iJRASET
International Journal For Research in Applied Science and Engineering Technology



INTERNATIONAL JOURNAL FOR RESEARCH

IN APPLIED SCIENCE & ENGINEERING TECHNOLOGY

Volume: 14 **Issue:** IV **Month of publication:** April 2026

DOI: https://doi.org/10.22214/ijraset.2026.79930

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International Journal for Research in Applied Science & Engineering Technology (IJRASET)
ISSN: 2321-9653; IC Value: 45.98; SJ Impact Factor: 7.538
Volume 14 Issue IV Apr 2026- Available at www.ijraset.com

Welth-AI Powered Finance Management System

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Abstract: ***The increasing reliance on digital transactions and online financial services has created a strong demand for intelligent and efficient financial management systems. This project presents "WelthAI," anAI-poweredfinancial managementplatformdesigned to simplify expense tracking, budgeting, and financial analysis for users. The system leverages modern full- stack technologies to provide a responsive and user- friendly interface, enabling users to manage their financial activities seamlessly. A key feature of the platform is the integration of artificial intelligence for automatedreceiptscanning,whereimportantdetailssuch as transaction amount, date, and vendor information are extractedfromimagesusingopticalcharacterrecognition techniques. This significantly reduces manual data entry and improves data accuracy. The system further processesthecollecteddatatogeneratereal-timeinsights throughinter activedash boards,helpingusersunderstand their spending patterns and make informed financial decisions.Inaddition,secureauthenticationmechanisms and scalable backend services ensure data privacy, reliability, and efficient performance. By combining automation,intelligentprocessing,anddatavisualization, the proposed system provides a comprehensive solution for modern financial management and enhances overall financial awareness among users.***

Keywords: ***Artificial Intelligence, Financial Management System, Receipt Scanning, OCR, Full- StackDevelopment, React.js,Next.js, Supabase,Expense Tracking, Data Automation.***

I. INTRODUCTION

Over the past few years, the swift advancement of digital technologies has profoundly transformed how both individuals and organizations handle their financial affairs. Traditional financial management, whichdependsonmanualdataentryandstaticrecord-keeping,frequentlyresultsininefficiencies,errors,and restricted analytical capabilities. As dailytransactions andfinancialdatavolumessurge,thereisarisingneed for intelligent systems capable of automating workflows, improving accuracy, and delivering real- time insights.

Artificial Intelligence(AI)has emerged as apowerful technology in the financial domain, enabling systems to process large volumes of data, recognize meaningful patterns, and support informed decision- making. Modern AI-driven solutions are capable of automating complex financial tasks such as expense categorization, fraud detection, anomaly identification, and predictive analysis with minimal human intervention. These capabilities significantly enhance efficiency, accuracy, and speed in managing financial operations. One of the most valuable applications of AI in personal finance is the use of optical character recognition (OCR) technology, which allows systems to extract relevant information fromreceiptsandinvoicesautomatically.Thisreduces the need for manual data entry, minimizes human errors, and improves overall data reliability. Additionally, the integration of AI not only streamlines financial processes but also provides deeper insights into spending behavior, helping users makebetterfinancialdecisionsandmaintaineffective control over their finances

This study centerson designing andbuildingaacceleratedthedevelopmentofAIdrivenfinancialcomprehensive,AI-driven financial management systems.Anothersystematicliteraturereviewanalyzing platform that combines contemporary web technologies with smart automation. The proposed platform utilizes frameworks like React. JavaScript and Next. js. JavaScript delivers a responsive and dynamic user interface, while backend technologies such as Supabase andPrismaensureefficientdatastorageandmanagement. Useridentitymanagementanddataprotectionareensured through secure authentication provided by Clerk Authentication.

A defining characteristic of the system is its integration of Gemini AI for scanning receipts and extracting data. Thisfeatureallowsuserstouploadreceiptimages,which are then processed to automatically extract key financial information such as transaction amounts, dates, and merchant names. Furthermore, the system leverages event-driven tools such as Inngest for managing background tasks and Arcjet to bolster application security via request validation and rate limiting.

Thisplatformoffersusersreal-timefinancialinsightsvia interactive dashboards and visualizations. By analyzing spending patterns and categorizing expenses, the system empowersuserstomakeinformedfinancialdecisionsand maintaingreatercontrolovertheirfinances.

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Insummary, combining AI with a modern full-stack architecture provides a scalable, efficient, and user-friendly solution to overcome the limitations of traditional financial management systems.

II. LITERATURE SURVEY

TheapplicationofArtificialIntelligence(AI)infinancial systems has gained significant attention in recent years duetoitsabilitytoautomateprocesses,enhancedecision- making, and improve accuracy in financial analysis. Various researchers have explored the integration of AI, machine learning, and data- driven technologies in finance,highlightingboth opportunitiesandchallengesin this domain.

A comprehensive systematic review of AI in finance reveals a rapid growth in research publications, particularly after 2015, indicating increased adoption of intelligent technologies in financial applications. These studies emphasize that AI techniques such as machine learning and deep learning are widely used for tasks including stock price prediction, fraud detection, and creditriskassessment.Theincreasingavailabilityoflarge financial datasets and advancements in computational power have further research from 2020 to 2024 identified that financial technology (FinTech) and risk management are the most frequently explored areas in AI-based finance research.

Research focusing on financial risk management and predictiveanalyticshighlightsthatAIsignificantly improvesthe accuracyandefficiencyoffinancial predictions. Techniques such as neural networks, decisiontrees,andsupportvectormachinesarewidely usedtodetectfraud,predictmarkettrends,and evaluate creditrisk.However, these studiesalsopoint outchallengessuchaslackoftransparency,limited real-worldimplementation,anddataquality issues. ThisindicatesthatwhileAIprovidesstronganalytical capabilities,practicaldeploymentstillfacesseveral limitations.

In recent developments, the emergence of Generative AI and intelligent agents has further transformed financialapplications.StudiesshowthatAIagentscan enhance risk model accuracy, reduce loan defaults, and significantly decrease fraud detection errors. These advancements demonstrate the potential of AI systems to operate autonomously and provide intelligent recommendations in financial environments. However, issues related to scalability, adaptability, and ethical considerations remain areas of concern.

Explainable Artificial Intelligence (XAI) has become an important research area within financial systems. As AI models become more complex, the need for transparency and interpretability has increased. Research indicates that techniques such as SHAP values, feature importance analysis, and rule-based modelsarecommonlyusedtomakeAIdecisionsmore understandable. This is particularly important in finance, where decision accountability and trust are critical factors.

Furthermore, AI has shown significant impact in financial statement analysis and reporting. Studies highlight that AI-based systems can process large volumes of financial data, identify patterns, and provide accurate insights, thereby improving the efficiency of financial analysis. This capability is essential for modern financial management platforms thataimtoprovidereal-time insightsand automation.

Recent surveys on AI and big data in e-finance suggest that the integration of AI with cloud computing and big data technologies enables scalable and efficient financial systems.Thesetechnologiessupportreal-timeprocessing, predictive analytics, and personalized financial services, makingthemhighlyrelevantformodernapplications.The combination of AI with full- stack development frameworks further enhances system performance and user experience.

No.	thor&Year	Method	Findings	Limitation
1	Bahoo,2024	AI,ML	Improves decision-making	Noreal- time use
2	Rustandi, 2024	Data Analytics	Better predictions	Limited practical use
3	Roy,2025	Deep Learning	Identifies trends	Needs largedata

4	Al-Blooshi, 2020	Predictive Models	Supports planning	Scalability issues
5	Mohsin, 2025	XAI	Improves transparenc y	Complex design
6	ElAlami, 2025	Neural Networks	Detects fraud	Highcost
7	Kanaparthi, 2024	AIReview	Growthin FinTech	UI integration missing
8	Riani, 2023	Data Mining	Better analysis	Privacy concerns
9	ScienceDirect , 2022	BigData	Handles largedata	Data dependenc y
10	Springer, 2025	Cloud + AI	Scalable systems	Internet dependenc y
11	BIS, 2023	AI Systems	Improves automation	Limited userfocus
12	SSRN, 2020	Decision Systems	Better decisions	WeakUI focus
13	ResearchGate , 2024	Data Models	Improves insights	Integration issues
14	IEEE,2023	OCR	Automates receipts	Image quality issue
15	IJISAE,2023	AI Automatio n	Smart finance system	Limited deploymen t

Despite significant progress, several research gaps still exist. One major challenge is the lack of interpretability in complex AI models, which limits their adoption in critical financial applications. Additionally, data privacy and security concerns remain significant issues, especially when dealing with sensitive financial information. Another limitation is the dependency on high-qualitydata, as inaccurate or incomplete data can negatively impact system performance.

In the context of AI-powered financial management systems, most existing research focuses on individual aspects such as prediction, fraud detection, or risk analysis.However,thereislimitedworkonintegrating AIcapabilitieswithmodernfull-stacktechnologiesto create a comprehensive financial management platform. This highlights the need for systems that combine intelligent automation, secure infrastructure, and user-friendly interfaces.

The proposed system in this research addresses these gaps by integrating AI-based receipt scanning, real- time analytics, and a scalable full-stack architecture. By combining modern web technologies with AI capabilities, the system aims to provide an efficient, secure, and intelligent solution for financial management.

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III. PROBLEM IDENTIFICATION

In the current digital era, managing personal and small-scale financial activities has become increasingly complex due to the growing number of daily transactions and diverse spending patterns. Despite the availability of various financial managementtools,manyexistingsystemsstillrelyon manual data entry and basic record-keeping methods. This often leads to issues such as human error, data inconsistency, and inefficient tracking of financial information.

Oneoftheprimaryproblemsisthelackofautomation in expense recording. Users are required to manually inputtransactiondetails,whichistime-consumingand pronetoinaccuracies.Additionally,manyapplications do not provide intelligent categorization of expenses, making it difficult for users to analyze their spending behavior effectively. As a result, users often struggle to gain meaningful insights into their financial habits.

Another significant issue is the absence of real-time analytics and personalized financial insights. Traditional systems typically generate static reports that do not adapt to changing financial patterns.

Without dynamic analysis, users are unable to make informed decisions regarding budgeting, saving, or expense control. Furthermore, the lack of predictive capabilities limits the system's ability to assist users in future financial planning.Security and data privacy also remainmajorconcernsinfinancialmanagementsystems. Many platforms do not implement advanced authentication and protection mechanisms, making sensitivefinancialdatavulnerabletounauthorizedaccess and cyber threats. This reduces user trust and limits the adoption of digital financial tools.

In addition, most existing solutions do not effectively utilize Artificial Intelligence for automating complex tasks such as receipt data extraction. The absence of AI- basedfeatureslikeopticalcharacterrecognitionresultsin increased dependency on manual input, reducing efficiencyand user convenience. Even in systems where AI is used, integration with modern full-stack technologies is often limited, leading to scalability and performance issues.

Another challenge is the lack of seamless integration between frontend interfaces, backend systems, and intelligentprocessingmodules.Manyapplicationsarenot designedwithascalablearchitecture,whichrestrictstheir ability to handle large volumes of data and concurrent users efficiently. This results inperformance bottlenecks and reduced system reliability.

Therefore,thereisaclearneedforanadvancedfinancial management system that addresses these limitations by incorporating automation, real-time analytics, strong security measures, and AI-driven functionalities. The proposed AI-powered financial management platform aims to overcome these challenges by providing an integrated,scalable,andintelligentsolutionthatenhances accuracy, efficiency, and user experience in financial management.

IV. OBJECTIVES

The primary objective of this research is to design and develop an AI-powered financial management system that simplifies and enhances the process of tracking and managing personal financial activities. The system aims to reduce the dependency on manual data entry by incorporating intelligent automation, thereby improving both accuracy and efficiency in handling financial records. A key goal is to provide users with a seamless and intuitive platform that allows them to monitor their expenses and financial behavior in a structured and organized manner.

Another important objective is to integrate Artificial Intelligenceintothesystemtoenableautomatedreceipt scanninganddataextraction.Byutilizing optical character recognition techniques, the systemisintended tocapturerelevanttransactiondetailssuch asamount,date,andvendorinformationdirectlyfrom uploadedimages. Thisfunctionalityis designedto minimize human effort and reduce the likelihood of errors associated with manual input.

The research also aims to develop a scalable and robust full-stack architecture using modern web technologies. The system is expected to ensure efficient data storage, processing, and retrieval while maintaining high performance and responsiveness. Additionally, secure authentication and data protection mechanisms are to be implemented to safeguardsensitivefinancialinformationandenhance user trust in the platform.

Furthermore, the system seeks to provide real-time financial insights through interactive dashboards and datavisualizationtools.Thesefeaturesareintendedto help users analyze their spending patterns, identify trends, and make informed financial decisions. The objective is to transform raw financial data into meaningful information that supports better financial planning and management.

Finally, this research aims to demonstrate the effectiveness of combining AI technologies with modern full-stack development practices to create a comprehensive, user-friendly, and intelligent financial management solution. The overall goal is to address the limitations of traditional financial systems and contribute to the development of smarter and more efficient digital financial tools.

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V. METHODOLOGY

The development of the AI-powered financial management system follows a systematic and structured approach to design a scalable, secure, and intelligent platform. The system is designed to automate financial tracking, provide real-time insights, and integrate artificial intelligence for smart data processing. The methodology focuses on combining modern full-stack development practices with AI capabilities to deliver an efficient and user- friendly solution.

A. System Architecture

The architecture of the proposed system is divided into multiple layers to ensure modularity and efficient functioning.

The User Interaction Layer is responsible for handling user inputs and displaying outputs. It is developed using React.js and Next.js, providing a responsive and interactive interface. Tailwind CSS and ShadCN UI are used to enhance the design and usabilityof the platform.

The Application Logic Layer manages the core functionalities of the system. It processes user requests, handles business logic, and coordinates communication between different components. This layer integrates services such as Clerk Authentication for secure user management, Inngest for handling background workflows, and Arcjet for ensuring system security and request validation.

The Database and Backend Layer is responsible for storingand managingfinancial data.Supabaseis used as the backend service, offering real-time database capabilities, while Prisma is used for structured data handling and efficient querying.

AnadditionalAIProcessingLayerisintegratedintothe system, where Gemini AIperforms receipt scanning and dataextractionusingOCRtechniques.Thislayerenables intelligent automation and reduces manual effort in financial data entry.

B. System Flow

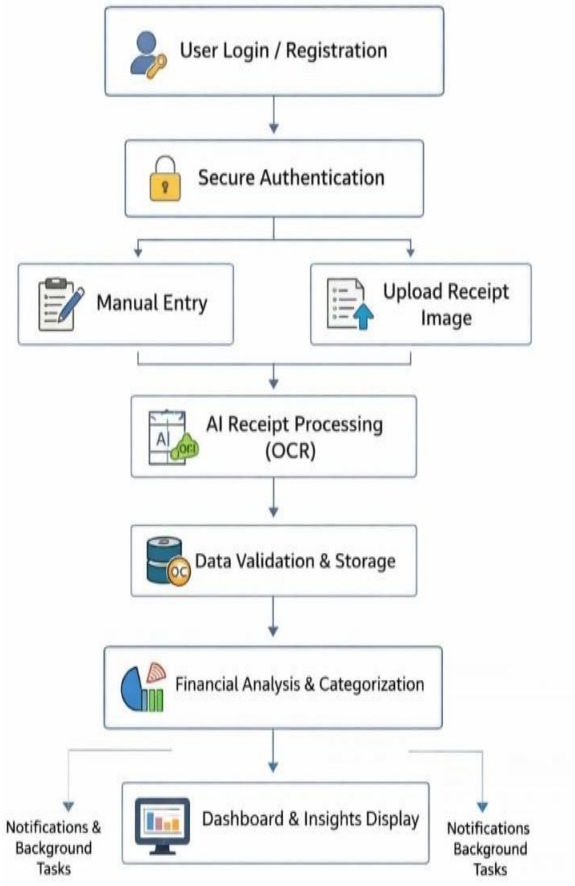


Figure1.BlockDiagramofAiPoweredFinanceManagement System

The operational workflow of Ai Powered Finance Management System can be described as follows:

1) UserRegistration andLogin

The process begins with users creating an accountorloggingintothesystemusingsecure authentication mechanisms.

2) AuthenticationandAccessControl

Usercredentialsareverifiedtoensureauthorized access and secure session management.

3) DataInput Options

Users can either manually enter financial transactiondetailsoruploadreceiptimagesfor automated processing.

4) AI-BasedReceiptProcessing

Uploaded receipts are analyzed using AI- powered OCR to extract relevant financial informationsuchasamount,date,andvendor details.

5) DataValidationand Storage

Extracted and manually entered data is verified foraccuracyandsecurelystoredinthedatabase.

6) FinancialAnalysisandCategorization

Thesystemprocessesstoreddatatocategorize expenses and identifyspending patterns using intelligent algorithms.

7) DashboardandInsightsDisplay

Processed data is presented through interactive dashboards,enablinguserstomonitorexpenses and analyze financial trends.

8) BackgroundProcessingandNotifications

The system performs background tasks such as sendingalerts,reminders,andupdatestoenhance user engagement and system efficiency.

C. Features

The system provides several advanced features to enhancefinancialmanagement. Itsupportsautomated expense tracking through AI-based receipt scanning, eliminatingtheneedformanualdataentry. Intelligent categorizationhelpsusersorganizetheirexpensesinto meaningful groups.

The platform offers real-time dashboards that present financial insights in a clear and interactive manner. Secure authentication ensures safe access to user data, while integrated security mechanisms protect against unauthorized activities.

Additionally, the system supports event-driven processingforefficienthandlingofbackgroundtasks.The combinationofautomation,analytics,andsecuritymakes the system a comprehensive financial management solution.

D. ToolsandTechnologiesUsed

1) FrontendTechnologies:

- React.jsisusedtobuildaninteractiveand component-based user interface.
- Next.jsisutilizedtoenhanceperformance throughserver-siderenderingandrouting.
- TailwindCSSisappliedfordesigninga responsive and modern user interface.
- ShadCNUIisusedtoimplementconsistentand reusable UI components.

2) BackendTechnologies:

- Supabaseisusedtohandlebackendservicesand provide real-time data operations.
- Prismaisimplementedforefficientdatabase interaction and data modeling.
- ClerkAuthenticationisusedtomanageuser authentication and secure sessions.
- Inngestisutilizedforhandlingbackground processes and event-driven workflows.
- Arcjet is integrated to enhance application securityandprotectagainstmaliciousrequests.

3) DatabaseTechnology:

- SupabasePostgreSQLdatabaseisusedtostore and manage structured financial data securely and efficiently.

E. Requirement Analysis

The system is designed based on a detailed analysis of user requirements. Users need a platform that simplifies financial tracking, reduces manual effort, and provides meaningful insights. The requirement for automation, accuracy, and ease of use is considered essential.

Functional requirements include user authentication, expense management, receipt scanning, data storage, and dashboard visualization. Non-functional requirements focus on system performance, scalability, security, and usability

F. Data Collection

- Thesystemcollectsfinancialdatadirectlyfromusers through manual input of transaction details such as amount, category, and date.
- Users can upload receipt images, which are processed using AI-based OCR to extract relevant financial information automatically.
- Extracteddataincludeskeyfieldssuchastransaction amount, purchase date, vendor name, and expense category.
- Allcollecteddataisstructuredandorganizedbefore being stored in the database to maintain consistency and accuracy.
- Thesystemensuresthatdataissecurelyhandledand protected during collection and storage processes.
- Collecteddataiscontinuouslyupdatedbasedonuser activity to maintain real-time financial records.
- The stored data is further used for generating analytics,reports,andpersonalizedfinancialinsights.

G. Testingand Validation

The system undergoes multiple testing procedures to ensure reliability and efficiency. Functional testing verifies that all features work correctly, while integration testing ensures smooth communication between system components.

Performancetestingevaluatessystemresponsiveness under different conditions. Security testing is conducted to identify vulnerabilities and ensure data protection.AIoutputsarevalidatedtoensureaccurate extraction and categorization of financial data.User feedback is also collected to improve system performance and usability.

H. WorkingPrincipleSummary

The system operates by continuously collecting, processing, and analyzing financial data. Users interact with the platform through a web interface, where they input or upload financial information. The AI module processesthisdata andconvertsitintostructuredformat.

The processed data is stored and analyzed to generate meaningful insights, which are displayed through dashboards. Overall, the integration of artificial intelligencewithamodernfull-stackarchitectureenables the system to deliver an efficient, secure, and intelligent financial management solution

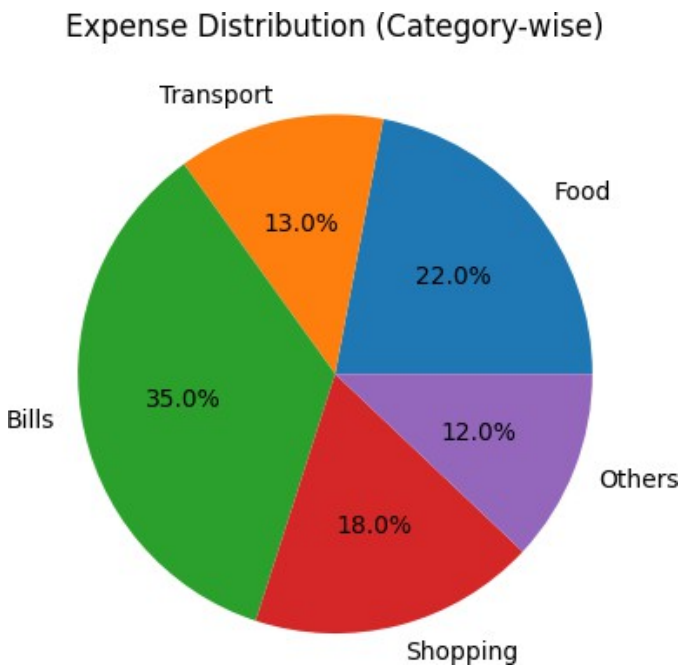
VI. RESULTS

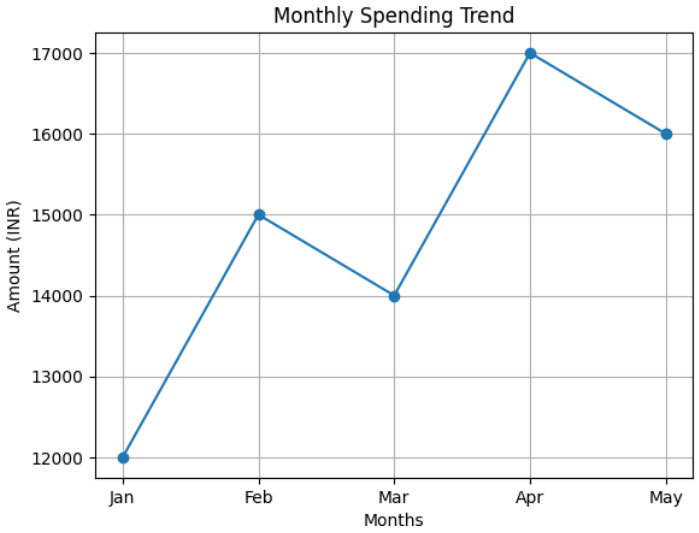
ThedevelopedAI-poweredfinancialmanagementsystem was evaluated to assess its performance, usability, and effectiveness in real-world scenarios. The system successfully automated the process of expense tracking through both manual input and AI- based receipt scanning. The integration of OCR technology enabled accurate extraction of financial details from receipts, significantly reducing the need for manual data entry.

Users were able to efficiently manage and monitor their financialactivitiesusingtheinteractivedashboard,which provided clear visualization of spending patterns and categorized expenses. The system demonstrated fast response time and smooth performance during multiple operations, ensuring a seamless user experience.

The implementation of secure authentication and data handling mechanisms ensured the protection of sensitive financial information, increasing user trust in the platform. Background processes operated efficiently without affecting system performance, supporting features such as notifications and updates.

Feedback collected from users indicated that the system improved financial awareness, reduced effort in managingexpenses,andprovidedmeaningfulinsightsfor better decision-making. Overall, the results confirm that the proposed system enhances accuracy, efficiency, and usability in financial management.





VII. CONCLUSION

TheAI-poweredfinancialmanagementsystempresented in this research provides an effective solution for simplifying and automating personal financial activities. By integrating artificial intelligence with modern full- stack technologies,the system successfullyaddresses the limitations oftraditional financial management methods. The platform enables users to track expenses, analyze financial data, and gain meaningful insights through an intuitive and interactive interface.The incorporation of AI-based receipt scanning significantly reduces manual effort by automatically extracting and organizing financial information. This improves accuracy and enhancestheoverallefficiencyof data management. The use of a scalable backend and secure authentication mechanisms ensures reliable performance and protection ofsensitiveuserdata.Furthermore,thesystemoffersreal-timevisualizationoffinancialactivities,allowingusersto better understand their spending behavior and make informed decisions.

The modular architecture and integrationofevent-drivenprocessescontributeto smooth system operation and flexibility for future enhancements.In conclusion, the proposed system demonstrates how the combination of artificial intelligence and modern web technologies can transform financial management into a more intelligent, efficient, anduser-friendlyprocess.Itprovidesastrongfoundation fordevelopingadvancedfinancialsolutionsthatcanadapt to evolving user needs and technological advancements.

VIII. FUTURE SCOPE:

TheproposedAI-poweredfinancialmanagementsystem offers a strong foundation for further enhancements and advanced features. In the future, the system can be extended by integrating banking and payment APIs to automaticallyfetchtransactiondata, eliminatingtheneed for manual input and improving data accuracy. This integration would allow users to manage all financial activities in a fully automated manner.

The platform can also be expanded into a mobile application to increase accessibility and allow users to managetheirfinancesanytimeandanywhere.Integration withvoiceassistantscanfurthersimplifyuserinteraction by enabling voice-based financial inputs and queries.

Additionally, future versions of the system can include multi-language support and region-specific features to make the platform more inclusive and user-friendlyfor a diverseaudience.Enhancingdatavisualizationwithmore advanced analytics and reporting tools can further improve user understanding of financial trends.

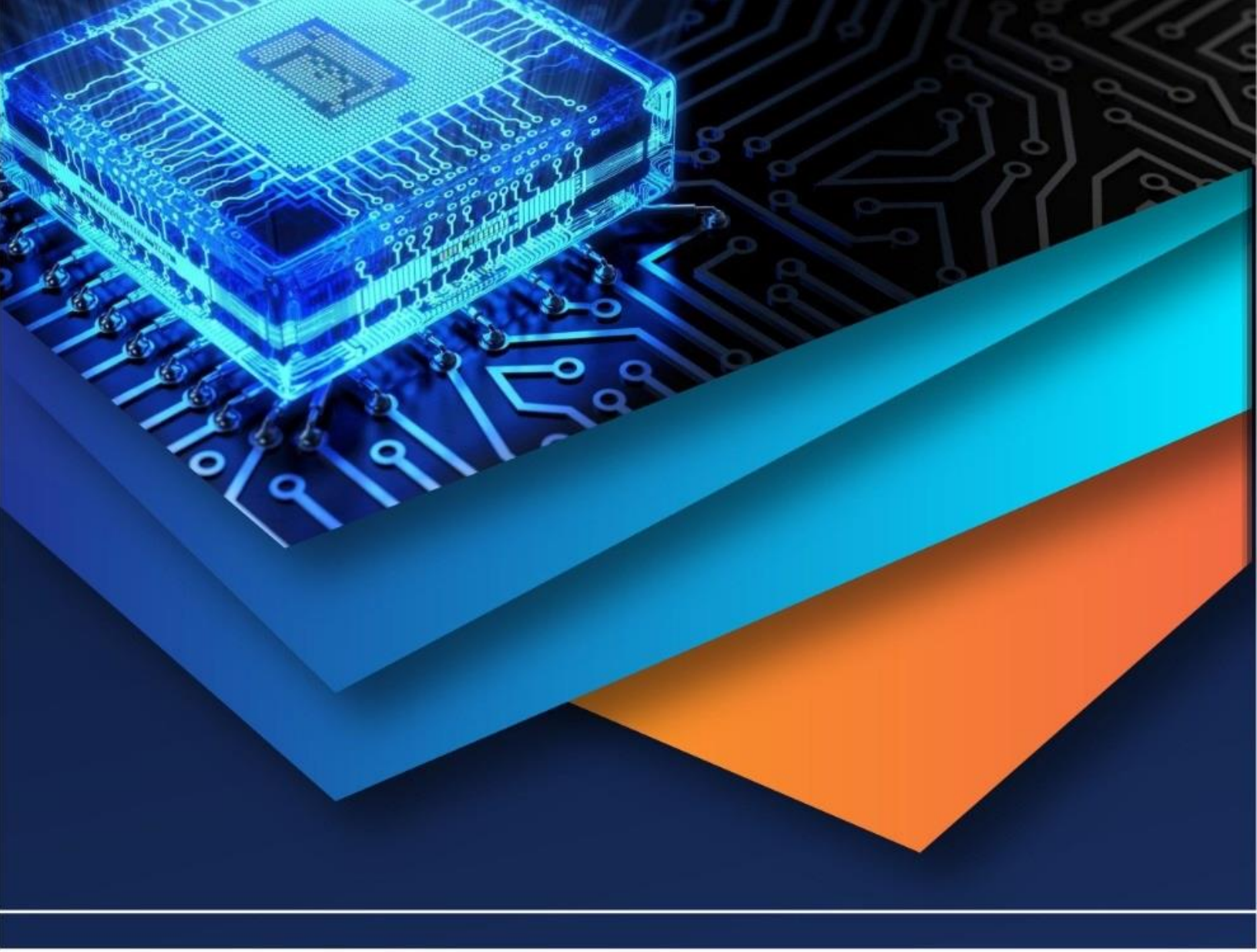
Security can also be strengthened by implementing advanced encryption techniques and multi-factor authentication to ensure higher levels of data protection. Continuous system updates and user feedback integration will help in improving performance and usability over time.

Overall,thefuturescopeofthesystemliesin making itmoreintelligent,automated,secure,andaccessible, thereby transforming it into a comprehensive and next-generation financial management solution.

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