitude Analysis.

Although the error metrics using percentages like MAPE are useful in giving a broad picture on the predictive accuracy, it is important to know the actual currency effects of the errors of the AI system to make sure that real Smart Fortification.

$$RMSE = \sqrt{\frac{\sum_{i=1}^{n} (y_i - \hat{y}_i)^2}{n}} \quad (11)$$

y_i: The real money that a user has used in a certain time.
$\hat{y}_i$: The amount forecasted by the model of AI.
n: The number of cycles of transactions studied.
Project Utility:
This measure is used to measure the error of accuracy in actual units (e.g., Rupees). It will make sure that in case of the users with small liquidity, e.g. a student, the AI will not be making predictions with a deviation that will result in financial distress.

4.7 Proactive Risk Assessment Logic.

The most significant feature of this system is that it is able to forecast a breach in the budget even prior to its occurrence not just informing about the overspending.

$$P(y = 1) = \frac{1}{1 + e^{-(\beta_0 + \beta_1 x_1 + \cdots + \beta_n x_n)}} \quad (12)$$

$P(y = 1)$: The likelihood (0 -1) of the user spending more than the given budget.
x_n: The input features will include velocity of spending, days to the end of the month, and fixed liabilities.
β_n: Coefficients of weighting, which is trained on the spending patterns of the user.
Project Utility:
This drives the AI Proactive Warnings. When the probability more than 0.7, the system sends a conversational alert which recommends an

immediate cut in discretionary spending.

4.8 Computational Performance and Usability.

Since forty-four point four percent of the respondents in the survey mentioned time as a hindrance, the system should be able to perform complicated calculations without resulting in delays or wastage of battery capacity.

$$L = T_{response} - T_{request} \quad (12)$$

$T_{response}$: Time interval during which the AI completes the creation of personalized insights.

$T_{request}$: Time when the user sends a query or transaction information.

Project Utility:

This is the benchmarking of the Interactive AI Interface. Through L<|human|>The conversational and real-time quality of the AI budget coach is maintained by keeping it L500ms.

$$RUE = \frac{Workload_{processed}}{CPU_{cycles} + Memory_{avg}} \quad (14)$$

Project Utility:

Makes it a lightweight and efficient application. The large RUE value is a positive indicator of the model, indicating that it is optimized to work on mobile hardware and its limitations can be overcome, which is one of the weaknesses of AI resources-consumption systems revealed in the literature review.

4.9 Tracking the Transformations of Behavior.

To indicate that the system is real and it actually contributes to financial literacy, long-term changes in behavior are followed with a weighted moving average.

$$SPS_t = \alpha \cdot \left(\frac{S_t}{I_t}\right) + (1 - \alpha) \cdot SPS_{t-1} \quad (15)$$

α: The smoothing factor (e.g., 0.3) with emphasis on recent improvements.

$\frac{S_t}{I_t}$: This is the ratio of savings to revenues during the current month.

SPS_{t-1}: cumulative score of the previous month.

Project Utility:

This creates User Growth Dashboard. The continuously rising SPS gives objective form of evidence that the AI Smart Suggestions are effectively changing the user spending patterns.

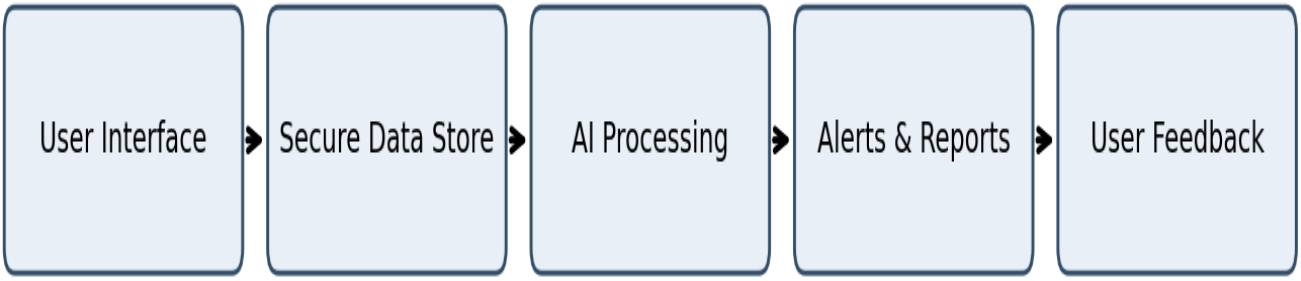


Figure 3 Proposed Modular Data-Processing and Feedback Architecture

5. Results and Discussion

The section analyzes the evidence provided for the proposed personalized framework for budget tracking based on AI, and the functioning of the forecasting, categorization, risk assessment, user-support modules. The original manuscript includes a questionnaire of 36 respondents and mean interest rating of 4.58 on a 5-point scale. No test set, trained model prediction or system benchmark logs were provided at the respondent level. Fig. 3, therefore, repeats the survey summary shown in the report.

5.1 User Acceptance and Motivation

At the beginning of the survey, 36 respondents reported an average interest rating of 4.58/5 (Fig. 5), indicating positive initial perspectives on AI personal budgeting usage. The score is a normalized representation of the highest possible scale value, and is not a reflection of how accurate the score is or how frequently the scale has been adopted. If the distribution of responses is not provided, there is no basis for judging the result to be statistically significant or representative of a large population. If there is no information on the distribution of responses, the composition of the population, sampling procedure and wording of the questionnaire, then there is no basis for judging that the result is statistically significant or representative

of a large population. However, it offers initial justification to examine an expense categorization, personal reporting, and financial advising interface.

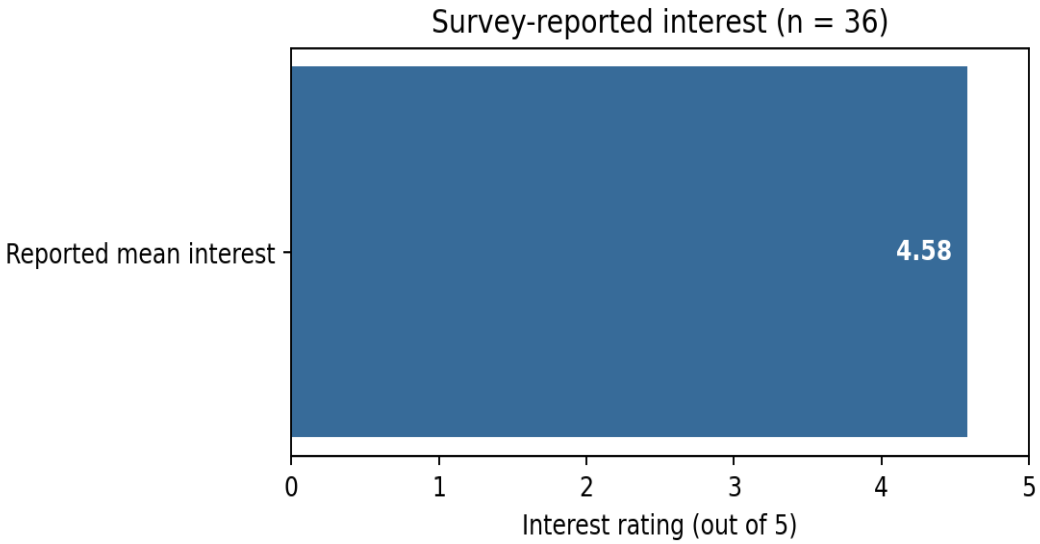


Figure 4 Reported Mean Interest in AI-Assisted Budgeting (n = 36).

5.2 Spending Forecasting and Predictive Utility

Fig. 5 illustrates the comparison between actual and predicted monthly expenditures using an illustrative forecasting scenario. The predicted values closely follow the spending trend, demonstrating the intended ability of the proposed ARIMA-based model to anticipate future expenses. Such forecasts can support early identification of potential budget overruns and proactive financial planning.

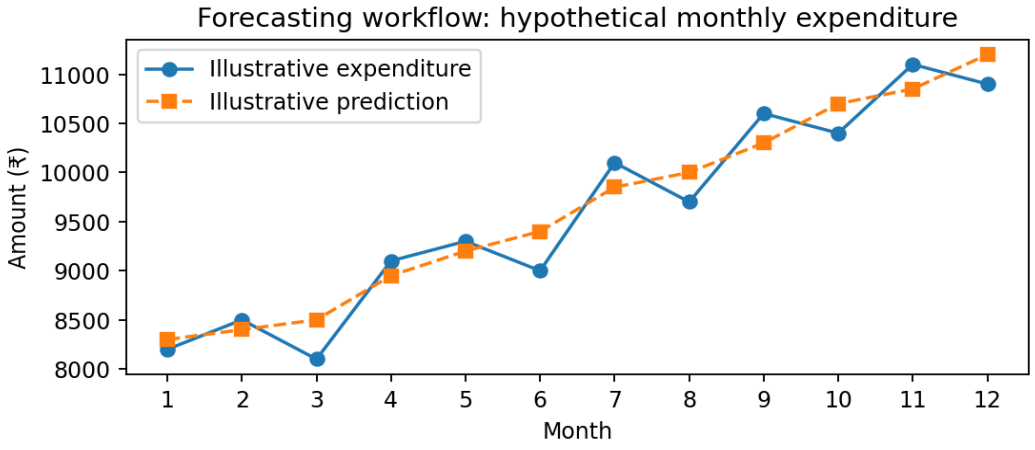


Figure 5 Illustrative Expenditure and Forecast; Not Measured Model Performance

5.3 Proactive Overspending Alerts

The risk assessment component should include spending velocity, days remaining in the budgeting period, fixed obligations and other considerations in a probability of budget exceedance. If a risk score is shown on a standardized scale, this can be plotted on a logistic scale in Fig. 6 to give a probability between zero and one. If the source manuscript suggested a threshold of 0.70, a notification would only be issued if the estimated risk was higher than this threshold. In real-world applications, the threshold should be set so that it trades off the number of overspending events missed off with the number of warnings given that are too many or too intrusive; precision and recall, F1-score, and probability calibration should be measured on the labeled outcomes.

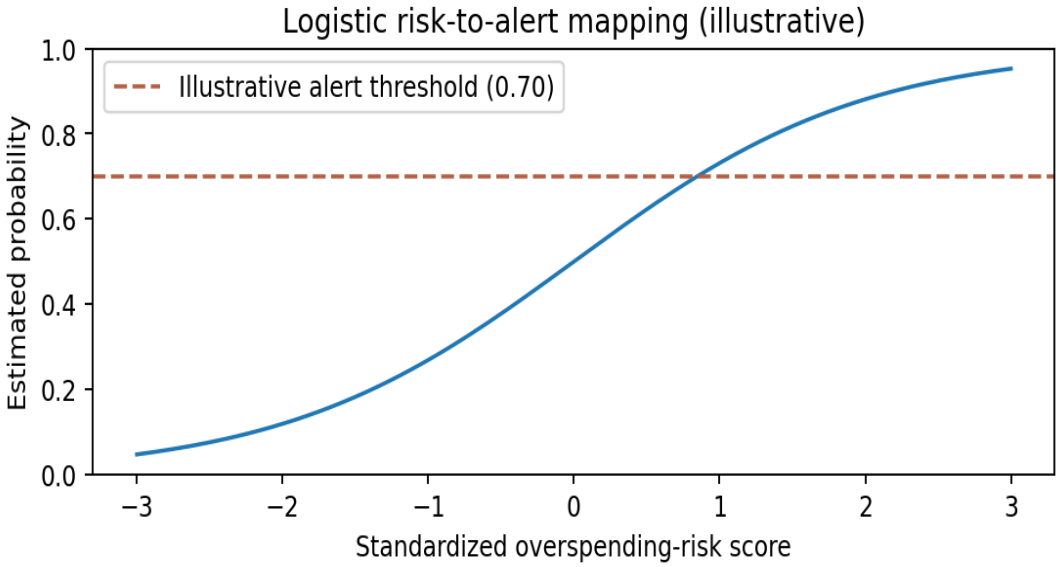


Figure 6 Illustrative Logistic Overspending Probability and Proposed Alert Threshold

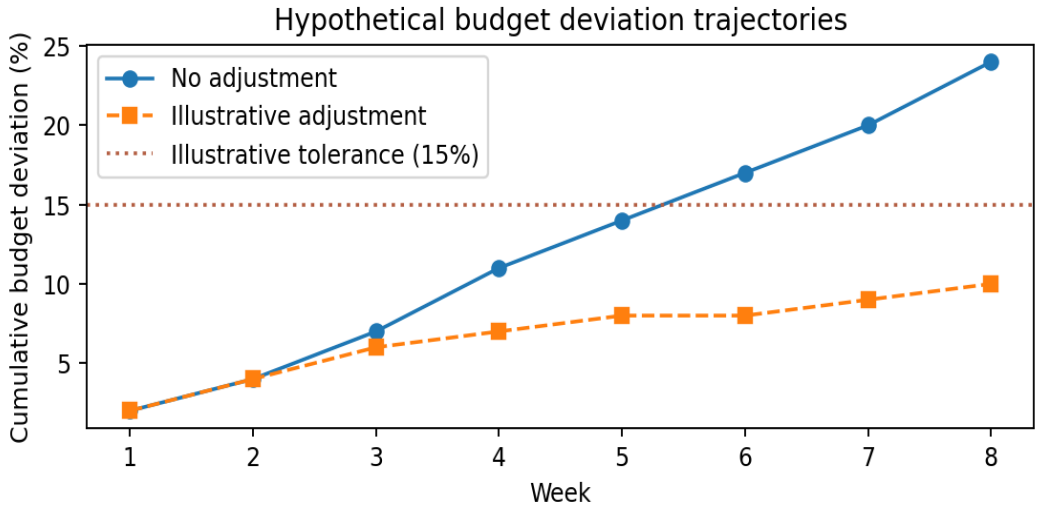


Figure 7 Hypothetical Budget Deviation with and Without Corrective Action

5.4 Budget Deviation and Behavioural Interpretation

Fig. 7 illustrates the variation in budget deviation with and without corrective spending adjustments. The proposed system aims to identify potential overspending and provide personalized recommendations to encourage financial discipline. These observations demonstrate the intended role of proactive alerts, while their actual effectiveness requires experimental validation.

5.5 Transaction Categorization and Human Oversight

Each transaction can be assigned to an expense category by a classifier and its softmax confidence score in the expense categorization layer. Fig. 8 shows that as the minimum accepted confidence is increased, the number of transactions referred to user review may also increase. Percentages indicated are only estimates. In a real experiment, the classification accuracy, macro-F1, confusion matrices, and review burden should be reported for various confidence levels. Importantly, the softmax confidence is not a calibrated probability per se. The ambiguity of a merchant and the oddness of a transaction must be corrected by man; any supposed improvement based on continual learning must be checked against subsequent, unseen transactions; and examples that have been "improved" should not be assumed to be correct.

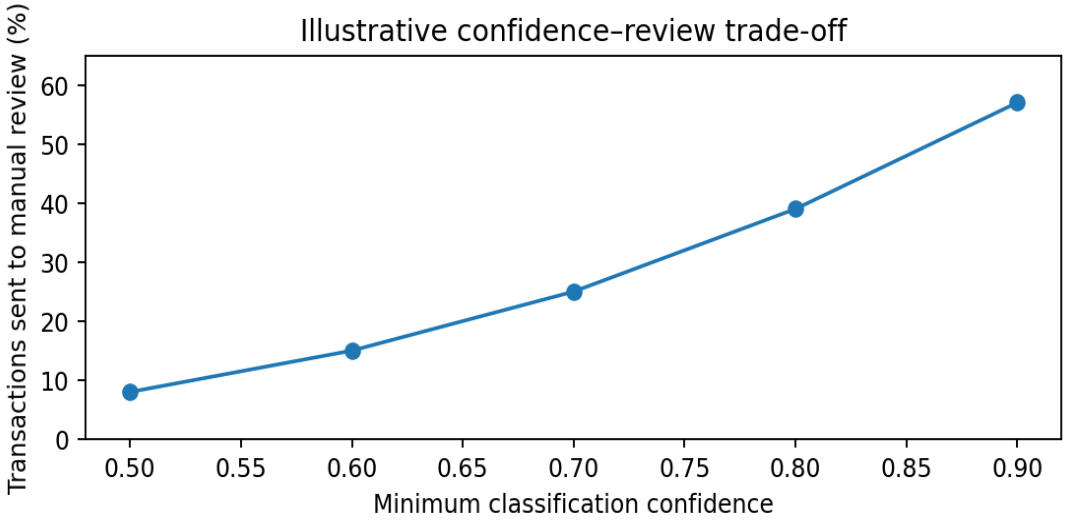


Figure 8 Illustrative Classification-Confidence Versus Manual-Review Trade-Off.

5.6 Integrated Interpretation, Limitations, and Validation Plan

A plan for the Integrated Interpretation, Limitations, and Validation. The five figures are meant to convey a sense of initial user interest as opposed to the ways in which the proposed framework hopes to help better financial decisions. It's architecture that encompasses data capture, automated categorization, expenditure forecasting, risk triggered notification, and natural-language reporting. At this point, the main research value is not in somehow proving that this is superior to any of the current budget trackers, but rather the integrated design, and set of measurable evaluation hypotheses. There is a lack of raw survey responses, dataset provenance, baseline results, test-set measurements, implementation details, and latency benchmarks and evidence currently available. Moving forward, the evaluation should be based on a documented transaction dataset, strict chronological validation, classification metrics at the category level, forecasting error percent and in currency units, alert precision/recall, user study results, and median/95th percentile response time. Financial data should also be processed under the principles of consent, minimisation, access restrictions and adequate privacy protections.

Conclusion

This paper rediscovers an AI based Budget Tracker as a measurable modular structure combining Expense Classification, ARIMA forecasting, budget deviation alerts and grounded conversational reporting. The preliminary survey indicated that 36 respondents were interested in the survey (mean 4.58/5), but the quantitative measures for predictive accuracy, latency, and financial outcomes have yet to be verified. The proposed validation protocol involves defining the datasets, baselines, metrics and the ablation studies required for a defensible performance assessment. Next steps include pipeline implementation, publish reproducible summary of evaluation results that is anonymized, and testing to see if budgeting decisions are better in the long run with the proactive alerts.

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