Jagannath International Management School

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CONFERENCE PROCEEDINGS FOR 2024-25

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Summary of Publication in Conference Proceedings during 2024-25

S.No	Course	Publication in Conference Proceedings
1	BBA / B.COM (H)	12

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Number of Conference proceedings per teacher during the year 2024-25

Sl. No.	Name of the teacher	Title of the paper	Title of the proceedings of the conference	Name of the conference	National / International	Year of publication	ISBN/ISSN number of the proceeding	Affiliating Institute at the time of publication	Name of the publisher
1	Prashant Kumar	Neuromarketing: The science of consumer behaviour in digital marketing	International conference on "sustainable business management innovation and technology" 2025 (SBMIT 2025)	International conference on "sustainable business management innovation and technology" 2025 (SBMIT 2025)	International	2025	ISBN: 978-93-94086-96-8	JIMS Kalkaji	Excellent publishing house
2	Dr. Prashant Kumar	The Impact of AI on E-commerce and Digital Trade Growth	AI for Creativity and Innovation: Shaping Economic Development Empowering Ideas, Driving Economics	Proceedings on National Conference on AI for Creativity and Innovation: Shaping Economic Development Empowering Ideas, Driving Economics	National	2025	ISBN: 978-93-94086-91-3	JIMS Kalkaji	Excellent publishing house
3	Dr. Shivani Sharma	AI-Powered Well-Being: Redefining Workplaces with Human-Centric Innovation	AI for Creativity and Innovation: Shaping Economic Development Empowering Ideas, Driving Economics	Proceedings on National Conference on AI for Creativity and Innovation: Shaping Economic Development Empowering Ideas, Driving Economics	National	2025	ISBN: 978-93-94086-91-3	JIMS Kalkaji	Excellent publishing house

4	Dr. Pallavi Ahuja	The Memecoins' Function in Blockchain Economies: An Examination of Machine-Learning Based Price Prediction Models for Identifying Scam	AI for Creativity and Innovation: Shaping Economic Development Empowering Ideas, Driving Economics	Proceedings on National Conference on AI for Creativity and Innovation: Shaping Economic Development Empowering Ideas, Driving Economics	National	2025	ISBN: 978-93-94086-91-3	JIMS Kalkaji	Excellent publishing house
5	Dr. Ruchi Srivastava	How Generation Z is Shaping and Being Shaped by AI Tools in Learning	AI for Creativity and Innovation: Shaping Economic Development Empowering Ideas, Driving Economics	Proceedings on National Conference on AI for Creativity and Innovation: Shaping Economic Development Empowering Ideas, Driving Economics	National	2025	ISBN: 978-93-94086-91-3	JIMS Kalkaji	Excellent publishing house
6	Dr. Niti Saxena	The Role of Ethical AI in Startup Ecosystems: Enabling Responsible and Sustainable Growth	AI for Creativity and Innovation: Shaping Economic Development Empowering Ideas, Driving Economics	Proceedings on National Conference on AI for Creativity and Innovation: Shaping Economic Development Empowering Ideas, Driving Economics	National	2025	ISBN: 978-93-94086-91-3	JIMS Kalkaji	Excellent publishing house

7	Dr. Ekta Kasana	The Role of AI in Revolutionizing Payment Systems and Banking	AI for Creativity and Innovation: Shaping Economic Development Empowering Ideas, Driving Economics	Proceedings on National Conference on AI for Creativity and Innovation: Shaping Economic Development Empowering Ideas, Driving Economics	National	2025	ISBN: 978-93-94086-91-3	JIMS Kalkaji	Excellent publishing house
8	Dr. Prashant Kumar	AI in Economic Forecasting and Decision-Making: A Paradigm Shift in Predictive Analytics	AI for Creativity and Innovation: Shaping Economic Development Empowering Ideas, Driving Economics	Proceedings on National Conference on AI for Creativity and Innovation: Shaping Economic Development Empowering Ideas, Driving Economics	National	2025	ISBN: 978-93-94086-91-3	JIMS Kalkaji	Excellent publishing house
9	Ms. Sakshi Singh	Challenges Faced by AI-Based Startups in India: A Review of the Literature	AI for Creativity and Innovation: Shaping Economic Development Empowering Ideas, Driving Economics	Proceedings on National Conference on AI for Creativity and Innovation: Shaping Economic Development Empowering Ideas, Driving Economics	National	2025	ISBN: 978-93-94086-91-3	JIMS Kalkaji	Excellent publishing house

10	Ms Chanika Goel	AI-Driven Threat Detection and Response Systems in IT Security: A Research Review	AI for Creativity and Innovation: Shaping Economic Development Empowering Ideas, Driving Economics	Proceedings on National Conference on AI for Creativity and Innovation: Shaping Economic Development Empowering Ideas, Driving Economics	National	2025	ISBN: 978-93-94086-91-3	JIMS Kalkaji	Excellent publishing house
11	Dr. Deeksha Arora	AI-Driven Financial Innovation: Transforming Investment Strategies- Exploring how AI-powered Predictive Analytics and Algorithmic Trading Enhance Investment Decision-making and Economic Growth	AI for Creativity and Innovation: Shaping Economic Development Empowering Ideas, Driving Economics	Proceedings on National Conference on AI for Creativity and Innovation: Shaping Economic Development Empowering Ideas, Driving Economics	National	2025	ISBN: 978-93-94086-91-3	JIMS Kalkaji	Excellent publishing house
12	Ms. Aastha Behl	AI-Powered Learning: Crafting the Workforce of Tomorrow	AI for Creativity and Innovation: Shaping Economic Development Empowering Ideas, Driving Economics	Proceedings on National Conference on AI for Creativity and Innovation: Shaping Economic Development Empowering Ideas, Driving Economics	National	2025	ISBN: 978-93-94086-91-3	JIMS Kalkaji	Excellent publishing house

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Certificate of Presentation

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Dr. Prashant Kumar (JIMS Kalkaji)

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Dr. Mamta Gupta /Dr. Shilpa Sindhu	Dr. Sarita Chaudhary	Prof.(Dr.) Harish Singh
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Exploring the Use of Natural Language Processing in Educational Discourse Modelling

Dr. Preeti Nagar[1], Dr. Arpita Agarwal[2], Anadi Trikha[3], Dr. Antima Sharma[4], Vertika Goswami[5], Ritu Singh[6]

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ABSTRACT

This research provides a solid theoretical ground work for enhancing education via the use of the Natural Language Processing (NLP) technique. In today's technologically advanced classrooms, most students often participate in online discussions, either in real-time or at a later time. This has a profound impact on the dynamics of educational communication. Language and discourse artifacts produced by technological settings may tell us a lot about how and what we learn. This study examines the present state of natural language processing (NLP) techniques and methods for analysing trends in large amounts of text based discussions on various educational technology platforms. It does this by drawing on the Learning Dimensions framework, which has already been developed. Learning analytics relies heavily on Natural Language Processing (NLP) skills. Our goal is to get useful insights into how learners learn via observation and then apply that information to improve learning efficiently and effectively. Artifacts of language and discourse that emerge from these settings provide a wealth of information on learning processes. Lastly, this research delves into the ways natural language processing (NLP) models may be used in instructional discourse, specifically for AI advancements, semantic analysis, and sensor technology.

Keywords: Natural language processing, Education, Sensing Technologies, discourse artifacts

Neuromarketing: The Science of Consumer Behaviour in Digital Marketing

Dr. Sushma Malik[1], Dr. Prashant Kumar[2], Dr. Anamika Rana[3]

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ABSTRACT

Neuromarketing combines insights from neuroscience and marketing to study how consumers' brains respond to marketing stimuli. As digital marketing continues to evolve, understanding the underlying psychological and emotional drivers of consumer behaviour becomes increasingly important. By leveraging neuroscientific principles, marketers can gain a deeper understanding of emotional and cognitive responses to digital ads, which often influence consumer decisions more profoundly than traditional marketing approaches. This paper examines how consumer engagement, time spent on digital content, and emotional reactions shape decision-making processes in the context of digital advertisements. By analysing data on consumer interactions with ads, this study highlights how emotional engagement and subconscious processing of marketing messages can impact brand perception and purchase intent. The findings underscore the importance of incorporating neuromarketing strategies into digital marketing campaigns to enhance consumer connection, optimize ad effectiveness, and improve conversion rates.

Keywords: Neuromarketing, Consumer behaviour, Digital marketing, Emotional engagement, Eye tracking, Facial coding, Neuroscience

About the Editor and Co-Editors

Dr Niti Saxena

Dr. Niti Saxena, currently working as an Associate Professor at JIMS Kalkaji has a rich experience of over 19 years in teaching and research. Dr. Saxena holds a P.hD. and M.Phil degree in Commerce and pursued her graduation and post-graduation from University of Delhi. Dr. Saxena has actively presented her research work at several academic conferences and seminars worldwide. Her diverse expertise encompasses teaching management and commerce courses, orchestrating events, and conducting extensive research. Her achievements include organizing FDP & Conference, securing Best Paper Award, and prolifically publishing in reputable Scopus, ABDC, and Web of Science indexed journals focusing on Banking Operations, Financial Technology, Taxation, and Financial markets.

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"AI FOR CREATIVITY AND INNOVATION: SHAPING ECONOMIC DEVELOPMENT"

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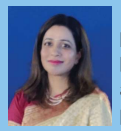
Dr Niti Saxena



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"AI for Creativity and Innovation: Shaping Economic Development"

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Kalkaji, Delhi

List of Research Papers

The Impact of AI on E-commerce and Digital Trade Growth

Dr. Sushma Malik[1], Dr. Anamika Rana[2], Dr. Prashant Kumar[3], Seema Rani Chhillar[4]

ABSTRACT

AI has transformed the e-commerce landscape by enhancing customer experiences, optimizing supply chain management, and automating various business processes. By improving user experiences, streamlining processes, and promoting international digital trade, artificial intelligence is transforming e-commerce. Personalized marketing, fraud detection, chatbots, and predictive analytics are just a few of the AI-powered solutions that help businesses increase productivity and customer engagement while cutting expenses. Supply chains are streamlined, pricing tactics are optimized, and digital transaction security is improved via AI-driven automation. AI also makes cross-border trade easier by automating compliance procedures and removing language hurdles. AI's influence on e-commerce and digital trade will only grow as it develops further, giving companies new chances to develop, grow internationally, and maintain their competitiveness in the quickly expanding digital economy.

This study examines how AI is affecting the expansion of digital trade, with particular attention on chatbots, fraud detection, personalized marketing, and predictive analytics. It also looks at how AI may boost productivity, save operating expenses, and promote global digital trade.

Keywords: Artificial Intelligence (AI), E-commerce, Digital Trade, Personalized Marketing, Fraud Detection, Chatbots, Predictive Analytics, Supply Chain Optimization, Automation, Global Commerce, Customer Experience, Operational Efficiency, Cross-Border Transactions, AI-driven Security, Online Retail.

1. INTRODUCTION

AI breakthroughs have propelled the current explosion in e-commerce and digital trade. AI has transformed company operations by boosting decision-making, supply chain management, and customer experiences. AI is changing how companies and customers engage in the digital marketplace, from automated customer service to tailored suggestions[1].

The capacity of AI to analyze vast volumes of data in real-time is among its most noteworthy accomplishments. This aids businesses in predicting consumer behavior, optimizing pricing strategies, and customizing marketing campaigns. AI-powered chatbots and virtual assistants provide seamless customer service, ensuring faster response times and greater satisfaction levels [2][3].

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AI-Powered Well-Being: Redefining Workplaces with Human-Centric Innovation

Dr. Indira Priyadarsani Pradhan[1], Dr. Shivani Sharma[2]

ABSTRACT

This study investigates the transformative role of Artificial Intelligence (AI) in shaping employee well-being, with a focus on mental health, job satisfaction, and organizational performance. By leveraging advanced AI tools such as sentiment analysis, chatbots, wearable devices, and predictive analytics, organizations can detect early signs of workplace stress, burnout, and anxiety, facilitating timely interventions. The concept of "humanovability," integrating humanism, innovation, and sustainability, is proposed to ensure a human-centric AI deployment, fostering ethical practices and prioritizing employee dignity. Furthermore, interactive well-being coaches, like the AI-driven Harmonia exemplify how personalized 24/7 support can enhance professional growth and work-life balance. Despite these advancements, challenges such as data privacy, algorithmic bias, and workplace surveillance remain critical concerns, necessitating a balanced approach to AI integration. The findings underscore AI's potential to create healthier, more inclusive workplaces while addressing the ethical and social implications inherent in its adoption.

Keywords: Humanovability, innovation, sustainability, Artificial Intelligence, predictive analytics

1. Introduction

1.1 The Evolving Nature of Workplaces

The workplace is undergoing a transformative shift, largely driven by the rapid advancement of technology. As organizations strive to enhance productivity and improve employee satisfaction, there is a growing recognition that well-being is a crucial component of a thriving workplace. In recent years, the concept of well-being has expanded beyond traditional health and safety concerns to include emotional, mental, and social well-being. This holistic view acknowledges that employee engagement, job satisfaction, and overall happiness are as integral to success as productivity metrics.

In parallel, the integration of Artificial Intelligence (AI) into the workplace has been rapidly advancing, ushering in new opportunities to optimize various organizational functions. From automating routine tasks to enhancing decision-making processes, AI has already demonstrated its potential in improving efficiency and driving innovation. However, its role is expanding beyond productivity and operational efficiency, moving toward a more human-centric focus. AI is increasingly being used to enhance employee well-being by providing personalized support, fostering a positive work environment, and promoting a culture of balance and growth.

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How Generation Z is Shaping and Being Shaped by AI Tools in Learning

Dr. Ruchi Srivastava[1]

ABSTRACT

Generation Z, the first digital-native generation, is actively reshaping and being reshaped by artificial intelligence (AI) tools in education. AI-powered learning platforms, personalized tutoring systems, and intelligent content recommendations have transformed traditional learning methods, making education more interactive, adaptive, and accessible. This generation's preference for instant feedback, gamified experiences, and collaborative digital environments aligns with AI-driven innovations that enhance engagement and efficiency. Meanwhile, their continuous interaction with AI tools influences their cognitive skills, critical thinking, and digital literacy. However, challenges such as data privacy, algorithmic biases, and the need for human oversight remain. This paper explores how the AI is shaping the Gen Z in various aspects while also shaping their cognitive development, study habits, and expectations for the future of learning.

Keywords: Generation Z, AI tools, Digital Environment

Introduction

Individuals born between 1995 and 2009 are known as Generation Z, have a distinct set of beliefs and traits that are based on how they interact with technology. Being born into a digital age, this generation is closely entwined with ICT, exhibiting competence and ease with a wide range of digital platforms and technology. According to Dewalska-Opitek and Witczak (2023), their attitudes and behaviours highlight how important modern technology has been in influencing their worldview, goals, and interactions in both the personal and professional domains. Early technical exposure and familiarity resulted in a predisposition to advanced technological domains such as artificial intelligence. The subjects of science, technology, engineering, and mathematics—including artificial intelligence and computer science—are heavily emphasized in the curricula of many educational institutions. Generation Z students' enthusiasm and proficiency are sparked by increased educational emphasis and resources in AI-related fields. Since the AI industry is focused on innovation and problem-solving, it appeals to a generation that wants to bring about change. As AI technologies become more ingrained in society, it becomes increasingly important to address ethical issues pertaining to prejudice, justice, and transparency. Gen Z is open to different viewpoints, loves teamwork, and is internationally linked. According to Howe and Strauss (2000), a global perspective and an interdisciplinary approach are essential for AI research and are consistent with the traits of Generation Z. Therefore, Generation Z is predisposed to the field of AI research due to a mix of their upbringing, values, educational emphasis, and societal tendencies. The goal of integrating AI with business, research, art, and education is to improve user experiences and operational efficiency. AI applications are found in Smartphone's,

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The Role of Ethical AI in Startup Ecosystems: Enabling Responsible and Sustainable Growth

Archana Bhalla[1], Jahnavi Mondreti[2], Dr. Niti Saxena[3]

ABSTRACT

Artificial Intelligence has changed the startup ecosystem for the better by providing constructive solutions for the efficiency of work, better customer experience, and decision-making optimization. On the flip side, the rapid adoption of AI should also consider broader ethical issues, such as algorithmic bias, risks to data privacy as well as transparency issues. This research investigates the significance of ethical AI within the startup ecosystem, exploring the manner in which it promotes sustainability, quality decision-making, and compliance with regulations. It draws attention to the problems that startups face while working towards the implementation of ethical AI and provides best practices to minimize risks and at the same time propound responsible innovation. By incorporating fairness, transparency, accountability, and privacy into the AI and business model, startups will be able to promote trust, brand reputation, and long-term viability.

The study will also look at how ethical AI impacts entrepreneurial decisions, risk management, and consumer confidence, providing an overview of successes and challenges employing a comparative analysis and case studies for discussion of ethical AI's role in sustainable startup development. It is indicated that the adoption of ethical AI by startups affords them an advantage, thus attracting responsible investors and sustainable consumer relationships.

1. INTRODUCTION

The presence of AI technologies in the functioning of new businesses totally changes the game in that they improve efficiency, customer satisfaction, and decision making. Modern businesses use advanced AI analytics tools, machine learning technology, and automation systems for sophisticated analytics and enabling competition in comparison with old businesses. While AI has a myriad of advantages, only limited information offers guidance on its ethical fallout. Here listed are some systemic biases, some breach of privacy assumptions, lack of clarity, and abuse in automated decision making. These challenges can be cumbersome when dealing with new innovations or markets. However, this rising trend of startups requires the adoption of ethical AI to be more meaningful than ever to ensure profit-making never takes a reckless turn against responsible growth. Not only does ethical AI contribute to resolving consumers' or any other stakeholders' trust issue, but it also helps resolve compliance issues with the long-term sustainability of the business. This paper examines ethical AI and its contribution towards decision making, sustenance, and varied functions of business in the realm of startup ecosystems. It charts out the best practices and challenges arising from the operationalization of ethical

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The Role of AI in Revolutionizing Payment Systems and Banking

Dharamshila[1], Prof. Budheshwar Prasad Singhraul[2], Prof. Bibhu Prasad Sahoo[3], Dr. Ekta Kasana[4]

ABSTRACT

Artificial intelligence (AI) has changed the bank and financial sectors by increasing the relationship between customers, accuracy and operational efficiency. This paper considers the use of artificial intelligence (AI) in banks and finance that deal with credit scores, fraud detection, investment management and customer support. This study aims to carefully study the existing literature by finding the advantages and problems of AI integration in the financial industry. Artificial intelligence (AI) is rapidly developing and integrated into business financial services to help change the paradigm that is happening in this sector. Thanks to the research on the effects of artificial intelligence on safety, efficiency, personalization, and accessibility, this article explores the innovative role that AI performed in the modernization of banks and payment systems. There are specific applications that focus on interests such as identifying fraudulent activities, risk management, customer support automation and innovative payment decisions. In addition, we study the difficulties and ethical problems associated with the use of artificial intelligence, taking into account problems such as data confidentiality, algorithm prejudice and work movement. The purpose of this study is to provide full knowledge of the existing and future possibilities of artificial intelligence to change the environment of the financial industry.

Keywords: Artificial Intelligence, Payment System, Banking, Financial Technology, Fraud Detection, Risk Management

1. INTRODUCTION

The digital era brought out excellent connections and data availability, which allowed artificial intelligence (AI) to be placed in the field. AI-based decisions have changed the bank and payment industries that have previously depended on manual processes and human judgments. This study considers the different roles of AI in these changes in these sectors, focusing on efficiency, safety and user experience. AI is used for financial services and manages customer expectations and operating efficiency for transaction expansion, fraud threat development and individual services. The ability to handle a huge amount of data, find templates, and automate complex movements can help solve these problems. Integrating AI into financial services is because you need to solve some major problems. It is necessary to increase the volume of transactions, the development of fraud threats, and the customer

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AI in Economic Forecasting and Decision-Making: A Paradigm Shift in Predictive Analytics

Dr. Sushma Malik[1], Dr. Anamika Rana[2], Dr. Prashant Kumar[3]

ABSTRACT

The amalgamation of AI in Economic Forecasting and decision-making has revolutionized predictive analytics, offering unprecedented accuracy and efficiency. Traditional economic models, which depend on historical data and statistical methods, often find it challenging to keep pace with the dynamic and complex nature of global markets. AI, through ML, NLP, and big data analytics, enhances forecasting precision by identifying patterns and correlations beyond human capability. The main objective of this paper is to scrutinize the impact of AI on economic analysis, emphasizing its applications in financial market forecasting, macroeconomic policy simulation, and corporate decision-making. Additionally, it addresses key challenges such as data bias, model interpretability, and ethical considerations in AI-driven economic policies. The study comes to the conclusion that although AI offers substantial improvements in prediction and decision-making, ethical application and regulatory supervision are essential to guarantee reliability and equity. The findings underscore AI's potential to shape future economic strategies, providing valuable insights for policymakers, businesses, and researchers.

Keywords: Artificial Intelligence, Economic Forecasting, Predictive Analytics, Machine Learning, Big Data, Decision-Making, Financial Markets, Macroeconomic Policy, AI Ethics, Data Bias, Economic Modeling, Business Strategy, Autoregressive Integrated Moving Average (ARIMA)

I. INTRODUCTION

Economic forecasting and decision-making play a critical role in influential financial markets, government policies, and business strategies. Traditionally, economists have relied on statistical models, time series analysis, and econometric techniques to predict economic trends and inform decision-making. However, these conventional methods faces the problem with the complexities of modern economies, which are influenced by vast amounts of data, rapid market fluctuations, and unpredictable external factors[1].

AI has become a transformative force in economic forecasting, utilizing advanced computational methods to improve predictive accuracy and streamline decision-making processes. Machine learning algorithms, natural language processing (NLP), and big data analytics enable AI-driven models to identify patterns, detect anomalies, and generate real-time insights from vast and varied data sources. These AI-powered approaches outperform traditional methods by incorporating non-linear

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Challenges Faced by AI-Based Startups in India: A Review of the Literature

Sakshi Singh[1], Sunidhi Sharma[2]

ABSTRACT

Artificial intelligence is bringing remarkable changes in the landscape of the Indian Startup Ecosystem. The increasing incorporation of AI in budding startups has been a strong force for growth and development across various sectors and industries. However, the adoption of AI is not one without challenges and Obstacles. This article Focuses on the major challenges Faced by most Indian AI driven startups. The study that has been conducted to illuminate the difficulties faced by AI-driven Indian startups is presented in this post in a logical manner. We primarily validate the findings on the obstacles to the growth of AI firms in the Indian Startup Ecosystem by thoroughly examining 100 research works, journal articles, and review papers that were taken from the Google Scholar database. This Review also Aims at Synthesizing the existing literature in a consolidated form, providing a thorough insight into the major challenges and their impact on the startup growth.

INTRODUCTION

Artificial intelligence (AI) is a computer-related domain where computer science, with the use of robust datasets, enables a person to solve problems.1

Harahap et al., (2024) defined it as the technology that allows robots to mimic human cognitive functions, including learning, problem-solving, and decision-making. AI uses sophisticated algorithms to evaluate enormous volumes of data and offer the best answers based on trends and forecasts. AI is widely used in corporate settings for real-time data analysis, process automation, and the creation of more individualised goods and services. This technology is now a major force behind efficiency and creativity in a number of industries, including startups.

One of the massive changes that are happening is the transformation of businesses into tech companies and a huge change in society. Utilizing AI can greatly influence the productivity and effectiveness of the workforce, but it may also pose risks concerning privacy, integrity, the economy, and the human element.

A startup is a newly established business founded by an entrepreneur with the goal of introducing innovation and delivering distinctive solutions through products or services. Startups are enterprises that are in their initial stages and often focus on swift growth and technological advancement.

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AI-Driven Threat Detection and Response Systems in IT Security: A Research Review

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ABSTRACT

With the increasing sophistication of cyber threats, traditional IT security systems frequently find it difficult to identify and react to attacks in real time. A promising remedy is provided by AI-driven threat detection and response systems, which improve cyber security by utilising machine learning, deep learning, and other AI approaches. This article examines how AI can be used to identify and counteract online risks like malware, advanced persistent threats (APTs), and zero-day vulnerabilities. We examine various AI techniques, including anomaly detection, automated incident response, and behaviour analysis, and demonstrate their effectiveness against malware, advanced persistent threats (APTs), and zero-day assaults. We also discuss how AI can be incorporated into existing security frameworks, addressing concerns such as false positives, the interpretability of AI decisions, and the ethical implications of security systems that include AI. Last but not least, this report provides a comprehensive analysis of how AI could transform cyber security by making it more intelligent, robust, and flexible in the face of evolving cyber threats.

Keywords: Artificial Intelligence, IT Security, AI-driven threat detection, Interpretability of AI decisions.

1. Introduction

1.1 The Growing Complexity of Cybersecurity Threats

In the modern digital age, cybersecurity has become an integral aspect of organizational integrity and operational continuity. As organizations across various sectors—ranging from finance to healthcare and government—continue to rely on digital systems to support their operations, cyberattacks have grown both more frequent and more sophisticated. Historically, cybersecurity strategies relied heavily on a combination of firewalls, signature-based antivirus programs, and intrusion detection systems (IDS). However, the increasing complexity of cyberattacks, coupled with the growing scale of digital infrastructures, has overwhelmed traditional security measures.

Cybercriminals are continuously evolving their tactics, employing sophisticated methods such as Advanced Persistent Threats (APTs), zero-day attacks, and ransomware, which evade conventional security systems. APTs, for instance, often remain undetected for months or even years while cybercriminals silently exploit an organization's systems. These attacks do not follow the patterns

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AI-Driven Financial Innovation: Transforming Investment Strategies- Exploring how AI-powered Predictive Analytics and Algorithmic Trading Enhance Investment Decision-making and Economic Growth

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ABSTRACT

Artificial Intelligence (AI) is revolutionizing financial markets by enhancing investment strategies through predictive analytics and algorithmic trading. This paper explores how AI-driven financial innovations are transforming investment decision-making and fostering economic growth. By analyzing recent advancements in big data, machine learning models, and automation, we examine their effect on strategies of investment, risk management, and market efficiency. This study evaluates AI's role in portfolio optimization, trading (high-frequency), and detection of fraud while considering regulatory and ethical implications. Our findings indicate that AI-driven strategies significantly improve accuracy, reduce human biases, and enhance market liquidity, ultimately contributing to economic stability and expansion.

1. Introduction

The swift progress of artificial intelligence (AI) has significantly impacted various sectors with the financial sector standing out as one of the most notably impacted. AI-driven innovations in finance have brought about significant transformations, particularly in the way investment decisions are made. The use of AI technologies, including predictive analytics, algorithmic trading, and advanced risk management strategies, has transformed the financial markets, creating both extraordinary opportunities and challenges. This document explores the essential function of AI-driven predictive analytics and algorithmic trading in improving the investment decision-making process. These advanced technologies equip investors with the capability to process extensive datasets at extraordinary speeds, enabling the identification of trends and the prediction of market movements with unprecedented accuracy. By leveraging historical data and machine learning techniques, predictive analytics empowers investors to make well-informed choices regarding resource allocation, thereby reducing risks and enhancing returns. Likewise, algorithmic trading employs mathematical models and AI technologies to execute trades at the most advantageous moments, thereby increasing efficiency, lowering transaction costs, and adapting to market changes instantaneously. In addition to enhancing the precision of investment strategies, artificial intelligence is essential in reducing risks within financial markets. By delivering real-time risk evaluations and persistently observing market trends, AI aids in recognizing potential dangers before they develop into major issues. These systems are capable of analyzing extensive datasets encompassing market conditions, investor sentiment, and economic indicators, enabling financial institutions to foresee changes and modify their strategies as

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AI-Powered Learning: Crafting the Workforce of Tomorrow

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ABSTRACT

The transformation of workforce training by AI allows personalizing learning experiences for employees and students. The present study investigates the effectiveness of AI learning solutions within multiple sectors for upskilling and reskilling practices; followed by an analysis of its influence on workforce development, with a discussion of the ensuing challenges. AI-powered learning combines advanced technologies such as augmented reality (AR) and virtual reality (VR) with blockchain-based credentialization to improve training and knowledge retention. AI-empowered analytics enable businesses to predict future skill requirements, optimizing education and corporate training curricula. Also, personalized career pathways, hybrid learning environments, and AI-enabled adaptive learning systems drive workforce readiness. Concerns about ethics and privacy, biased AI algorithms, and data security pose significant obstacles calling for some regulation and systematic transparency. The manner AI increases workforce productivity-more so with faster training, automated assessment, and real-time feedback has limitations. More innovative production, engaged employees, and leadership development can come from reduced time in development and onboarding. But technology comes with many challenges, e.g. concerns on over-reliance on automation, ethics, and accessibility for organization use. For AI to be best utilized, organizations can employ adaptive learning platforms, conduct AI-driven skills assessment, and employ ethical AI frameworks that guarantee fairness and inclusivity. Further integration of emerging technologies strengthens AI-driven workforce development strategies while enhancing learning experiences. That said, human supervision remains important in balancing AI automation and individual tutoring. AI-powered learning had a powerful impact on redefining workforce training practices in revolutionizing education and professional development.

1. INTRODUCTION

Artificial intelligence is changing how people learn and develop skills and is creating an efficient, adaptive, and innovative workforce. Because it is rapidly evolving, in most cases, the traditional ways of learning cannot accommodate the needs of an evolving workforce. AI-powered learning bridges this gap by enabling personalized learning experiencesbreal-time skill acquisition, and data-driven feedback. The paper looks at the effects of education based on AI on workforce development and highlights critical features of AI's contribution in revolutionizing the learning gap in preparing individuals for future endeavors.

1.1 Main Aspects of AI-Powered Learning in Workforce Development

AI improves personalized learning by customizing education to fit individual strengths and weaknesses. Adaptive learning platforms modify content based on a learner's progress, while AI analytics pinpoint skill gaps and propose plans for improvement. It also suggests career paths that align

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