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Improving Financial Forecasting Accuracy with AI-Driven Predictive Analytics

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Abstract

Propose: Financial inclusion is essential for reducing poverty and promoting prosperity, according to the United Nations World Organisation. Financial Service Providers (FSPs) that provide solutions that are inclusive of all income levels must know how to effectively reach out to the underprivileged. FSPs can anticipate prospective clients' reactions as they approach them by using Artificial Intelligence (AI) on old data. This study predicts schools' and institutions' financial characteristics using big data technology.

Method: This paper uses big data to simulate a human being and uses an AI-driven edge cloud computing assistance optimisation algorithm to form a cluster based on the individual's usage of private passions and interests, daily life consumption, and other indications. This allows the prediction to be realised from a component to a neural network-based cluster using the use of edge computing.

Results: Furthermore, in order to test the model for forecasting, this study uses employment statistics from higher learning institutions in the province of Hunan from June 2020 to May 2021 as the study's sample. It then compares the CNN and LSTM models. The precision of predictions can reach 83.25% since the edge fog computing model in this research contains more analytical indexes as tuples than the model used by CNN.

Conclusion: This research additionally proposes the use of AI-Thinking as a cognitively scaffold to reduce (pull out) actionable findings in order to promote inclusion in the economy. When contrasted to the LSTM-based classification predictions model, this model uses the use of edge computing, which significantly enhances the model's and its parameter' data quality and can increase calculations efficiency by 45%–65%.

Keywords: *Financial Service Providers (FSPs), CNN Model, LSTM, Calculation Efficiency, Classification Prediction Model, AI-Driven, Big Data, Financial Profile.*

I.Introduction

The way we perform monetary transactions has been transformed by the amazing trip the payment Report Phrase technologies have experienced in their development. Payments were traditionally made with tangible money, like cash and checks [1]. The ease and security of these methods was limited. Digital payment methods appeared with the growth of technology. People began to utilise debit cards and credit cards more frequently because they made it possible for them to make transactions without carrying a lot of cash. Customers could transfer money, pay bills, and handle their accounts from the comfort of their homes thanks to secure online banking services. Convenience has reached new heights with the advent of mobile payments, which allow users to use their cell phones to conduct transaction via a variety of apps and electronic money wallets. In addition to streamlining the payment process, [2], the move to digital methods of payment has created new options for customers and companies alike [1, 2].

Since the advancements in Artificial Intelligence (AI), Machine Learning (ML), Deep Learning (DL), artificial intellect (AI), the Internet of Things (IoT), [2, 3], and (big) data-driven analytics impact every facet of our lives and have brought about significant changes in recent years, the research question of this study is how much these technologies powered by data have helped or hindered the effective implementation of the 17 SDGs to currently available. To do this, an in-depth examination of the pertinent scientific research was carried out, taking

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into account each of the 17 SDGs, [3], to determine how data-driven approaches affect the achievement of sustainable development. According to our research, the main applications of analytics based on data and tools are in the areas of mapping or modelling, forecasting, observation, and data collecting.

But up until recently, creating AI-based prediction models has proven difficult for people without any background in computer programming [3]. By using a no-coding, AI-assisted probabilistic decision-making approach, this study aims to close the gap for Financial Services Providers (FSP) analysts, enabling them to investigate counterfactual possibilities [4, 5].

1.1 Using Finance for Social Good

Encouraging financial inclusion would include providing consumers and small companies with inexpensive access to basic financial goods and services including insurance, loans, savings accounts, remittances, and payments. Financial access enables families and organisations to plan ahead for everything from unanticipated crises to long-term goals [4]. It is more common for account holders to utilise other financial services, such as credit and insurance, to grow their small enterprises. Consequently, [5], it may result in more spending on healthcare and education, which would raise the standard of living for those who were previously neglected by FSPs.

1.2 Leveraging AI to Promote Financial Inclusion for Social Good

The existing untapped may benefit from financial goods and services advertisement since they could not even be informed of these offerings that might enable them to save money or get the credit they need. FSPs handle a vast amount of transactions and own the most valuable financial data of any sector. This provides a wealth of information that can be analysed to ascertain the needs of clients. Here's where artificial intelligence may benefit society [5, 6]. If the requirements for success could be prioritised according to significance, the significance of the mined data might be used. Setting the most important circumstances first may aid FSPs in producing business insights so that they may concentrate their efforts on the most significant areas [7].

Financial organisations may benefit from using AI and machine learning on historical data to predict client behaviour in response to marketing campaigns [8, 9]. It's critical to anticipate the circumstances in which prospective clients could not react favourably to marketing initiatives. Financial products that provide flexibility to adapt to changing life situations would appeal to potential clients.

Even encryption techniques that were thought to be impenetrable might be attacked in novel ways. Even while tokenization works well, there is still a chance that sensitive data breaches may occur since the original data is still out there and might be used against you [10, 11]. Even though multi-factor authentication is a powerful deterrent, it can be gotten around with strategies like social engineering and phishing [12]. Furthermore, the growing intricacy of payment systems due to the involvement of different parties and the integration of diverse technologies generates an increased number of possible ports of entry for prospective attackers. Because threats are evolving so quickly, [12, 13], security measures need to be updated and improved all the time to keep up with bad actors. In order to overcome these constraints, payment system suppliers, security specialists, and regulatory agencies must constantly do research, improve, and work together.

1.3 Prediction Method for Edge Computing and Big Data Analysis

Regarding the "employee the system" reform direction, we ought to establish the platform's financial employment mode, direct the platform's managers to enter into bilateral arrangements with workers, define the boundaries of responsibility and the legal responsibilities of platform work leadership, [13, 14], consider the guarantee of a minimum service fee and participation in social insurance as requirements for platform employment, and develop a new type of employment relationship that takes into account the unique needs of young people starting jobs.

$$DM = \frac{{}^{M}\!/\sum_{i=1}^{n}\sum_{j=1}^{n} w_{ij}(x_i - x)(x_j - \bar{x})}{\sum_{i=1}^{n}\sum_{j=1}^{n} w_{ij}(x_j - \bar{x})^2} = \frac{D * \sum_{i=j}^{n}\sum_{j=1}^{n} w_{ij}(x_i - x)(x_j - \bar{x})}{(Rn)^2 \sum_{i=j}^{n}\sum_{i=j}^{n} w_{ij}}. \quad \ldots 1$$

$$Rn_{ssim} = 1 - \frac{(2\mu_x\mu_y + C_1)(2\sigma_{xy} + N_2)}{(\mu_x^2 + \mu_y^2 + C_1)(\sigma_x^2 + \rho_y^2 + N_2)}, \quad \ldots\ldots 2$$

$$N = \beta X + (In - \alpha W)^{-1}\varepsilon, \text{ ……..3}$$

$$W_1 = \{ \begin{matrix} s - P_1 - x_1, \\ -P_2 - (1 - x_1). \end{matrix} \text{ ……..4}$$

In the realm of cybersecurity, Artificial Intelligence (AI) has surfaced with creative answers to the increasing number and complexity of threats [14, 15]. Artificial intelligence, also known as AI, is a potent weapon in the battle against cybercrime because of its capacity to analyse enormous amounts of data, spot trends, and acquire experience. Identification of patterns is one of the main uses of AI in cybersecurity [16, 17]. AI systems are able to identify suspicious actions that diverge from the norm in a timely manner because machine learning algorithms are trained on large amounts of data of both benign and malevolent conduct. This makes it possible for security teams to identify possible attacks early on, react quickly, and reduce risks. Furthermore, threat intelligence systems driven by AI have the ability to collect and evaluate information from a variety of sources, [17], including threat feeds and forums on the dark web, in order to provide useful insights on new dangers and weaknesses.

1.4 Objectives of the study

- Examine the possible dangers of using AI-driven forecasting models, including issues with data privacy, model bias, and compliance with regulations.
- Identify the crucial non-financial and financial factors that have a major impact on the accuracy of the forecasts.
- Evaluate several AI-driven predictive analytics methods, including neural networks and algorithms that use machine learning, to see how well they function for financial forecasting.

II. Literature Review

(Wang, J., & Zhang, J. 2016) [18] A Big Data Analytics (BDA) is made up of four elements: data gathering, data pre-processing, data analysis, and data prediction. Its purpose is to anticipate the wafer lots' Cycle Time (CT) in order to enhance the semiconductor wafer production the system's timely delivery dependability. Initially, the wafer foundry flow of material is analysed to create the prospective features set, which collects all features. After that, a method for pre-processing data is created to import, extract, and modify database from the wafer lot transaction information set. Furthermore, a method for choosing features that utilises conditional mutual information is suggested to choose a critical feature subset in order to decrease the dimension of the data set via data analysis without previous understanding.

(Ludwig, N., Feuerriegel, S., 2015) [19] Businesses that are excellent at drawing information from data are becoming more and more successful. Strong data comprehension and potent algorithms are needed to unlock the potential of "Big Data." Finding relevant parameters that might explain the parameters that are important is a major difficulty in predictive analytics. This article presents a case study in the field of predictive analytics, with a particular focus on the exogenous factor identification.

(Singh, S. K., Rathore, S., 2020) [20] The Internet of Things, or IoT, has been transforming in the last year for a number of practical uses, including smart cities and smart transportation, to improve the quality of human life. An overwhelming volume of sensing data is being produced by different sensor devices in the Industrial IoT due to the growing industrialization of the Internet of Things. Artificial Intelligence (AI) is a powerful analytical technology that provides scalable and accurate immediate form data analysis for large data analytics. However, there are many obstacles in the way of designing and developing a practical AI-powered big data analysis tool, including resource limitations, centralised architecture, security and privacy concerns, and insufficient training data. On the other hand, Blocks chain, an emerging technology, enables a decentralised architecture. It can overcome the current obstacles in AI and offers a safe means of exchanging resources and data across the many IoT network nodes, encouraging the removal of centralised control.

(Benzaid, C., & Taleb, T. 2020) [21] Closing-loop automation of the network and administration of services processes is becoming more popular due to the anticipated complexity of running and maintaining 5G as well as subsequent networks. In order to achieve this goal, the ETSI Zero-touch networks and Service Managing (ZSM) construction is intended to be a next-generation management system, with the ultimate goal being complete automation of all operational duties and procedures. It is anticipated that Artificial Intelligence (AI) will play a major role in enabling managing themselves capabilities, which will save operating costs, expedite time-to-value, and lessen the possibility of human mistake. However, there are hazards and restrictions associated with applying AI approaches, which should not be ignored despite the increased excitement for using AI in a ZSM system.

(Shah, V. 2021) [22] The development of complex threats in the quickly changing field of cybersecurity demands novel techniques to detection and prevention. With the ability to provide proactive threat mitigation and improved defined processes, machine learning algorithms have shown themselves to be very effective tools to enhance conventional cybersecurity measures. The function of algorithms based on machine learning in cyberspace is examined in this abstract, with particular attention paid to how well they can identify and stop a variety of threats. By using data-driven methods to evaluate enormous volumes of data, machine learning algorithms are able to spot trends and abnormalities that might be signs of hostile activity. These algorithms adjust and develop over time by continually learning from fresh data inputs, strengthening cybersecurity defences in real-time..

(Lu, Y. 2019) [23] One of the main forces behind the advancement of industry is Artificial Intelligence (AI), which also plays a significant role in encouraging the integration of cutting-edge technologies like cloud computing, block chain, Internet of Things, and Graphic Processing Units (GPUs) in the new large data and Industry 4.0 paradigms. In this study, we build a comprehensive survey covering AI and deep learning from 1961 to 2018. Through a multi-angle systematic investigation of AI, from basic processes to practical uses, from basic algorithms to industry successes, from present status to future trends, the research offers a significant resource for researchers as well as practitioners.

III. Experimental Design

3.1 Research Methods

This study forecasts the employment rate of higher education institutions using big data technologies. This paper uses big data to simulate a person and uses an AI-driven edge cloud computing service optimisation technique to form a cluster based on the user's usage of private interests and hobbies, daily life consumption, and other indicators. This allows forecasting to be realised from a component to a neural network-based cluster using the edge of computing. Furthermore, in order to evaluate the prediction model, [24], this study uses employment data from colleges and universities in the autonomous region of Hunan from June 2020 to May 2021 as the research sample. It then compares the CNN and LSTM models.

Definition 1. Beginning with the binary number 0, it self-increments to match each employment type of data one at a time, creating a unique ID code for each information type. The present study uses the hard coding approach to establish the data length of each kind of data directly in the perception node since the length of the work-related information content varies.

Each terminal device must be able to filter data individually throughout the process of processing extensive work-related information. This work provides a data filtering system based on Gaussian membership analysis to address the issue of terminal device independent filtering. To determine the joint membership of the data, [25], this method computes the big data edge computation of employment data and the big data edge computation of data difference modification. From the standpoint of data distribution, big data edge computing characterises the degree of membership of data relating to the total. When information alters, big data edge computing addresses the potential of continuous data from the standpoint of data differential change dispersion. The data's joint degree of membership indicates both its reliability and its subservience to the whole set of data. The data is more credible the greater the degree of membership. Simultaneously, this study presents the anomalous data filtering based on mobile edge cloud in conjunction with the spatial correlation of data, therefore augmenting the capacity for data mining and analysis [26].

IV. Results And Discussion

4.1 Analysis of University Employ Rates Using Big Data Edge Computing

During screening, the data is separated into abnormal, suspect, and reasonable categories, as seen in Figure 1. We upload credible and suspicious data, remove anomalous data regionally, and filter out suspicious data. The big data edge computing filtering methodology is limited to solving the data filtering issue inside the usual data range [25, 26]. Mobile edge computing, however, may assist with job-related computation in some exceptional circumstances by taking the issue of data anomaly into account from a greater point of view.

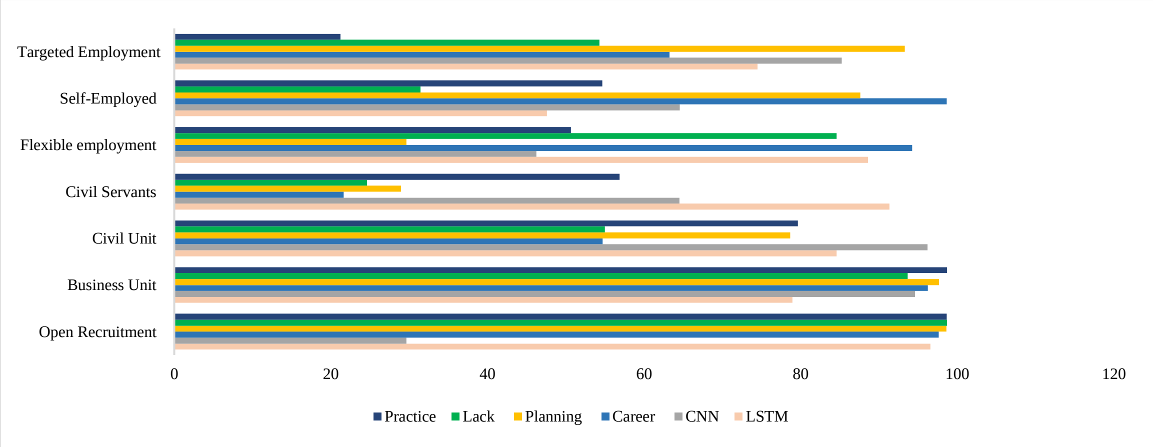

Fig. 1 Data purging for a typical data range. [26]

This research provides a data filtering strategy based on large data edge computing analysis, as Table 1 illustrates. The data is first filtered by determining the big data's edge computing degree. Simultaneously, this work presents a multimode joint filtering approach based on mobile edge computing that enhances data mining analysis accuracy even more [26, 27]. The algorithm performs better at filtering anomalous data, according to simulation studies, and it is more resilient for various real-world physical data sets.

Table 1 Data mining analysis accuracy.

Item	Employment	Not righteous	Professionals	Low level	Core material
Professionals	1.6	4.5	3.46	4.20	2.59
Skill	4.65	1.96	8.49	1.65	1.64
Not Solid	26.9	5.92	7.64	2.36	6.31
No Clear	4.96	4.69	6.42	4.02	4.82
Occupation	5.5	4.87	2.69	6.21	6.36
Comprehensive	6.6	9.64	4.21	8.64	4.56

The outcomes of the optimum unloading procedure will also alter if the integrated load's percentage of time delay and energy consumption is reset, as Table 2 illustrates. Off is the total amount of offloads in the table. It is evident that when the comprehensive load's energy consumption percentage declines, there is an accompanying increase in end-user transfers.

Table 2 Edge nodes' computing capacity.

Item	Targeted Employment	Self-Employed	Flexible	Civil Servants	Business Unit
Not solid	1.26	2.31	2.31	7.25	3.21
No clear	4.31	6.31	2.61	2.36	2.65
Occupations	2.65	4.21	3.21	5.16	3.16
Career	6.24	2.63	4.25	6.21	2.31
Planning	2.64	4.21	2.89	6.23	5.63
Lack	3.63	6.31	6.13	4.29	4.32

The classic cloud computing concept and the whole local computing approach are contrasted with the task offloading model. We analyse and assess the energy usage and latency of several computing strategies (all in local, all transferred to the cloud, task offloading mixed with edge computing) in the event that each terminal has distinct acceptance preferences for both. Table 3 displays the comprehensive load (after normalisation) and energy usage.

Table 3 cooperative examination of data from many nodes.

Item	Targeted Employment	Self-Employed	Flexible	Civil Servants	Business Unit	Targeted Employment
LSTM	2.64	4.36	2.16	3.65	1.56	1.59
CNN	2.69	2.65	6.31	2.36	2.36	3.65
Career	5.36	3.16	4.62	4.62	2.46	3.1
Planning	1.59	6.54	2.61	3.69	2.61	2.69
Lack	6	2.36	5.31	5.21	6.55	3.68
Practice	6.69	1.56	1.69	3.65	3.65	4.26

As seen in Table 4, we vary the percentages of energy use and delay and examine three different computation techniques. It is discovered that the benefits of ideal offloading will be amply shown when the computer is more susceptible to delays [28]. The primary cause is that cloud computing must focus on making decisions tasks, and computing tasks uploaded from edge nodes require a longer queuing delay; various terminals will have distinct preferences for time delays and energy consumption due to the intelligent growth of living load.

Table 4 Algorithm time sensitivity for big data edge.

Year	Targeted Employment	Self-Employment	Flexible Employment	Civil Servants
2016	6.96	3.16	3.64	3.64
2017	6.65	2.6	9.21	4.21
2018	4.59	6.66	6.2	1.65
2019	1.61	4.68	2.61	9.64
2020	2.69	2.64	1.63	6.54
2021	2.4	9.64	5.69	2.64

V.Discussion

Since employment data has a finite computation capability, it is especially crucial to spend resource wisely. The role of the cloud computer centre is shifted to the edge cloud via mobile edge computing, bringing the cloud computing centre closer to the need for resources side. The use of geographically dispersed processing approaches may successfully lower the network's overall transmission latency and boost the system's efficiency in processing during scenarios involving high data throughput. These days, a lot of the employment data computation procedure makes use of anomalous processing of information [28, 29]. The identification of aberrant data in large-scale employment data is examined in this research. The monitoring of anomalous data in networks of wireless sensors is examined in this research. This research investigates two issues: anomalous data processing in local networks of sensors and anomalous data processing in employment data from single applications. The productivity of the service sector in industrialised nations was historically greater compared with that of the manufacturing industry due to mercantilism;

nevertheless, [30], sustained growth for the contemporary sector did not occur until the Ford Motor Company system was established. Consequently, the following are the features of the structure of industry of modern industrialised nations: the service sector drives economic expansion and creates the connection between the development of the luxury service sector and increased industrial efficiency. The current knowledge-intensive service business is developing at a quick pace, which is indicative of the high-end service industry.

VI.Conclusion

FSPs may benefit from AI-Thinking through considering and reconsidering how AI might help people forge more intimate connections with potential clients. New technologies, such AI-driven innovation and expenditures, will help individuals who are not currently serviced by the conventional banking sector. These innovations and investment have the potential to enhance standard of living, boost productivity, unleash entrepreneurial potential, and lessen economic inequality. At the financial level, the FSP has to move away from company structures that focus on short-term profits and towards ones that provide long-term, financially inclusive help to prospective clients. Historically, banks have placed a lot of emphasis on a "negative credit history," when a credit assessment is conducted primarily by looking at the customer's previous credit history. The main obstacle is to do all of this while establishing an appropriate organization's vision, mission, and governing principles—all of which have to contribute to a greater good.

In China's workforce market, big data computing at the edge plays a varied function in forecasting college and university employment rates. Discriminatory variables are more pronounced among lower-class individuals. This could be considering the majority of low-income groups' informal workers lack security, and the market's inherent regulatory system finds it challenging to intervene. As a result, it can be challenging for these workers to achieve an income level that is consistent with their unique characteristics. Universities and recruiting departments focus more on students whose households are struggling financially and don't have access to social services in order to assist them find employment after graduation. For verification, this research makes use of settlement monitoring data from two real tunnel projects in China. To confirm the forecasting quality of the suggested model, a thorough comparison analysis has been carried out using three different models: a hybrid model that used decomposition techniques and LSTMs, plus classic artificial intelligence approaches. According to the experimental findings, the suggested model performs better than all other models when speaking of prediction error and trends prediction accuracy.

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