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(57) Abstract :

ABSTRACT The present invention relates to a system and method to detect and prevent financial fraud by analyzing real-time transactional data and user-specific behavioral patterns using artificial intelligence. The system comprises a transaction monitoring module, a behavioral profiling engine, an intent analysis module, and a processing unit configured to analyze transactions through deep learning models. The invention generates a digital behavioral profile for each user and compares it with current transaction data to identify deviations. Additionally, the system captures user intent via voice or text input and detects discrepancies between the stated intent and actual transaction details using natural language processing. A fraud confidence score is computed based on anomaly detection, behavioral deviation, and intent mismatch. Based on this score, the system dynamically determines whether to approve, block, or flag the transaction for further verification. FIG. 3

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