

AI-Powered Strategies for Managing Risk in Check-Based Financial Transactions

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Abstract: *This paper examines the integration of Artificial Intelligence (AI) and Machine Learning (ML) models into business environments to optimize risk factor analysis and enhance business rules. It discusses the application of AI and ML in identifying, quantifying, and managing risks across various business sectors. The study details a systematic approach consisting of ten subtasks for implementing AI-driven risk management strategies that enhance decision-making and operational efficiency. Results from real-world applications and empirical analyses are discussed, highlighting significant improvements in risk management and strategic planning.*

Keywords: Artificial Intelligence (AI), Machine Learning (ML), Risk Factor Analysis, Business Rules Optimization, Operational Efficiency, Strategic Decision-Making, Data Analytics, Predictive Modeling