FinPersona: An LLM-Driven Conversational Agent for Personalized Financial Advising



Paper



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Personalized Financial Advisor (PFA)

PFA can offer personalized guidance and provide emotional support for retail investors

Financial Market

- Asset Information
 - ✓ Stock Price
 - ✓ Company Report
- Market Environment
 - ✓ Market Turmoil
 - ✓ Stable Market

Financial Advisor

Asset & Market Information

Retrieve Relevant
Information

Provide Personalized Financial Advice

Understand Customer
Preferences and Situations

Investors

- > Investor Profile
 - ✓ Risk Tolerance
 - ✓ Time Horizon
- > Personal Circumstances
 - ✓ Life Stage & Goals
 - ✓ Tax Situations

Challenges

Personalized Guidance

Preference Elicitation

The advisor must understand each client's specific preferences and circumstances to tailor advice effectively.

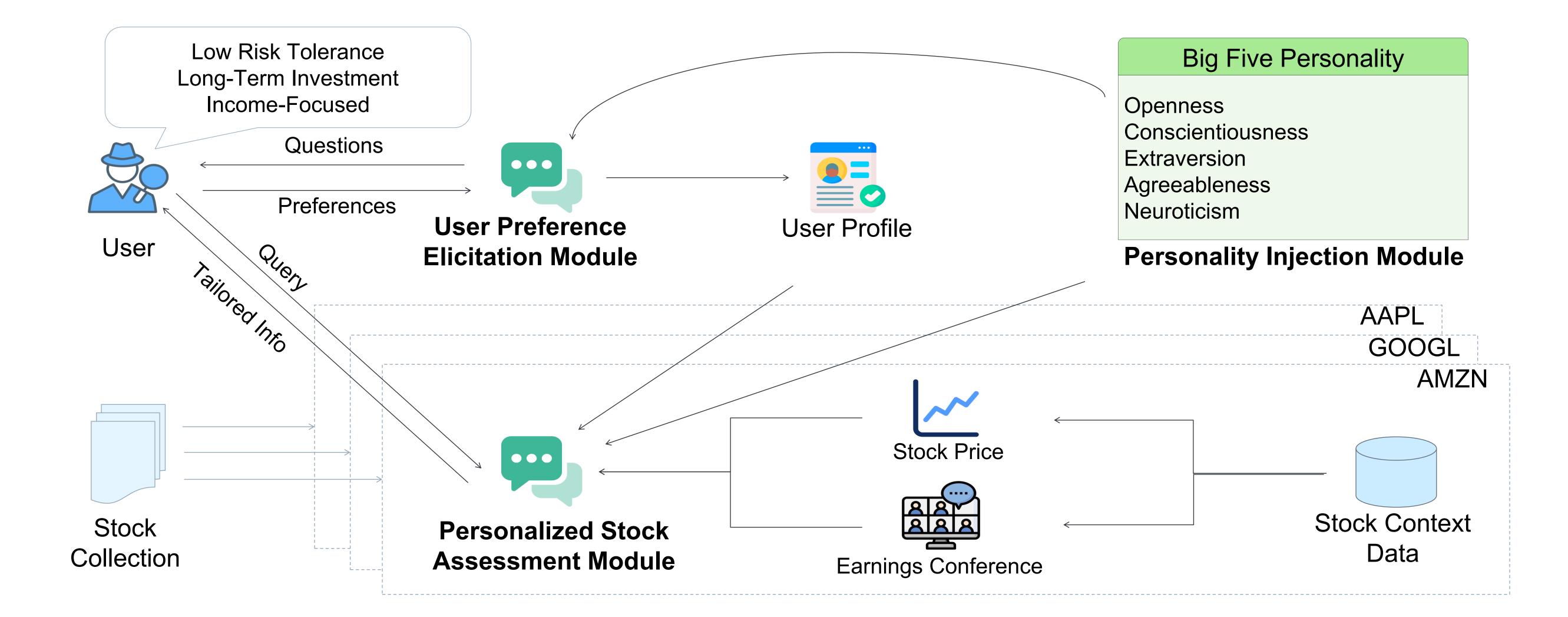
The advisor should extract relevant asset and market information to help clients identify suitable investment opportunities.

Emotional Support

The advisor needs to provide emotional support (esp. during market turmoil) to prevent clients from making rushed decisions.



FinPersona is an LLM-driven conversational agent for personalized financial advising. It empowers non-expert users to explore investment options through a dialogue tailored to their individual circumstances.



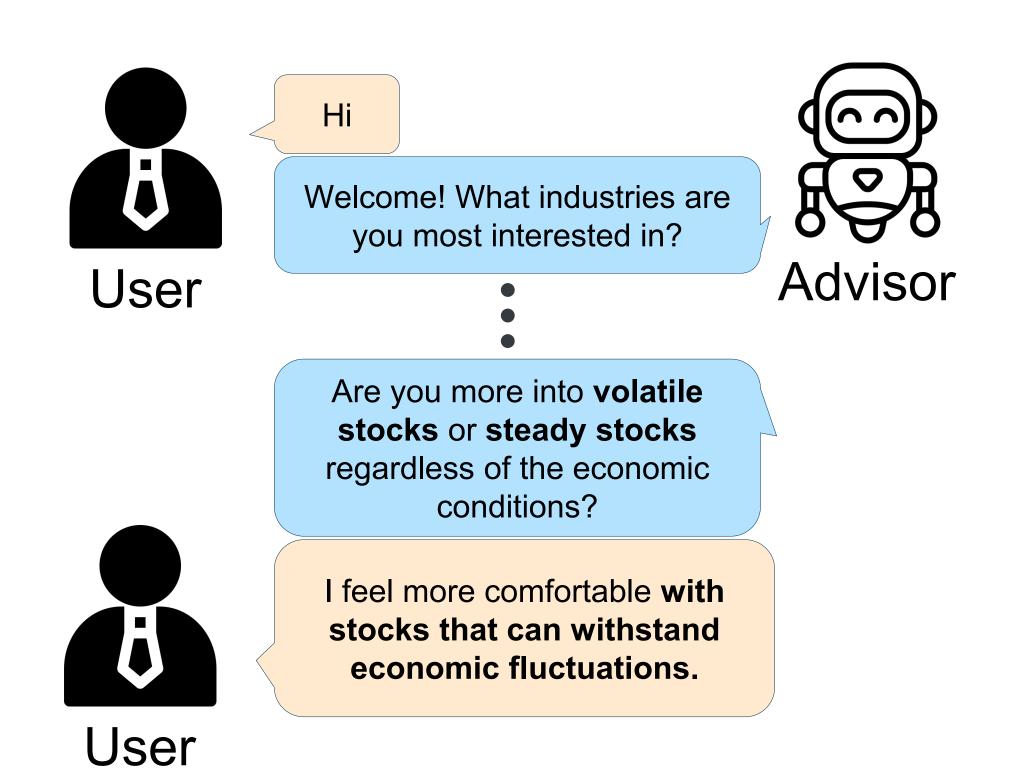
Personality Injection

Open to Experience Extroversion Neuroticism

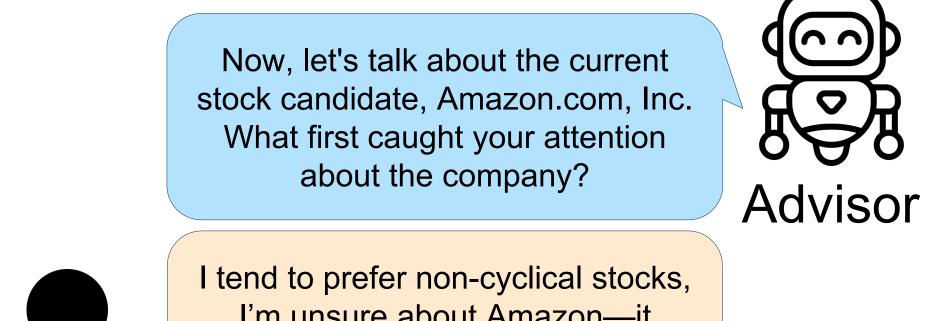
Conscientiousness

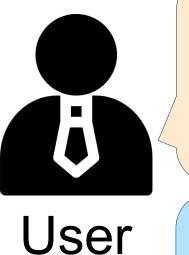
Agreeableness

Preference Elicitation



Personalized Stock Assessment





I tend to prefer non-cyclical stocks, I'm unsure about Amazon—it seems a bit sensitive to economic swings as an e-commerce platform.

