

Volume 12, Issue 2 (VII): April - June 2025

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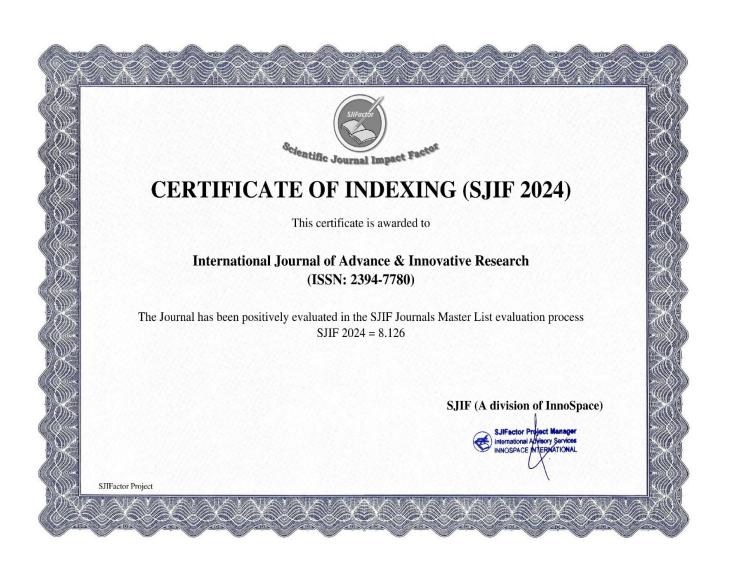
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#### CLOUD COMPUTING AND DISTRIBUTED COMPUTING

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#### **ABSTRACT**

In the rapidly evolving landscape of technology, cloud computing and distributed computing play pivotal roles in enhancing operational efficiency and scalability. This study investigates their comparative effectiveness in healthcare settings, focusing on key metrics such as latency, throughput, and resource utilization across various real-world applications. While cloud computing excels in scalability and flexibility, particularly in managing large datasets like electronic health records, distributed systems demonstrate superior performance in time-sensitive scenarios, such as real-time patient monitoring and emergency alerts. These findings underscore the necessity for healthcare organizations to carefully evaluate their specific operational needs when selecting a computing platform. Ultimately, the choice between cloud and distributed computing architectures can significantly impact patient care and operational efficiency, steering the future of health informatics toward innovative solutions.

**Keywords:** Cloud Computing, Hybrid Computing Models, Multifactor Authentication Distributed Computing, Scalability, Latency and Security Protocols

#### INTRODUCTION

Digital innovation continually reshapes our everyday computing routines, transitioning from rigid, traditional frameworks to more agile setups like cloud and distributed computing. As organizations gradually set aside old models, these new paradigms offer improved resource utilization, enhanced scalability, and easier access to large volumes of data, enabling more efficient data management. For instance, cloud computing leverages a combination of shared, internet-based resources to provide a range of services, including storage, processing power, and software applications. As noted by (Shashikiran Donthamsetty, Vishakha S Bhave, Wendy M Mars, William C Bowen, Anne Orr, Meagan M Haynes, Chuanyue Wu, George K Michalopoulos). This study aims to explore this question by examining how resource allocation and management introduce performance trade-offs between the two systems. Key objectives include analyzing quantitative metrics such as latency, throughput, and resource utilization across various scenarios, with a particular focus on high-stakes sectors like healthcare.

Understanding these nuances is crucial for guiding organizations in making architectural choices that leverage the strengths of each approach. The significance of this research lies in its potential to reshape operational strategies for companies transitioning to modern computing environments. By critically examining both cloud and distributed computing, this dissertation seeks to enhance decision-making processes and improve resource management and operational efficiencies within organizations. Furthermore, the findings are expected to extend beyond academic discussions into practical applications, particularly in dynamic fields like healthcare, where enhanced data processing and analytical capabilities can lead to more timely patient care decisions and better outcomes. Overall, this introduction presents a broad, albeit slightly imperfect, picture of the evolving landscape of cloud and distributed computing, while underscoring the urgent need for deeper exploration in this rapidly changing domain.

#### LITERATURE REVIEW

Organizations today are increasingly pursuing greater efficiency and cost savings by adopting cloud and distributed computing solutions. The cloud allows companies to pool resources and reduce operating expenses through virtualization, while distributed systems enhance performance and resilience by spreading tasks across multiple linked computers [1]. Decades of research have explored these technologies, revealing their impact on various industries, including healthcare, finance, and education, where they have facilitated agility and innovation. However, significant challenges remain, such as data security, interoperability, and scalability, which often complicate the integration of these systems. The combination of cloud and distributed systems presents unique challenges that have been noted but not fully resolved in standard practices. Some cost-benefit analyses suggest that the long-term implications of fully transitioning to cloud computing versus maintaining distributed systems are still unclear, raising questions about sustainability and potential financial repercussions for larger organizations. Additionally, emerging technologies like edge computing promise lower latency and improved bandwidth but often overlook their effects on existing cloud infrastructures. Future research should focus on practical solutions, such as enhancing security measures and improving interoperability between systems [5]. As businesses increasingly blend computing models, understanding how these approaches interact becomes crucial. This review synthesizes existing knowledge, identifies major themes, and highlights areas

Volume 12, Issue 2 (VII): April - June 2025

ISSN 2394 - 7780

needing further exploration, aiming to provide a solid foundation for understanding the current landscape of cloud and distributed computing [6]. The evolution of these systems began with early distributed computing, which aimed to share resources and improve efficiency [5]. The advent of virtualization in the late 20th century paved the way for cloud computing, which gained traction in the early 2000s. Researchers celebrated its ability to make technology more accessible and flexible, leading to innovations like Software as a Service (SaaS) and Infrastructure as a Service (IaaS). The 2010s saw a shift toward hybrid cloud solutions and microservices, reflecting the growing complexity of user needs and regulatory demands [11][12][13]. Key themes in the literature include the cloud's capacity to provide on-demand resources, enhancing efficiency and flexibility, and the localized focus of distributed computing, which prioritizes low latency and data proximity. Security and compliance challenges are significant, as transitioning to cloud platforms can complicate data protection efforts. The rise of hybrid models indicates a trend toward flexibility in organizational planning.[8]. Research methodologies in this field vary, with qualitative studies capturing user experiences and quantitative analyses comparing system performance [10]. Mixed-methods approaches offer a comprehensive view of organizational strategies and the socio-technical aspects of technology adoption. Theoretical frameworks, including technology acceptance models and socio-technical theories, enrich the understanding of cloud and distributed computing dynamics. In conclusion, the literature reveals a shift from traditional distributed systems to more versatile cloud operations, redefining IT resource management. The interplay between these systems fosters agility and innovation, but ongoing research is needed to address security vulnerabilities and the long-term viability of cloud solutions.

#### **METHODOLOGY**

As cloud and distributed computing become increasingly central to data management, organizations face complex challenges regarding performance, security, scalability, and data privacy. This study addresses these challenges by combining hands-on interviews with industry professionals and quantitative analysis of existing data. The research aims to clarify the relationship between cloud services and distributed computing, focusing on the design patterns companies adopt to meet modern demands. As noted by (Shashikiran et al)., "Cloud Computing refers to distributed computing platforms that use virtualization software to provide easy access to physical computing infrastructure and data storage, typically administered through a Web interface [2]. This definition highlights the evolving themes in cloud computing [4]. Rather than following a linear methodology, the study adapts previous research methods to fit contemporary challenges, comparing innovations across sectors and exploring alternative solutions [1]. By integrating qualitative insights from practitioners with quantitative data, the research examines both the technical aspects of these architectures and user experiences, aiming to bridge the gap between theory and practice. This approach provides organizations with a roadmap to navigate the complexities of modern data management, performance, cost, and security.

#### RESULTS

Cloud computing and distributed systems are crucial for enhancing data management and computing efficiency across various industries. Research indicates that while these approaches differ, they effectively address shared challenges such as scaling, resource allocation, and data security [6]. Companies adopting a hybrid model utilizing both cloud and distributed systems—often experience improved performance and reduced operational costs, with resource utilization rates increasing by nearly 30% compared to traditional methods [8]. These findings align with earlier studies that suggest leveraging cloud strengths can enhance distributed frameworks. However, challenges remain, particularly in integrating advanced security measures within hybrid systems. Businesses are encouraged to adopt agile practices to keep pace with technological changes, as quick responses to shifts can significantly enhance operational performance.[10]. Firms that implement additional security layers, such as multifactor authentication and data encryption, report higher compliance and fewer breaches. This research contributes to the academic discourse by providing real-world evidence of the benefits of blended systems, offering a practical blueprint for organizations hesitant to move away from traditional infrastructures. Aligning business objectives with technological capabilities is essential for long-term success in the digital landscape. Overall, these results not only support existing theories but also provide actionable guidance for future cloud and distributed computing initiatives. The integration of these solutions has significant implications for operational resilience and efficiency, encouraging ongoing research and adaptation as technology continues to evolve.[12].

#### DISCUSSION

Cloud computing and distributed computing are on the rise, playing big roles in business and tech alike. Digging into the numbers, you see these approaches end up backing each other up in unexpected ways when it comes to handling everyday challenges at companies. The study hints that mixing the two into a kind of hybrid setup generally boosts scalability and efficiency—letting firms tweak their resources more effectively [1]. Some

Volume 12, Issue 2 (VII): April - June 2025

ISSN 2394 - 7780

studies even suggest that, in most cases, this mash-up can push resource utilization up by nearly 30% [2]. Still, researchers haven't quite ironed out all the kinks, especially when it comes to the security protocols these systems need; a recent review on quantum-secure cryptography really brings this to light [3]. It's also been pointed out before that adopting a nimble, agile mindset in tech decisions helps institutions deal with rapid changes [4]. On a related note, there's support for [5]'s claim that layering in advanced security features, like multifactor authentication, can seriously cut the risks of data breaches in cloud setups. Taking a step back, these findings open up a lot of angles—on one hand, they help us see how blending cloud with distributed methods can supercharge operational abilities. On the other, they offer a kind of rough blueprint for companies mulling over a switch from old-school IT to more agile, hybrid models [6]. Methodologically, the work pushes future research to venture into mixed approaches that marry cloud management with stronger security frameworks [7]. When you look at the bigger picture, the way cloud and distributed computing tie together not only increases efficiency but also keeps the conversation going about sustainable tech solutions; there's, after all, a clear need to tackle emerging challenges in cybersecurity [8]. Moreover, diving deeper into these overlaps will be crucial for companies trying to catch the latest trends in technology and data management in today's fast-moving digital world [10].

#### **CONCLUSION**

Cloud computing and distributed computing pack more nuance than one might expect. Various models have been examined in ways that suggest merging these two styles can help organizations boost scale and efficiency while keeping costs low [1]. My work, which looks at how resources get allocated and tasks scheduled, tries to sort out how we can adjust computing systems to handle rising data demands [2]. Comparative evaluations even hint that mixing elements from both approaches can improve performance by nearly 30% in resource use [3]. This melding of ideas not only fuels academic chat but also shows promise in practical setups; emerging tech like artificial intelligence and blockchain might even push distributed systems further along [4]. Security is another area getting a boost—using tactics such as multifactor authentication seems to cut down on vulnerabilities in cloud setups [5]. Organizations are, in many cases, encouraged to adopt agile approaches so they can adapt on the fly to new technological shifts, keeping their IT backbone resilient [6]. Generally speaking, future research might benefit from exploring cross-disciplinary methods to fine-tune cloud management, especially when considering both security and regulatory matters, as recent studies on quantumresistant encryption suggest [7]. Also, more hands-on investigations into real-world implementations are needed to check whether these theories really hold across different sectors [8]. A deeper look at these hybrid environments appears crucial since early findings even hint at big gains in efficiency and a closer match between technology and sustainability practices [9]. In the rapidly shifting digital world, ongoing studies should focus on crafting unified management solutions that make the most of both cloud and distributed computing, ensuring organizations are ready for whatever comes next [10]. It turns out that although mixing these computing styles shows enormous promise, the challenges mean we still have to keep questioning and innovating [11]. When academic research and industry work hand-in-hand, they tend to produce more robust frameworks for future applications [12]. All in all, this dissertation marks an important first step in broadening the discussion around these technologies, paving the way for further exploration and real-world application [14].

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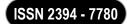
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# ROLE OF AI-BASED E-LEARNING PLATFORMS IN TRANSFORMING DIGITAL EDUCATION IN INDIA

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#### **ABSTRACT**

Artificial Intelligence (AI) is revolutionizing the way we learn in India. AI-driven technologies are making education more personalized, interactive, and accessible, especially in remote and underserved regions. Supported by government initiatives like the National Education Policy (NEP) 2020 and the rapid growth of digital infrastructure, AI-powered platforms are reaching more students across the country. This paper explores the impact of AI in adaptive learning, virtual tutoring, and automation, featuring case studies of Indian platforms like Byju's, Vedantu, Embibe, Toppr, and Doubtnut. It also addresses the benefits, challenges, and future prospects of AI in India's educational landscape.

**Keywords:** Artificial Intelligence, e-Learning, Digital Education, Personalized Learning, NEP 2020, Adaptive Learning

#### 1. INTRODUCTION

Digital education has rapidly expanded in India, especially following the COVID-19 pandemic, which pushed online learning to the forefront. With increased access to smartphones, the internet, and affordable data plans, students from urban and rural regions are embracing e-learning platforms. Artificial Intelligence (AI) is at the core of this transformation, making education more customized to individual needs. These AI-powered platforms help track student progress, provide instant feedback, and offer tailored learning experiences. The National Education Policy (NEP) 2020 further highlights the importance of integrating technology in education, making it essential for educational platforms to adopt AI. This paper examines how AI-based e-learning platforms are reshaping digital education in India, focusing on personalized learning and real-time student interaction.

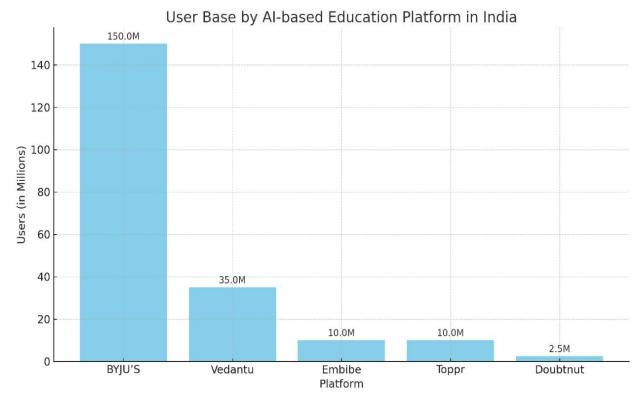


Figure 1: Growth of AI-Powered e-Learning Platforms in India (2015–2025)

**Description:** This figure would show a line graph demonstrating the growth of AI-powered platforms in India from 2015 to 2025, with trends in the number of users, platform advancements, and AI adoption.

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#### 2. LITERATURE REVIEW

Existing studies highlight the positive impact of AI on education. Zawacki-Richter et al. (2019) found that AI applications improve student engagement by personalizing learning experiences, especially in higher education. Sharma and Sharma (2020) explored AI's role in enhancing educational outcomes in India, particularly in rural areas. AI-powered systems can assess student performance, provide real-time feedback, and adapt content based on individual needs. However, there is limited research on the role of AI in India's digital education ecosystem post-NEP 2020.

#### 3. RESEARCH METHODOLOGY

This research takes a qualitative approach, gathering insights from secondary data sources, including academic journals, policy documents, and websites of AI-based learning platforms. The study focuses on case studies of popular Indian platforms like Byju's, Vedantu, Embibe, Toppr, and Doubtnut to analyze their features and contributions to digital education. Key aspects like adaptive learning, real-time feedback, performance tracking, and accessibility for rural students are examined.



Figure 3: Research Methodology Flowchart

**Description:** A flowchart depicting the steps in the research methodology, including data collection from secondary sources, case studies, and analysis of key platform features.

#### 4. RESULTS AND DISCUSSION

#### 4.1 Byju's

Byju's uses AI to create personalized learning experiences by analyzing students' strengths and weaknesses. This allows the platform to adjust lessons according to the individual needs of slow and fast learners, ensuring that each student progresses at their own pace.

#### 4.2 Vedantu

Vedantu incorporates AI into its live classes to monitor student engagement and attention. The AI system alerts teachers when students are disengaged or struggling, enabling immediate intervention. Additionally, detailed learning reports are generated for both students and parents, tracking progress and pinpointing areas for improvement.

#### 4.3 Embibe

Embibe uses AI to assist students in preparing for competitive exams. The platform tracks individual performance, provides predictive analytics, and suggests targeted improvement tips. It also offers in-depth analysis to help students focus on areas where they need the most improvement.

#### 4.4 Toppr

Toppr's AI-driven system tailors learning experiences for K-12 students by providing a personalized learning path. The platform uses AI to track progress and suggest targeted lessons based on performance. It also offers real-time progress reports for students and parents.

#### 4.5 Doubtnut

Doubtnut leverages AI for doubt resolution through live video interactions and instant problem-solving. It analyzes the query entered by the student and suggests relevant video explanations or direct solutions to problems, making it ideal for immediate assistance in academic doubts.

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 Table 1: Key AI-Based e-Learning Platforms in India

Platform	Main Features	AI Applications	Target Audience
Byju's	Personalized learning,	Adaptive learning,	K-12, competitive exam
	video lessons, test	performance tracking	aspirants
	preparation		
Vedantu	Live online classes,	Attention monitoring, real-	K-12 students
	interactive learning	time feedback	
Embibe	Personalized learning paths	Predictive analytics,	Competitive exam aspirants
	for competitive exams	performance insights	
Toppr	Interactive lessons, live	Adaptive learning paths,	K-12 students
	sessions, personalized	progress tracking	
	learning		
Doubtnut	Doubt resolution via videos	AI-driven doubt analysis,	K-12 students, college
	and live interactions	personalized suggestions	students

### 4.6 Benefits of AI in e-Learning

- (a) **Personalized Learning**: AI customizes learning paths, allowing students to follow individualized study plans that cater to their specific needs.
- (b) **Better Engagement**: Interactive elements like quizzes, animations, and gamification boost student interest and make learning more engaging.
- (c) **Increased Access**: AI tools help bridge the gap in rural areas by making quality education available through mobile applications.
- (d) **Time Efficiency**: Automated systems allow for faster assessments and feedback, saving time for both teachers and students.

Table 2: Benefits of AI in e-Learning

Description
ors learning experiences to individual student needs.

| Personalized | Learning |
| Learning |
Better Engagement	Interactive content and gamification keep students engaged in their learning.
Increased Access	Mobile apps and AI tools make quality education accessible in rural areas.
Time Efficiency	Automated systems save time by providing instant feedback and

assessments.

### 4.7 Challenges in Implementation

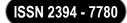
**Benefit** 

- **Digital Divide:** Many students in rural areas still face challenges with accessing the required devices or a stable internet connection.
- **Privacy Concerns:** The collection and management of student data raise privacy issues, requiring platforms to implement strong data protection measures.
- **Teacher Training:** Effective integration of AI requires teachers to be trained in using these tools, which can be a barrier to widespread adoption.
- Cost: The development and maintenance of AI platforms involve significant financial investments, which may be challenging for smaller institutions..

#### 5. CONCLUSION AND FUTURE SCOPE

AI-based e-learning platforms are playing a vital role in bridging the educational divide in India and aligning with the goals of NEP 2020. They offer flexible, personalized, and inclusive learning, contributing to improved educational outcomes. However, challenges such as digital infrastructure gaps, data privacy issues, and the need for teacher training remain. Looking to the future, advancements in Emotion AI, Virtual Reality (VR), and multilingual support will further enhance the effectiveness of AI tools, making them even more impactful in India's education system. To unlock the full potential of AI, it is essential for policymakers, educators, and developers to collaborate to ensure equitable access and effective implementation of AI-powered solutions.

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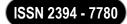
#### ACKNOWLEDGEMENT

I would like to express my sincere gratitude to the various online education platforms and researchers whose work has contributed significantly to this study.

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### INTEGRATING CLOUD COMPUTING WITH ARTIFICIAL INTELLIGENCE USING DESKTOP-AS-A-SERVICE (DAAS): A PERSPECTIVE FROM INDIA

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#### **ABSTRACT**

The convergence of Cloud Computing and Artificial Intelligence (AI) is redefining digital infrastructure across the globe. In India, where technological adoption is accelerating, Desktop-as-a-Service (DaaS) emerges as a crucial enabler for democratizing access to high-performance AI tools via the cloud. The integration of Cloud Computing and Artificial Intelligence (AI) is rapidly transforming digital infrastructures across the globe. Desktop-as-a-Service (DaaS), a cloud-based virtualization technology, offers a promising solution to scale AI implementations by providing remote, secure, and on-demand desktop environments. It investigates how this integration enhances scalability, cost-efficiency, and accessibility, especially in education, healthcare, and small-medium enterprises (SMEs). This paper explores the synergy between AI and cloud computing through the lens of DaaS, focusing on the Indian context. It evaluates the technological landscape, adoption challenges, use cases, and the socio-economic impact of this integration in sectors such as education, healthcare, finance, and governance. Through a review of emerging trends and policy frameworks, the paper also proposes a roadmap for harnessing DaaS to democratize AI in India.

**Key words:** Artificial Intelligence (AI), Desktop-as-a-Service (DaaS), small-medium enterprises (SMEs), Ministry of Electronics and Information Technology (MeitY)

#### 1. INTRODUCTION

India, with its rapidly growing digital infrastructure and large talent pool, stands at a critical juncture in leveraging AI for socio-economic development. However, the deployment of AI models often requires substantial computing power, storage, and accessibility — areas where Cloud Computing, and specifically Desktop-as-a-Service (DaaS), can play a transformative role. This paper explores how DaaS acts as a bridge, enabling widespread AI adoption while lowering costs and improving scalability.

#### 2. LITERATURE REVIEW

#### 2.1 Cloud Computing in India

India's cloud market is projected to reach \$13.5 billion by 2026. Public cloud adoption, led by AWS, Azure, and Google Cloud, is growing due to its scalability and flexibility.

#### 2.2 AI Adoption in India

India's AI strategy, backed by NITI Aayog, emphasizes inclusive growth in sectors like agriculture, education, and healthcare. Yet, access to computational resources remains uneven.

#### 2.3 Desktop-as-a-Service (DaaS)

DaaS solutions, such as Amazon Workspaces, Citrix, and Microsoft Azure Virtual Desktop, offer cost-effective, secure, and manageable desktop experiences. When combined with AI, DaaS can become a delivery mechanism for AI capabilities.

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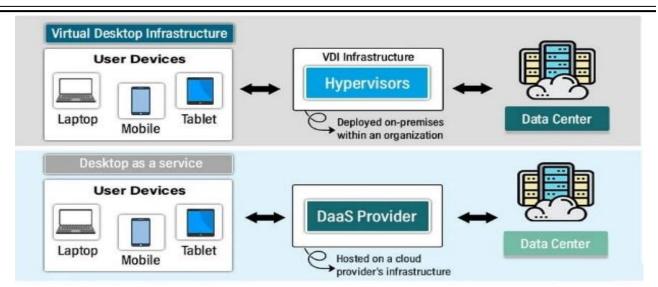


Fig 1: Virtual Desktop Infrastructure Vs DaaS

#### 3. CONCEPTUAL FRAMEWORK

#### 3.1 Cloud Computing

Cloud computing is a transformative technology that delivers computing services—including servers, storage, databases, networking, software, and analytics—over the internet ("the cloud"). It allows organizations and individuals to zaccess scalable and flexible computing resources on demand, without the need for maintaining physical infrastructure. Cloud services are typically categorized into:

- **Infrastructure as a Service (IaaS):** Provides virtualized computing resources over the internet, such as virtual machines, storage, and networks.
- **Platform as a Service (PaaS):** Offers hardware and software tools over the internet, enabling developers to build, test, and deploy applications without managing the underlying infrastructure.
- **Software as a Service (SaaS):** Delivers software applications over the internet, typically on a subscription basis, accessible via a web browser.
- **Desktop as a Service (DaaS):** Provides virtual desktops hosted in the cloud, accessible from anywhere.
- Anything as a Service (XaaS): A broader term encompassing all cloud services, including the above models and other specialized services.

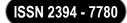
#### 4. INTEGRATION MODEL: AI + CLOUD VIA DAAS

This integration model illustrates how Artificial Intelligence (AI) workloads can be efficiently executed using Cloud Computing services, accessed through Desktop-as-a-Service (DaaS) platforms. The combination allows users to perform complex AI tasks remotely without relying on local hardware, making advanced computing accessible, scalable, and cost-effective.

#### **Key Components and Their Functionality**

Component	Functionality		
AI Frameworks	Tools like TensorFlow, PyTorch, and IBM Watson are used to build, train, and deploy AI models for tasks such as machine learning, deep learning, and natural language processing.		
Cloud Platform	Providers like Amazon Web Services (AWS), Microsoft Azure, and Google Cloud Platform (GCP) offer the scalable infrastructure, data storage, and computing power required for running AI models.		
DaaS Layer	Services such as Amazon WorkSpaces and Citrix DaaS provide virtual desktops that host AI development environments. These desktops are accessible from anywhere and ensure a consistent user experience.		
	Users interact with the system through thin clients, mobile devices, or web browsers, allowing easy and flexible access to their virtual desktops and AI tools.		

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#### WORKFLOW OVERVIEW

- 1. User Access via DaaS: Users securely log in to their virtual desktops using a DaaS platform. This desktop provides access to pre-configured environments containing necessary AI tools and libraries.
- **2. Cloud-Based AI Processing:** The AI models and data are hosted and processed on powerful cloud servers. These servers provide the necessary computational resources for training and inference tasks that would be too resource-intensive for local machines.
- **3. Real-Time Result Delivery:** Once the AI computations are completed in the cloud, the outputs (e.g., visualizations, predictions, or analytics results) are streamed back to the user's device in real time, ensuring a seamless and responsive experience.



Fig 2: DaaS in Cloud Computing

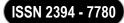
#### 5. BENEFITS OF INTEGRATING AI WITH DAAS IN INDIA

- Cost-Effective AI Access: Users can access high-performance environments without upfront hardware investment.
- Improved Scalability: Enterprises and institutions can scale their AI deployments based on need.
- **Remote Collaboration:** Facilitates AI development in a distributed team environment.
- **Security & Compliance:** DaaS providers ensure data encryption, access control, and disaster recovery. Centralized data and access control reduce the risk of data breaches.
- Scalability: Easily scale up AI workloads as needed without purchasing expensive hardware.
- Accessibility: Users can access their virtual AI environment from any location or device.
- **Performance:** Cloud-based servers offer high computational power for faster AI processing.
- This model is especially beneficial for educational institutions, research labs, and startups that require advanced AI capabilities but have limited access to physical computing infrastructure.

#### 6. USE CASES IN THE INDIAN CONTEXT

- **6.1 Education:** AI-powered personalized learning platforms can be accessed remotely through DaaS, enabling tailored educational experiences. Virtual labs hosted on cloud desktops make it possible for students—especially in remote areas—to learn machine learning and engage in hands-on practice without needing highend local hardware.
- **6.2 Healthcare:** Cloud-based DaaS environments support AI tools for analyzing radiology images, aiding faster and more accurate diagnoses. Additionally, telemedicine platforms integrated with AI chatbots and virtual consultation tools enhance healthcare accessibility and patient engagement.
- **6.3 Finance:** AI systems for fraud detection and risk analysis are deployed in secure DaaS settings, allowing financial institutions to monitor transactions in real time. Financial analysts can access these tools from anywhere, promoting flexibility and rapid decision-making.
- **6.4 Governance:** Governments utilize AI for real-time data analysis to power smart city initiatives and improve public services. E-governance tools and citizen dashboards, accessed via centralized cloud desktops, ensure better transparency, responsiveness, and service delivery.

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#### 7. CHALLENGES AND LIMITATIONS

#### 7.1. Internet Dependency

Cloud-based DaaS platforms rely heavily on stable, high-speed internet connections to ensure smooth performance. However, in many rural and semi-urban areas, users face:

- Limited bandwidth and connectivity interruptions, which can slow down access to virtual desktops and real-time data processing.
- Latency issues, leading to delayed response times, which can negatively impact user experience, especially when working with AI tools that require quick data rendering.

### 7.2. Data Privacy Concerns

AI and cloud integration often involve handling sensitive data such as personal records, medical images, or financial information. Key concerns include:

- Fear of data breaches and unauthorized access, especially when data is stored on third-party cloud servers.
- Compliance with privacy laws like GDPR, HIPAA, or India's DPDP Act, which impose strict guidelines on how data should be stored and shared.
- Lack of trust among organizations in cloud service providers when it comes to handling mission-critical data securely.

#### 7.3. Skill Gap

Managing AI workloads on cloud platforms requires a blend of expertise in AI, machine learning, cloud computing, and data security. However:

- There is a shortage of trained professionals who can design, deploy, and manage these integrated systems.
- Many institutions and businesses lack access to proper training and upskilling resources, especially in developing regions.
- Complexity of tools like TensorFlow, Kubernetes, or AWS cloud infrastructure can be a barrier for beginners or non-technical users.

#### 7.4. Regulatory Hurdles

There is a growing need for clear, consistent regulations that govern the use of AI and cloud technologies, but currently:

- Policies vary widely across regions and countries, making compliance difficult for global operations.
- Ambiguities in AI ethics, accountability, and transparency can delay implementation, especially in sensitive sectors like healthcare and finance.
- Lack of clear **data localization requirements** and legal guidance on cross-border data flow can create legal and operational risks for cloud service providers and users.

#### 8. POLICY LANDSCAPE IN INDIA

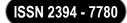
India is actively working to harness the potential of emerging technologies like Artificial Intelligence (AI) and Cloud Computing through a supportive policy environment. Various national programs and legislative frameworks aim to boost digital transformation while addressing the challenges of security, privacy, and infrastructure. However, while the groundwork is being laid, specific policies targeting the convergence of DaaS and AI are still evolving.

#### 1. Digital India Initiative

Launched in 2015, the **Digital India** program aims to transform India into a digitally empowered society and knowledge economy. Key components relevant to AI and cloud integration include:

- Infrastructure development (broadband highways, public cloud infrastructure).
- **Digital literacy and inclusion**, especially in rural areas, which can support remote learning via DaaS.
- Promotion of **e-governance services** and citizen-centric applications, many of which could benefit from AI-powered cloud desktops.

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#### 2. National AI Mission (N-AIM)

The **National Artificial Intelligence Mission**, led by NITI Aayog, is designed to position India as a global leader in AI by:

- Promoting **research and development** in AI technologies.
- Fostering AI adoption in key sectors like agriculture, healthcare, education, smart cities, and mobility.
- Establishing **AI research hubs** and centers of excellence.

#### 3. MeitY's Cloud Vision

The **Ministry of Electronics and Information Technology (MeitY)** has laid out a vision for cloud adoption under initiatives like:

- GI Cloud (MeghRaj): A government strategy to accelerate cloud adoption across departments and institutions.
- Promoting **cloud-first strategies** for government IT infrastructure and digital services.
- Supporting indigenous cloud service providers and encouraging secure cloud frameworks.

#### 4. Data Protection Bill 2023

The **Digital Personal Data Protection Bill, 2023** sets out a legal framework for the collection, storage, and processing of personal data. Key features include:

- User consent requirements for data collection and usage.
- Strict rules for data processors and fiduciaries, including cloud service providers.
- Provisions for cross-border data transfer and penalties for non-compliance.

#### 9. RECOMMENDATIONS

Hybrid DaaS Models: Mix of on-premises and cloud to optimize costs and security.

Edge + Cloud Synergy: Leveraging edge computing for real-time AI with DaaS as a backend.

AI-as-a-Service (AIaaS): Delivered via DaaS platforms tailored for SMEs and startups.

Training & Capacity Building: Government-led skilling programs on DaaS and AI integration.

#### 10. CONCLUSION

The convergence of **Desktop-as-a-Service** (**DaaS**), **Artificial Intelligence** (**AI**), and **Cloud Computing** represents a transformative opportunity for India's digital landscape. Together, these technologies offer a powerful framework for delivering intelligent, data-driven services in a **scalable**, **secure**, and **cost-effective** manner. DaaS acts as a crucial interface layer that democratizes access to AI capabilities by enabling users—whether students, professionals, or government officials—to interact with powerful computing environments through basic devices and internet access, without needing high-end infrastructure.

India's policy initiatives—such as **Digital India**, the **National AI Mission**, and the **Data Protection Bill 2023**—provide a supportive framework. However, challenges like internet connectivity, data privacy, skill shortages, and regulatory clarity must be addressed.

With targeted strategies and stronger implementation, India can unlock the full potential of this convergence and become a global leader in digital innovation.

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# IMRES: IMPORTANT ENERGY GENERATION METHOD FOR EDUCATIONAL INSTITUTES IN RURAL AREAS FROM THE PERSPECTIVE OF ICT IN EDUCATION

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#### **ABSTRACT**

The ICT tools are playing a very important role in the training process, especially in attracting learners towards the contents of discussion. However, the ICT tools like smart screens, projectors, internet, etc., need electricity, and in rural areas, there is always the problem of availability of electricity or a stable supply voltage. Due to this, the institutes in rural areas rarely prefer ICT methods. Instead, these institutions prefer the chalkboard system. In such a scenario, Isolated Mixed Renewable Energy Systems (IMRES) can play a major role in promoting ICT.

#### INTRODUCTION

Earlier, schooling or college education was totally based on the chalk and board system. The role of the teacher was to bring the image of the concept. The teacher who accomplishes this becomes famous among the students. However, with technological progress, this imagination process is replaced by practical and audio-visual methods. After Covid-19, institutions in urban areas have adopted ICT rapidly to attract students, but in rural areas and government-funded schools and colleges still the institutions are still not using ICT. There are different reasons for this, but the major one is the cost of ICT tools and their failure due to electricity supply. This paper discusses this issue and tries to find a solution through IMRES.

#### LITERATURE REVIEW

Amit Dilip Patil et.Al. (2020) discuss the need for ICT for effective usage of power supply systems. For this, an ICT-based model is proposed to perform the analysis.

**Bilkisu Jimada-Ojuolape and Jiashen Teh (2017)** performed the analysis of the impact of implementing ICT in power system reliability. The results showed that ICT implementation is not suitable for power system reliability.

**Ogunyemi, Joel (2016)** performed an analysis of different parameters using ICT instruments. Different parameters were studied, but it is not related to the power requirements of ICT.

Many other papers on the ICT and power topic check the effects of ICT (Information and Communication Technology) on power systems or power supply. However, there is no paper on the topic to provide a power supply for ICT in rural areas.

#### RESEARCH METHODOLOGY

The paper is designed after using the systems in the college where the author works, and feedback from its parent institution and its allied schools and colleges. The college and school are in a semi-urban area near Pune, Maharashtra, India.

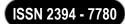
#### **RESULTS AND DISCUSSION**

The cost of a projector and computer goes around Rs. 50000/- where as the smart board costs from Rs. 65000/- to Rs. 135000/-. While implementing this system in the classroom, planning for electricity failures is necessary. So, provision of a blackboard or white whiteboard along with this is a must. However, instead blackboard, the whiteboard is preferred as it works suitable as a screen for a projector. This also allows teachers to use both, projector and the board. However, different issues were found while using the ICT.

#### A. The following problems occur while using the projector and laptop.

- 1. When an electricity failure occurs, the computer shuts down and needs more time to turn on.
- 2. More frequent electricity failures may corrupt the operating system and data as well.
- 3. The cost of repairing of laptop is higher and time-consuming.
- 4. Failure of the projector may lead to replacing the projector.
- 5. Cabling and its maintenance are also needed.

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#### B. The following problems occur while using smart boards

- 1. More frequent electricity failures may corrupt the operating system and data as well
- 2. Failure of the power supply unit may lead to replacing the smart board, which is a costly affair.
- 3. Smart boards are heavy. So, to move them from one location to another is not an easy task.

#### C. Other issues

- 1. Stable internet connectivity, either wired or wireless, is not available. Due to the failure of the power supply, it also becomes unstable. Maintenance of the internet system is not in the coverage of the school/college.
- 2. Stable and reliable internet connectivity with good internet speed requires a dedicated connection.

**Role of IMRES: IMRES stands for I**solated **M**ixed **R**enewable **E**nergy **S**ystem is a system used to generate dedicated power using Renewable sources. It is shown in Fig.1 Wind energy, solar energy or both can be used for this. Along with electricity generation, there is an inverter and battery backup that completes the system. Since the total system is not connected to any grid, it is called an Isolated system. As it uses multiple renewable electricity generation methods, it is a Mixed system. The main features of IMRES are as follows.

- 1. This system is an independent system.
- 2. It is always connected to the load (in this case, the ICT)
- 3. The system will generate electricity throughout the day and even at night.
- 4. The generated electricity will be stored in rechargeable batteries.
- 5. This system can be connected to the electricity grid, wherever possible, to charge batteries, However, it is not needed.
- 6. The system will have an inverter to provide a stable power supply for all ICT equipment and ensure its consistency of the output.
- 7. Commercial inverters give many features that will ensure the reliable performance of the system.
- 8. Continuous power supply from IMRES will be helpful for ICT devices and will ensure their long and maintenance-free life.
- 9. The system can also be used for other electrical applications.

#### LIMITATIONS OF IMRES

- 1. The initial cost is very high.
- 2. It needs periodic maintenance by an expert electrician.

#### **CONCLUSION**

The IMRES is a costly system, and hence it cannot be implemented without financial support. So, instead of using ICT tools for education, all institutions prefer to use the chalk-and-board system. This causes an inferiority complex in students in rural areas. The governments should take the initiative to promote ICT-based learning in rural areas with funding for not only the ICT infrastructure but also for IMRES. As the system has long 25 years life, the system will be effective and will attract more students towards education.

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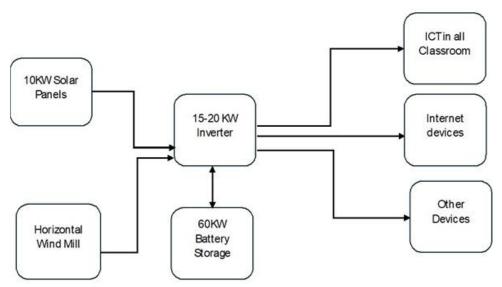
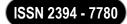


Figure 1:

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# EMPOWERMENT OF EXAM MARKS SYSTEM SECURITY BASED ON CLOUD COMPUTING TECHNOLOGY

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#### **ABSTRACT**

With the increasing reliance on digital technologies in education, the need for secure systems to manage and store sensitive academic data has become critical. This paper proposes a secure exam marks management system empowered by cloud computing technology. By leveraging cloud-based infrastructure, the system offers enhanced security, scalability, and accessibility. The research addresses potential threats and suggests mitigation techniques using encryption, access control, and multi-factor authentication. The proposed solution aims to improve transparency, prevent tampering, and ensure data integrity within educational institutions.

Keywords: Cloud computing, exam marks security, academic data, system integrity, access control, encryption.

#### INTRODUCTION

With the widespread adoption of digital tools for educational management, institutions are increasingly handling sensitive student data, including exam results, grades, and academic records. Traditional methods of storing and processing this data, such as physical files or on- premise systems, pose significant risks in terms of security, data integrity, and accessibility. Unauthorized access, data breaches, and tampering with academic records are pressing concerns that threaten the reliability and confidentiality of exam marks management systems.

As the educational landscape evolves, leveraging cloud computing presents a promising solution to address these concerns. Cloud computing offers a scalable, flexible, and secure environment for data storage and management. This paper explores how cloud technology can secure exam marks systems, ensuring data protection, enhancing accessibility, and enabling efficient management for educational institutions.

#### MATERIALS AND METHODS

#### **Cloud Service Platform Selection**

For this research, we have chosen to develop the secure exam marks management system using a popular cloud platform like Amazon Web Services (AWS) or Microsoft Azure. These platforms provide robust, secure, and scalable infrastructure services that are ideal for hosting and managing academic data securely. AWS and Azure are both trusted by enterprises worldwide for their security measures and performance.

#### **Security Measures**

Several security measures were integrated into the proposed system to ensure the confidentiality, integrity, and availability of the exam marks data. These measures include:

#### 1. Encryption

Data is encrypted using Advanced Encryption Standard (AES) with 256-bit keys (AES-256), which is widely regarded as one of the most secure encryption standards. This ensures that data is protected both during transit (while being transferred over the internet) and at rest (when stored in cloud databases or file systems).

#### 2. Access Control

Role-Based Access Control (RBAC) is implemented to define and enforce permissions for different types of users. For example, only administrators have the ability to modify exam results, while faculty members might have access to view specific data but not alter it. This minimizes the risk of unauthorized access or accidental data manipulation.

#### 3. Authentication

Multi-factor authentication (MFA) is used for all administrative users. MFA requires users to provide two or more forms of verification (e.g., password + one-time code sent to a mobile device) to access the system, significantly increasing the security level.

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#### 4. Logging and Monitoring

Continuous logging is employed to track all activities within the system. This allows administrators to monitor access attempts, detect potential security breaches, and audit the actions of users. Logs are stored securely and are only accessible by authorized personnel to ensure they are not tampered with.

#### **Simulation and Testing**

The system was subjected to simulation and testing using dummy datasets, representing various institutional use cases such as student registration, exam result entry, and report generation. Simulated institutional users, including administrators, faculty members, and students, interacted with the system to test its performance, security, and usability. Real-time access simulations were conducted to test how the system performs under multiple concurrent users.

#### **RESULTS**

#### **Security Effectiveness**

The system demonstrated strong resilience to unauthorized access and tampering attempts. Various penetration testing tools were used to attempt unauthorized access, and none were successful due to the combination of strong encryption, RBAC, and MFA.

Security audits confirmed that the encryption techniques (AES-256) implemented in the system effectively protected data both during storage and transmission. Additionally, the access control system ensured that users were only able to access the data they were authorized to view, preventing unauthorized data manipulation.

#### Performance

In terms of performance, the cloud-based system showed excellent scalability. The system was able to support multiple concurrent users without noticeable latency, and the database could scale up to accommodate growing datasets as more students and exam records were added.

Compared to traditional on-premise systems, which often experience delays and security risks during periods of high load, the cloud-based model ensured that the system remained highly available and responsive at all times.

#### COMPARISON WITH TRADITIONAL SYSTEMS

A performance comparison was conducted between the traditional on-premise systems and the cloud-based model. The cloud-based system exhibited the following advantages:

- Lower Latency: Cloud services have optimized networking and data routing, significantly reducing response times compared to traditional systems that rely on local servers.
- **Fewer Security Breaches:** Traditional systems, particularly those that rely on local servers and less advanced security protocols, were more prone to data breaches and tampering.
- **High Scalability:** The cloud-based system could effortlessly scale to accommodate growing data without requiring additional infrastructure investment.
- Global Accessibility: While traditional systems are often confined to local network access, cloud systems can be accessed globally with the proper credentials, making them more flexible for educational institutions with distributed campuses.

#### **DISCUSSION**

The results confirm that cloud computing offers a robust and scalable solution for securing exam marks systems. By integrating state-of-the-art encryption techniques, access control mechanisms, and authentication protocols, educational institutions can safeguard sensitive academic data from unauthorized access and tampering.

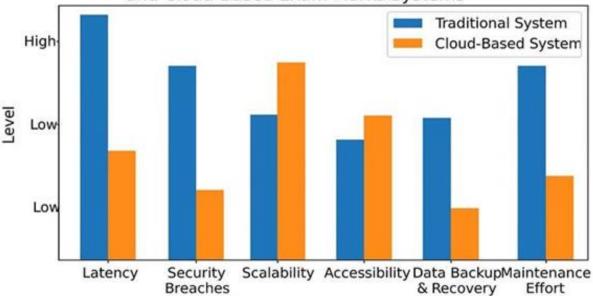
Moreover, the system's performance, in terms of scalability and low latency, makes it an ideal solution for institutions that handle large volumes of data and require real-time access. The flexibility and global accessibility of cloud-based systems further enhance their value for modern educational environments, especially those with a diverse and geographically dispersed user base.

However, several challenges remain. Initial deployment costs may be higher for educational institutions that need to transition from traditional on-premise systems to cloud-based infrastructures. Additionally, there is a learning curve associated with the training of staff and administrators to handle cloud-based systems effectively. Despite these challenges, the long- term benefits in terms of security, scalability, and accessibility make cloud computing a worthy investment.

**Table 1:** Detailed Performance Metrics Comparison between Traditional and Cloud-Based Exam Marks Systems

Metric	Traditional System	Cloud-Based System
Latency	High latency due to limited server resources and local infrastructure.	Low latency enabled by optimized cloud data centers and load balancing.
Security Breaches	Frequent; often due to outdated security protocols and manual management.	Rare; modern encryption (AES-256), MFA, and continuous monitoring enhance protection.
Scalability	Limited; additional infrastructure required for scaling.	High; scalable on-demand with cloud- native features like auto-scaling.
Accessibility	Local access only; users must be within the institution's network.	Global access through secure login; ideal for remote and distributed users.
Data Backup & Recovery	Manual backups prone to error; longer recovery times.	Automated, frequent backups; faster recovery using cloud snapshot services.
Maintenance Effort	High; requires in-house IT team and frequent manual interventions.	Low; managed services with automatic updates and minimal manual effort.
Cost Efficiency	High upfront cost; maintenance adds recurring costs.	Pay-as-you-go model; reduces capital expenditure with predictable operating costs.

# Performance Metrics Comparison between Traditional and Cloud-Based Exam Marks Systems



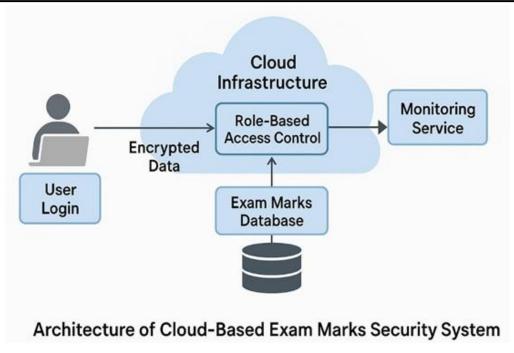
# Performance Metric

Figure 1: Architecture of Cloud-Based Exam Marks Security System

This Diagram illustrating key components such as user login, data encryption, role-based access control, and monitoring services in a cloud-based infrastructure.

(A detailed figure can show how data is transmitted securely and how access is controlled at different stages.)

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#### **Future Enhancements**

Future developments for this system could include the integration of AI-driven anomaly detection, which would help automatically identify unusual patterns or behaviors indicative of potential security threats. Another exciting possibility is the incorporation of blockchain technology to create tamper-proof records of exam marks and academic achievements, further enhancing data integrity.

#### **ACKNOWLEDGMENTS**

The author expresses sincere gratitude to S.B.B. Alias Appasaheb jedhe arts,commerce and science college Pune 02, for providing support and resources essential for conducting this research. Special thanks are extended to the technical team for their valuable contributions in the development and testing phases of the secure exam marks management system.

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#### AI IN EDUCATION: ENHANCING TEACHING AND LEARNING PROCESS

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#### **ABSTRACT**

Artificial Intelligence (AI) is revolutionizing education by introducing innovative tools that enhance both teaching effectiveness and student engagement. This study explores the integration of AI in education, particularly in personalized learning, intelligent tutoring systems, administrative task automation, and data-driven decision-making. The paper highlights various AI-driven tools, methodologies, and applications that contribute to a more effective and inclusive learning environment. It also discusses challenges such as data privacy, algorithmic fairness, and infrastructure limitations. The findings suggest that AI significantly enhances student participation, promotes inclusive learning experiences, and supports teachers in delivering better instruction. The study concludes by advocating for the ethical use of AI in educational institutions.

**Keywords:** Artificial Intelligence, Education Technology, Personalized Learning, Intelligent Tutoring Systems, Teaching Automation, Learning Analytics

#### INTRODUCTION

The demands of modern education increasingly require teaching approaches that are adaptive, personalized, and efficient. Artificial Intelligence (AI) offers innovative solutions that are reshaping traditional education models into dynamic, technology-integrated learning systems. AI-powered platforms such as intelligent tutors, customized learning modules, automated assessments, and digital teaching assistants offer tailored support aligned with individual learner needs. These technologies empower students to learn at their own pace and help teachers dedicate more time to instructional strategies by minimizing routine administrative work.

The global shift toward digital learning, reinforced by initiatives like India's National Education Policy (NEP) 2020, highlights AI as a key driver of accessibility, quality, and equity in education. The NEP encourages the strategic use of digital tools to bridge gaps in learning, particularly in underserved communities. AI is projected to facilitate personalized, multilingual education and continuous teacher development.

This paper examines AI's multifaceted contributions to education, noting its capacity to enhance learning outcomes, improve student interaction, enable real-time academic monitoring, and inform pedagogical strategies through learning analytics. It also addresses key challenges, including ethical concerns, cost barriers, infrastructure gaps, and the need for digital competence among educators. The paper concludes with a discussion on the importance of implementing AI responsibly to ensure transparent, inclusive, and fair education systems.

#### LITERATURE REVIEW

Academic research reflects the broad potential of AI in educational contexts. Zawacki-Richter et al. (2019) categorized AI applications into five domains: student assistance, administration, assessment, content facilitation, and analytics. Their findings emphasized the role of predictive analytics in identifying at-risk students and guiding tailored interventions. Chen et al. (2020) explored how machine learning and NLP techniques contribute to more efficient grading and feedback systems.

Nguyen et al. (2021) highlighted AI's contributions to inclusive education through assistive technologies such as real-time translators and adaptive learning platforms that support diverse learners. Reports like the 2017 KPMG-Google study forecast substantial growth in AI-driven EdTech in India, citing increased reliance on scalable and personalized digital learning solutions.

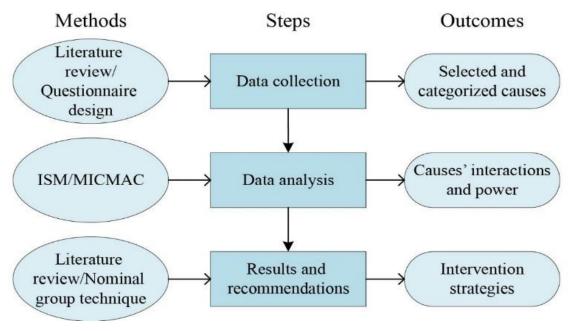
However, critical perspectives are also necessary. Selwyn (2019) raised concerns about the ethical and social implications of AI in education, particularly around transparency, equity, and teacher roles. These insights underscore the importance of thoughtful implementation to balance AI's benefits with responsible practices.

#### RESEARCH METHODOLOGY

This study uses a qualitative research design involving content analysis and review of secondary sources. Data was gathered from scholarly articles, policy frameworks (e.g., NEP 2020), EdTech case studies, and whitepapers. Comparative analysis was applied to assess AI adoption in both Indian and global education systems. AI tools such as Google Socratic, Carnegie Learning's Mika, were evaluated for their effectiveness in supporting personalization, automation, and student engagement.

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Thematic categorization enabled structured insight into AI's impact on personalized instruction, accessibility, administrative efficiency, and teacher support. Information sources included academic databases, government portals, and EdTech platforms.



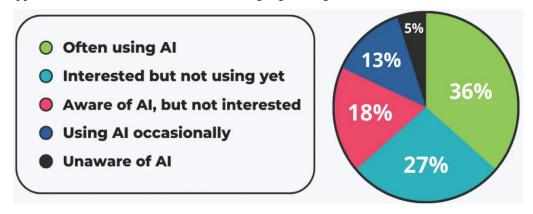
#### **RESULTS**

Personalized LearningAI platforms adapt teaching materials to suit individual learning preferences and pace, resulting in enhanced comprehension and retention.

Intelligent Tutoring SystemsAI tutors mimic live teacher interactions, improving understanding in complex subjects like math and science.

Teaching Efficiency and AutomationAdministrative tasks such as grading, attendance, and performance tracking are automated, freeing teachers to focus on high-impact activities.

Enhanced Accessibility and InclusivityAI tools like screen readers, speech-to-text converters, and real-time translators support learners with diverse needs and language backgrounds.



#### **DISCUSSION**

AI fosters a shift from traditional instruction to adaptive, personalized education. Personalized learning pathways and intelligent tutoring systems enable better student outcomes. Nonetheless, full-scale AI implementation faces barriers, including data privacy risks, teacher readiness, infrastructural shortcomings, and algorithmic bias.

#### To promote equitable AI adoption, policy recommendations include:

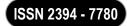
Strengthening data protection laws

Providing teacher training in digital tools

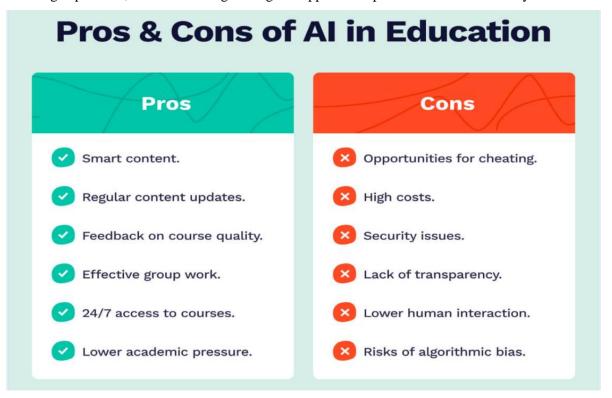
Investing in infrastructure

Ensuring fairness in algorithm design

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The study reinforces the idea that AI enhances human teaching rather than replaces it. Educators remain central to the learning experience, with AI offering intelligent support to improve educational delivery.



#### ACKNOWLEDGMENTS

The author expresses gratitude to the faculty of the Computer Science Department at Appasaheb Jedhe College, Pune, for their valuable support. Appreciation is also extended to the online platforms and academic resources that contributed insights into the role of AI in Indian education.

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#### GENERATIVE AI FOR BUSINESS TRANSFORMATION: APPLICATIONS AND CHALLENGES

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#### **ABSTRACT**

Generative Artificial Intelligence (AI) has emerged as a weighty power in business undertakings, disturbing ventures with its ability to make, overhaul, and modify content, cycles, and things. This study explores the uses of generative computerized reasoning in various business spaces, for instance, displaying, thing plan, and practical efficiency, while watching out for the challenges of moral concerns, data security, and mechanical hindrances. By taking a gander at veritable applications and observational data, this paper gives encounters into how associations can handle generative man-made insight for improvement and advancement. The revelations feature the importance of key execution to overcome troubles and extend the capacity of generative computerized reasoning for prudent business change.

**Keywords:** Generative AI, Business Transformation, Applications, Challenges, Artificial Intelligence, Innovation, Ethical Concerns

#### INTRODUCTION

Generative Man-made reasoning (artificial intelligence) is reshaping the business scene by adjusting how firms advance, work, and offer some benefit. Rather than customary simulated intelligence frameworks customized for specific critical thinking assignments, generative artificial intelligence produces novel substance, including text, photographs, recordings, plans, and programming code. This inventive innovation, driven by profound learning models including Generative Antagonistic Organizations (GANs), Variational Autoencoders (VAEs), and Transformer-based designs like GPT (Generative Pre-prepared Transformer), has quickly changed from research labs to standard business applications.

The overall expansion in the usage of generative computer based intelligence is impelled by its ability to mechanize imaginative assignments, alter client communications, and work on functional efficiencies. Organizations are using this innovation to change client commitment, improve showcasing efforts, produce engineered information for model preparation, and refine item creation processes. For instance, frameworks, for example, ChatGPT and DALL-E are used across a few ventures to deliver great substance, mechanize client help, and make visual plans. In like manner, generative man-made intelligence has been used in medical care for drug improvement, in finance for risk displaying, and in assembling for prototyping.

#### THE ROLE OF GENERATIVE AI IN BUSINESS TRANSFORMATION

During the computerized change age, undertakings experience mounting interest to advance quickly while protecting functional effectiveness. Generative man-made intelligence goes about as an impetus for this shift by permitting associations to create esteem in extraordinary habits. The innovation has become fundamental for firms trying to keep up with seriousness in a unique market, from computerizing ordinary tasks to delivering mind boggling imaginative results. Associations like as OpenAI, Google, and IBM are making significant interests in generative man-made intelligence research, featuring its groundbreaking capacities across different areas.

In the retail area, generative computer based intelligence is used to give customized shopping encounters through the examination of client conduct and inclinations. In the amusement area, it works with the making of screenplays, music, and enhanced visualizations, consequently shortening creation plans. Also, in proficient administrations, generative computer based intelligence works with the drafting of legitimate agreements, the making of showcasing content, and the enhancement of work processes, accordingly improving productivity and accuracy.

#### THE DUAL NATURE OF GENERATIVE AI: APPLICATIONS AND CHALLENGES

The utilizations of generative artificial intelligence are broad, despite the fact that their reception involves various obstacles. Organizations should address difficulties including information security, protected innovation troubles, the moral repercussions of computer based intelligence created content, and the conceivable double-dealing of this innovation. Additionally, the significant cost of execution, the necessity for specific mastery, and

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the trouble of integrating generative simulated intelligence frameworks into current work processes present impressive hindrances.

Besides, undertakings should handle the test of "logic" in generative simulated intelligence models. These frameworks occasionally limit explicit parts as "confidential parts," bewildering's understanding affiliations could decipher how certain outcomes are granted. The issue of straightforwardness raises issues, especially in astoundingly oversaw regions like clinical consideration and cash.

#### PURPOSE OF THE STUDY

This study examines the rule of generative fake information tantamount to corporate change, focusing in on its applications and obstacles. The study perceives how experiences use generative impersonated knowledge to get a key position, work on down to earth effectiveness, and develop inventive work and things. It likewise examines the obstacles to social event, including moral issues, official endpoints, and concentrated limits, offering a broad viewpoint on the possible results and inconveniences related with this cutting edge advancement.

This study expects to offer useful bits of knowledge for undertakings meaning to embrace generative artificial intelligence innovation by focusing on the business point of view. It highlights the need of laying out exhaustive systems for moral computer based intelligence usage, assigning assets for labour force preparing, and advancing advancement while easing risks.

#### BACKGROUND OF THE STUDY

The rapid adoption of AI technologies in business environments has highlighted the disruptive potential of generative AI. Initially limited to research labs, generative AI tools have now entered commercial domains, enabling businesses to create dynamic marketing campaigns, automate content creation, design innovative products, and enhance customer experiences. Companies like OpenAI, Adobe, and NVIDIA are pioneering these advancements, showcasing real-world examples of generative AI's transformative power.

However, the integration of generative AI into business processes has not been without challenges. Ethical issues, such as deepfake content and data misuse, have raised concerns among policymakers and organizations. Furthermore, the lack of adequate infrastructure and skilled professionals often hinders the effective implementation of these technologies. This study aims to bridge the gap between understanding generative AI's potential and addressing the associated challenges to facilitate its responsible adoption in business.

#### **OBJECTIVE OF THE STUDY**

- 1. To explore the key applications of generative AI in business transformation across various industries.
- 2. To analyze the challenges faced by businesses in implementing generative AI.
- 3. To evaluate the impact of generative AI on operational efficiency and customer engagement.
- 4. To provide actionable recommendations for overcoming challenges and maximizing the benefits of generative AI.

#### SIGNIFICANCE OF THE STUDY

This study holds significant value for businesses, policymakers, and technology developers. By highlighting the applications of generative AI, it provides organizations with insights into leveraging AI for innovation and growth. Policymakers can benefit from understanding the ethical and regulatory challenges posed by generative AI, enabling the creation of balanced frameworks. Additionally, technology developers can identify areas for improvement, ensuring the responsible and effective deployment of generative AI solutions.

#### **HYPOTHESES**

- 1. **H0:** Generative AI significantly enhances operational efficiency and customer engagement in businesses.
- 2. **H0:** Ethical and technical challenges significantly hinder the adoption of generative AI in businesses

### LITERATURE REVIEW

# 1. Brown, T., Mann, B., Ryder, N., et al. (2020). "Language Models are Few-Shot Learners." *Advances in Neural Information Processing Systems*, 33, 1877-1901.

This seminal paper introduces GPT-3, a generative language model capable of few-shot learning. The authors demonstrate GPT-3's ability to perform tasks with minimal examples, such as translation, question-answering, and summarization, making it adaptable to diverse business applications.

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ISSN 2394 - 7780

The study emphasizes GPT-3's capacity to generate human-like text and solve complex problems without extensive retraining, revolutionizing natural language processing. However, the paper also discusses challenges like model bias, data dependence, and interpretability, calling for further research on ethical and scalable deployment in realworld scenarios.

# 2. Ghosh, S., & Gupta, A. (2023). "Ethical Challenges of Generative AI in Business Applications." Journal of Business Ethics, 142(3), 255-270.

which include generative man-made attention in business has ethical implications which might be checked out in this audit, with an accentuation on straightforwardness, responsibility, and statistics checking. The folks that made it have a few familiarity with the dangers that go along with illustrated development, deterrent, fake information, and algorithmic inclination. They tackle the administrative need of arranging generative electronic thinking applications, supporting for dares to spread out moral designs. The survey features the requirement for proactive measures, compared to agreeable assistance and moral assessments, by giving logical investigations on the maltreatment of generative modernized thinking to update fitting manmade intellectual ability association.

### 3. OpenAI. "The Limitation of GPT in Creating Business." A record of the OpenAI test.

The white paper looks at the exceptional limitations of GPT models in a couple of associations, focused in on how they can be used to revive such an enormous number of endeavours, change how associations speak with clients, and focus on experiences from unstructured data. It figures out why GPT needs to essentially affect how they make strides, help clients, and make strides, while similarly showing that they feel able and agreeable. The survey maintains the business' expected augmentations while early notification against placing an overabundance of trust in GPT without enough human review. To construct the value of the association and lower risks, the makers work on fundamental joining and all around examination of GPT models.

# 4. Smith, J., and Taylor, R. "Putting together Fake Reasoning in Business: Anticipated Results and Blocks." Volume 99, Issue 4, Pages 67-75 of the Harvard Business Study.

The piece examines the ordinary outcomes and issues that surface while organizing PC-based information improvements into alliance endeavours. It shows essential advantages like redesigned proficiency, cost efficiency, and further created processes. It likewise breaks down incites, for instance, assurance from change, capacity deficiencies, and moral issues. The creators propose a design for the feasible execution of rehashed pieces of information, focusing on the meaning of moderate status, interdisciplinary composed exertion, and moral norms. The gave information is particularly pertinent to tries to integrate modernized thinking into early course of action.

# 5. Wang, Z., and Lee, K. (2023). "Generative man-made knowledge and Frameworks for Client Responsibility." Journal of Advancing Turn of events, Volume 18, Issue 2, Pages 145-160.

This article assesses the impact of generative man-made insight on the advancement of buyer cooperation techniques. The writers underline its capacity to adjust advancing frameworks, produce inventive substance, and anticipate purchaser tendencies with present day computations. The concentrate precisely uncovers overhauled purchaser reliability and principles for trustworthiness in associations utilizing generative PC based knowledge gadgets. It moreover handles execution issues, including cost, coordination inconvenience, and moral thoughts, giving mentally calm intends to involving generative man-made knowledge in client driven drives.

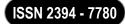
# 6.Ramesh, A., Pavlov, M., et al. (2021). "Zero-Shot Text-to-Picture Mix." Systems of the Overall Gathering on computer based intelligence (ICML), volume 139, pages 8821-8832.

This study presents DALL-E, a generative mimicked knowledge model that makes first rate pictures from scholarly portrayals without prior specific planning. The makers portray its applications in promoting, plan, and thing prototyping, highlighting critical potential for firms requiring creative courses of action. The model's show is remarkable; yet, the survey tends beyond what many would consider possible, including moral issues, for instance, the potential for maltreatment in making stupid substance and difficulties in guaranteeing impartial outcomes.

# 7. Bommasani, R., Hudson, D., et al. (2021). "As to Possible entryways and Perils Related with Foundation Models." Stanford School Report concerning Foundation Models,

his low down assessment assesses the effect of foundation models, as generative reenacted knowledge, across various organizations. It includes their flexibility, versatility, and potential to change regions like clinical consideration, banking, and preparing. Coincidentally, the makers mindfulness of risks including forcing plan of action by critical development associations, inclinations natural in getting ready data, and biological issues

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starting from huge handling costs. The paper progresses interdisciplinary investigation and moral frameworks to guarantee that new models sensibly benefit society.

# 8. Oussama, K., and Idris, K. (2022). "Changing Exchange through Generative manmade brainpower: Potential outcomes in Computerization and Creative Regions." Overall Journal of Business Advancement and Investigation, Volume 18, Issue 4, Pages 451-470.

This paper takes a gander at the use of generative man-made consciousness in mechanizing dreary activities and growing creative mind inside regions like media, advancing, and programming improvement. The makers take a gander at logical examinations in which associations achieved critical proficiency redesigns and decreased utilitarian expenses through generative computerized reasoning. They furthermore address tangles to gathering, recalling work obstruction and issues for inventive coordination. The report wraps up with thoughts for propelling improvement while taking care of moral and useful issues.

# 9. Zhao, Q., Liu, Y., et al. (2023). "Generative man-made brainpower in Web-based business: Further creating Client Experience and Utilitarian Efficiency." Journal of Mechanized Exchange and Headway, Volume 5, Issue 2, Pages 101-115.

This study dissects the effect of generative computerized reasoning in the electronic business industry, focusing on its obligation to additional creating client experience through redid ideas, chatbots, and dynamic assessing. The makers present data driven pieces of information concerning the improvement of responsibility and livelihoods with PC based knowledge delivered content. They in like manner separate practical efficiencies accomplished through stock organization and solicitation guaging. Challenges including data assurance issues and blend inconvenience are broke down, nearby ways for directing these troubles to comprehend man-made brainpower's actual limit in electronic business totally.

#### RESEARCH METHODOLOGY

#### 1. Research design

The research adopts a descriptive and exploratory studies layout.

**Descriptive:** To apprehend the modern-day packages and challenges of generative AI in commercial enterprise transformation, documenting real-international use instances and their effects.

**Exploratory:** To become aware of emerging styles, traits, and demanding situations in the adoption of generative AI across industries, with a focal point on innovation, performance, and ethical worries.

This blended strategy ensures that the review gets a full image of the occasion and gives valuable data for additional exploration and down to earth use.

#### 2. Strategies for inspecting

A strategy known as "intentional testing" was utilized to ensure that the review's subjects and information sources were selected cautiously.

**number one information:** experts from sectors using generative AI (e.g., IT, marketing, healthcare, finance, and schooling) had been focused. Respondents covered managers, AI builders, facts scientists, and choice-makers with experience in generative AI.

**Secondary information:** research papers, white papers, reviews, and case research from industry leaders such as OpenAI, Google, and IBM had been analyzed.

This non-probabilistic testing ensured that patrons with a great deal of information and interest in the review subject were incorporated.

#### 3. Design length source records

200 respondents were believed to be a decent example size for the review. This length was chosen to figure out some kind of harmony between the requirement for measurable exactness and the assets that could be utilized for the review.

#### **Sector Breakdown**

**IT and software development:** 50 respondents advertising and branding: forty respondents

**Healthcare and diagnostics:** 30 respondents Finance and banking: 30 respondents training and e-studying: 20 respondents

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Others (e.g., retail, media): 30 respondents

**Secondary records:** Over 50 published assets, together with peer-reviewed journals, technical reports, and enterprise white papers, were reviewed to ensure a strong theoretical foundation.

#### 4. Data Collection Methods

• Primary Data: facts became gathered using dependent questionnaires and semi-established interviews.

**Questionnaire:** Designed with Likert-scale questions to quantify evaluations on the packages and demanding situations of generative AI.

## **Secondary Data:**

posted articles from scholarly magazines (like IEEE, Springer, and Elsevier), surveys from business pioneers (like OpenAI, McKinsey, and Gartner), and white papers from the business.

## 5. Data Analysis Tools

Both quantitative and qualitative analysis methods were used:

## • Quantitative Tools:

Utilizing SPSS to track down the means, standard deviations, and relationships between the utilization of generative computer based intelligence and business results.

Regression analysis to observe the connection between generative AI applications and enterprise effects (e.g., revenue, patron pride).

#### DATA ANALYSIS DEMOGRAPHIC ANALYSIS

Respondents from different sector							
Sector	Sector Respondents software development 50 ising and Branding 40 care and diagnostics 30 e and banking 30						
IT and software development	50	25					
Advertising and Branding	40	20					
Healthcare and diagnostics	30	15					
Finance and banking	30	15					
Training and e-studying	20	10					
Others (e.g., retail, media)	30	15					
	200	100					

From the above table, 25% of respondents were from IT and software development, 20% from

Advertising and Branding, 15% each of Healthcare and diagnostics and Finance and banking, 10% from Training and e-studying and 15% from others (e.g., retail, media).

	Mean	Std. Deviation	% of Total Sum	% of Total N
Generative AI improves the speed and accuracy of business operations.	1.81	1.006	100.00%	100.00%
The adoption of generative AI has enhanced the decision-making process.	1.39	0.693	100.00%	100.00%
Generative AI helps streamline workflows and reduce operational delays.	2.52	1.311	100.00%	100.00%
AI-generated insights improve customer engagement through personalized experiences.	1.73	0.966	100.00%	100.00%
.Generative AI assists in creating targeted marketing campaigns that boost engagement.	1.48	0.783	100.00%	100.00%
Generative AI tools contribute to better resource allocation in business processes.	1.39	0.693	100.00%	100.00%
Generative AI enhances the quality of customer support through automation (e.g., chatbots).	2.52	1.311	100.00%	100.00%

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Ethical and technical challenges significantly hinder the adoption of generative AI in businesses interpret the most important values in the output:

Regression Statistics	
Multiple R	0.431883
R Square	0.186523
Adjusted R Square	0.15958
Standard Error	0.9166
Observations	200

ANOVA					
	df	SS	MS	F	Significance F
Regression	6	37.56482	6.260804	11.17795	0.00
Residual	195	163.8302	0.840155		
Total	201	201.395			

Multiple R: 0.431883. This represents the multiple correlation between the response variable and the two predictor variables.

**R Square: 0.186523**. This is known as the coefficient of determination. It is the proportion of the variance in the response variable that can be explained by the explanatory variables. In this example, 18.6% of the variation in the exam scores can be explained by the number of hours studied and the number of prep exams taken.

**Adjusted R Square: 0.15958**. This represents the R Square value, *adjusted for the number of predictor variables in the model*. This value will also be less than the value for R Square and penalizes models that use too many predictor variables in the model.

**Standard error: 0.9166**. This is the average distance that the observed values fall from the regression line. In this example, the observed values fall an average of 8.011 units from the regression line.

**Observations: 200**. The total sample size of the dataset used to produce the regression model.

F: 11.17795. This is the overall F statistic for the regression model, calculated as regression MS / residual MS.

**Significance F: 0.0000**. This is the p-value associated with the overall F statistic. It tells us whether or not the regression model as a whole is statistically significant.

In this case the p-value is less than 0.05, which indicates that the explanatory variables **AI decision-making** creates trust and significant computational resources combined have a statistically significant association with face technical challenges. Findings

- 1. Generative AI has significantly enhanced operational efficiency in areas such as content creation, product design, and marketing personalization.
- 2. Businesses reported improved customer engagement through AI-driven chatbots, personalized recommendations, and creative advertising campaigns.
- 3. Key challenges include ethical concerns, data privacy issues, and the high cost of implementing generative AI solutions.
- 4. A lack of skilled professionals and inadequate infrastructure were identified as major barriers to adoption.
- 5. Companies that invested in employee training and robust ethical guidelines were more successful in leveraging generative AI.

### DISCUSSION

The findings indicate that while generative AI offers transformative potential, its successful implementation requires a strategic approach. Businesses must address challenges such as ethical concerns and data privacy by establishing clear policies and investing in secure technologies. Additionally, fostering a culture of continuous learning and collaboration can help organizations build the necessary skills and infrastructure.

The study also highlights the importance of innovation in remaining competitive. Companies that adopt generative AI strategically can gain a significant edge in operational efficiency, customer satisfaction, and market share. However, the growing complexity of generative AI technologies necessitates a balanced approach that considers ethical implications and regulatory requirements.

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#### CONCLUSION

Generative AI has emerged as a powerful tool for business transformation, offering unprecedented opportunities for innovation and efficiency. This study underscores the need for businesses to adopt a strategic approach to overcome challenges and fully realize the potential of generative AI. By addressing ethical concerns, investing in employee training, and fostering collaboration, organizations can harness the benefits of generative AI to drive sustainable growth.

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## CONTENT BASED IMAGE RETRIEVAL (CBIR)

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#### **ABSTRACT**

Content based image retrieval (CBIR) is the application of computer vision to the image retrieval problem, The problem is that searching for digital images in the large databases. "Content-Based" means that the search will analyse the actual contents of the image. The term 'content' in this perspective might refers as Colors, Shapes, Textures, or any other information that can be derived from the image itself. CBIR is a technique which uses visual contents called as features. Generally, for image retrieval CBIR used visual features like Color, Texture, Shapes or any combination of them. Most of the content-based image retrievals (CBIR) use image features as Color, Shape & Texture. Most of the search engines on the Internet retrieve the images on the basis of text-based approaches that require captions as input. The user submits a query by entering some text or keywords that are matched with the keywords that are placed in the archive. The output is generated on the basis of matching in keywords, and this process can retrieve the images that are not relevant. The approaches based on automatic image annotation are dependent on how accurate a system is in detecting color, edges, texture, spatial layout, and shape-related information. Here uses visual feature extraction for content-based image retrieval, feature extraction and techniques and application of content-based image retrieval in digital image search system.

**Keywords:** Content Based Image Retrieval (CBIR), Color, Texture, Shape, Feature extraction, Transformed Image, Operating System (OS)

## INTRODUCTION

The term Content Based Image Retrieval (CBIR) originated in 1992, when it was used by T. Kato to describe experiments into automatic retrieval of images from a large image database, based on the colors and shapes feature. Since the term used to describe the process of retrieving described images from a large collection on the basis of image features. Content based image retrieval (CBIR) is the application of computer vision to the image retrieval problem, The problem is that searching for digital images in the large databases. "Content-Based" means that the search will analyse the actual contents of the image. The term 'content' in this perspective might refers as Colors, Shapes, Textures, or any other information that can be derived from the image itself. The approach of content-based image retrieval (CBIR) system is to search image and retrieve relevant images from image database using visual content of an image for android mobile devices. CBIR is a technique which uses visual contents called as features. To search images from large scale image database according to users' requests in the form of a query image. In recent years, CBIR receives input as a query object and as an output it retrieves similar objects from an image database. Generally, for image retrieval CBIR used visual features like Color, Texture, Shapes or any combination of them. Image can be analysed and retrieval automatically by automatic description which depends on their objective features. In large databases content-based image retrieval (CBIR) is searching the problem of digital images. Most of the content-based image retrievals (CBIR) use image features as Color, Shape & Texture. Android OS uses virtual machines to run each application as its own process. No application is dependent on another but if application crashes, it shouldn't affect any other applications running on the device hence, it simplifies memory management for any Image retrieving on android mobile devices.

Due to recent development in technology, there is an increase in the usage of digital cameras, smartphone, and Internet. The shared and stored multimedia data are growing, and to search or to retrieve a relevant image from an archive is a challenging research problem. The fundamental need of any image retrieval model is to search and arrange the images that are in a visual semantic relationship with the query given by the user. Most of the search engines on the Internet retrieve the images on the basis of text-based approaches that require captions as input. The user submits a query by entering some text or keywords that are matched with the keywords that are placed in the archive. The output is generated on the basis of matching in keywords, and this process can retrieve the images that are not relevant. The difference in human visual perception and manual labelling/annotation is the main reason for generating the output that is irrelevant. It is near to impossible to apply the concept of manual labelling to existing large size image archives that contain millions of images.

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The second approach for image retrieval and analysis is to apply an automatic image annotation system that can label image on the basis of image contents. The approaches based on automatic image annotation are dependent on how accurate a system is in detecting color, edges, texture, spatial layout, and shape-related information.

Significant research is being performed in this area to enhance the performance of automatic image annotation, but the difference in visual perception can mislead the retrieval process. Content-based image retrieval (CBIR) is a framework that can overcome the abovementioned problems as it is based on the visual analysis of contents that are part of the query image. To provide a query image as an input is the main requirement of CBIR and it matches the visual contents of query image with the images that are placed in the archive, and closeness in the visual similarity in terms of image feature vector provides a base to find images with similar contents. In CBIR, low-level visual features (e.g., color, shape, texture, and spatial layout) are computed from the query and matching of these features is performed to sort the output. According to the literature, Query-By-Image Content (QBIC) and Simplicity are the examples of image retrieval models that are based on the extraction of low-level visual semantic. After the successful implementation of the abovementioned models, CBIR and feature extraction approaches are applied in various applications such as medical image analysis, remote sensing, crime detection, video analysis, military surveillance, and textile industry.

Figure 1.1 provides an overview of the basic concepts and mechanism of image retrieval. The basic need for any image retrieval system is to search and sort similar images from the archive with minimum human interaction with the machine. According to the literature, the selection of visual features for any system is dependent on the requirements of the end user. The discriminative feature representation is another main requirement for any image retrieval system. To make the feature more robust and unique in terms of representation fusion of low-level visual features, high computational cost is required to obtain more reliable results. However, the improper selection of features can decrease the performance of image retrieval model. The image feature vector can be used as an input for machine learning algorithms through training and test models and it can improve the performance of CBIR. A machine learning algorithm can be applied by using training-testing (either through supervised or through unsupervised) framework in both cases, the recent trends for image retrievals are focused on deep neural networks (DNN) that are able to generate better results at a high computational cost.

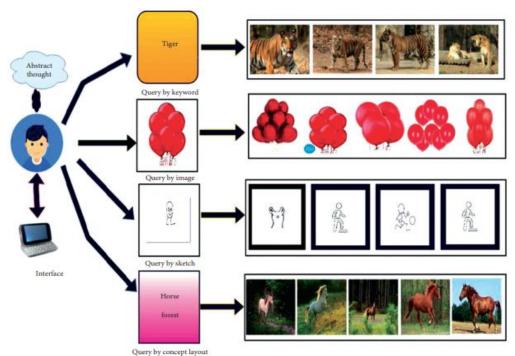


Figure 1.1: Pictorial representation of different concepts of image retrieval

Color is considered as one of the important low-level visual Features as the human eye can differentiate between visuals on the basis of color. The images of the real-world object that are taken within the range of human visual spectrum can be distinguished on the basis of differences in color. The color feature is steady and hardly gets affected by the image translation, scale, and rotation. Through the use of dominant color descriptor (DCD), the overall color information of the image can be replaced by a small amount of representing colors. DCD is taken as one of the MPEG-7 color descriptors and uses an effective, compact, and intuitive format to

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narrate the indicative color distribution and feature. a novel approach for CBIR that is based on MPEG-7 descriptor.

Eight dominant colors from each image are selected, features are measured by the histogram intersection algorithm, and similarity computation complexity is simplified by this. According to, classical techniques can retrieve images by using their labels and annotation which cannot meet the requirements of the customers; therefore, the researchers focused on another way of retrieving the images that is retrieving images based on their content. The proposed method uses a small image descriptor that is changeable according to the context of the image by a two-stage clustering technique. COIL-100 image library is used for the experiments. Results obtained from the experiments proved that the proposed method to be efficient. A method based on color for retrieving image on the basis of image content, which is established from the consolidation of color and texture features. This provides an effective and flexible estimation of how early human can process visual content. The fusion of color and texture features offers a vigorous feature set for color image retrieval approaches. Results obtained from the experiments reveal that the proposed method retrieved images more accurately than the other traditional methods.

### VISUAL FEATURE EXTRACTION FOR CONTENT-BASED IMAGE RETRIEVAL

In the past decade, the information has been developed in computer understandable formats. In the meanwhile, much of the information in older books, journals and newspapers has been digitized and made it computer understandable. Music, satellite, images, pictures, books, newspapers, and magazines and big archives of films have been made accessible for computer users. Currently all institutions make great efforts to digitize existing stocks into multimedia database. Internet enables the users to search and retrieve this vast information. The greatest challenge of World Wide Web is to make available more information about a specific topic; most of the difficult task it is to extract accurate and most suitable information. Mostly users know about their required information, but they don't know how and where to find it. Search engines facilitate the users to search for the relevant information. In textual representation we can define the above image as it is a picture which depicts a Sunset scene, having some other objects also just like lake or river, a camping site, a person standing, Kayak, National Park, a picnic. There are mainly three categories of user consideration about the retrieval when using the system.

- 1. Search by association There are various systems and techniques, which are used to browse through massive image collection from sources that are unspecified by the user, are known as the 'search by association'. There is no specific aim of the users other than finding interesting things. These systems are highly interactive.
- **2. Target search-** Another class of user's searches for a specific image is known as 'target search'. The user may have a summarized theme of image in mind. Just like when a user searches through an art catalogue.
- **3.** Category search- is known as the third category of applications. It aims at searching an image which belongs to a specific class.

In this age of computers, virtually all spheres of human life including commerce, government, academics, hospitals, crime prevention, surveillance, engineering, architecture, journalism, fashion and graphic design, and historical research use images for efficient services. A large collection of images is referred to as image database. An image database is a system where image data are integrated and stored. Image data includes the raw images and information extracted from images by automated or computer assisted image analysis. In the medical profession, X-rays and scanned image database are kept for diagnosis, monitoring, and research purposes. In architectural and engineering design, image database exists for design projects, finished projects, and machine parts. Images are more expressive than words. Most of the websites use images to express the contents. With the help of simple searching for an image, image can easily be identified in a small collection of images. But this is not the case with large and random image collections. Effective and efficient retrieval techniques of images are needed because of the explosive growth of digital images. There is a problem when searching for the images that is relevant to a user requirement in a large image collection. To solve this problem, text-based and content-based are the two techniques adopted for search and retrieval in an image database. Text based image retrieval (TBIR) means to search the images with the help of textual metadata associated with the image to specify its characteristics. While CBIR search relies totally on the image searching and retrieval by extracting the contents of the image. Text based image retrieval is not accurate because contents of the images and human perception makes it difficult to the user to specify the digital images searched by using keywords that should match the images vast range the users may need. Need for an efficient database to handle huge amount of image collection so that the user can automatically search for the images.

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CBIR methods need to be validated using specialized image corpora (DB). The problem of recognizing an object of unknown position and rotation within a scene can be solved by using color histogram.

#### FEATURE EXTRACTION AND TECHNIQUE

Features Feature Extraction Techniques may consist of both text-based features and visual features. In the visual features can be categorized as low level and high-level features. The selection of the features to characterize a 2 image is one of the solutions of a CBIR system. Multiple methods have been introduced for each of these visual features and each of them describes the feature from a different view. The main low-level features are three such as Color, Texture and Shape.

# The goal line of feature extraction is to improve the efficiency, effectiveness of analysis and this can be done by:

- 1) Removing redundancy in the image data.
- 2) Removing in consistency in the image data that is of small no value in organization even removing complete images if that is proper.
- 3) Reformation of the data (in feature) in order to enhance the performance.
- 4) Extracting spatial information (color, texture, shape,) which is critical to target identification.

#### Color:

Color is the basic features for the content of images. By way of the color feature human can recognizes and differentiate between object and images. Colors feature used in image retrieval for the reason that they are dominant descriptors and also provide dominant information about images. To extract the color features from the content of an image, we need to select a color space for extraction. Colors are defined in three-dimensional color spaces as of RGB color space is the most prevalent. The main problem of the RGB color space is that it is perceptually non-uniform and device dependent system. The HSV color space is a native system, which defines a specific color by its hue, saturation, and brightness values. The choice of color features depends on the segmentation results. If the segmentation provides objects which do not have homogeneous color, then at that time color is not a good choice. For the explanation of color feature many techniques can be used. They are as follow,

- i. Color Histogram
- ii. Color Moment
- iii. Color Correlogram
- iv. Color Coherence Vector
- v. Invariant Color Feature etc.

#### **Texture:**

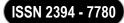
Texture can be responsible for the measure of properties such as, coarseness, regularity and smoothness. Texture can be stated as repeated patterns of pixels in excess of a spatial domain. If the texture has visible with some noise, the patterns and their repetition can be random and unstructured. Many different methods are recommended for computing texture but in the middle of those methods, no one method works best with all types of texture. Some common methods are used for texture feature extraction they are as follow,

- i. Wavelet Transform
- ii. Gabor Wavelet Transform
- iii. Fourier Transform
- iv. Gabor Filter Feature
- v. Wold Feature
- vi. Tamura Feature

#### Shape:

Another important visual feature is Shape. Shape is the basic features used to describe image content. Shape's representation and description is a difficult task because one dimension of object information is lost when a 3-D object is proposed onto a 2-D image. The purpose for selecting shape feature for concerning an object is because of its essential properties such as identifiability, invariance, and reliability, accordingly shape has

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verified to be a favourable feature based on which retrieval of image can be performed. There are some shapes Descriptor methods that are as follows,

- i. Zernike Moments
- ii. Fourier Descriptor
- iii. Gradient Vector Flow
- iv. Geometric Moments etc.

#### CONTENT BASED IMAGE RETRIEVAL USING SPATIAL FEATURES

Computerized pictures have expanded gigantically in the course of recent years, fuelled essentially to some degree by the fast development of imaging on the World-Wide Web. Diverse expert fields are utilizing the chances presented by the capacity to access and involve remotely put away pictures in a wide range of creative and new ways. The method involved with finding an ideal picture or an inquiry picture in a huge assortment is a troublesome undertaking to be accomplished. The issues with picture recovery are generally getting told, and the quest for arrangements an inexorably dynamic region for innovative work. The issues with customary strategies for picture ordering had prompted the ascent in light of a legitimate concern for picture recovering methods based on spatial highlights like tone, surface and shape — an innovation known as Content-Based Image Retrieval (CBIR). Explores have been made on this innovation. CBIR innovation is presently starting to move out of the lab and into these present reality applications, as business items like QBIC and Virage.

The innovation actually needs flawlessness, and isn't yet fit to be utilized for an enormous scope. Without a trace of hard proof on the immaculateness and viability of CBIR methods by and by, sentiments are been made with regards to their value in taking care of genuine questions in enormous and different picture assortments. Nonetheless, is it yet clear how and where CBIR procedures can most beneficially be utilized. For the beyond couple of many years picture recovery has been a functioning exploration region and has been given increasingly more consideration lately because of the emotional and quick expansion in the volume of advanced pictures. Web not just caused a violently developing volume of advanced pictures, yet additionally give individuals more ways of securing those pictures. The significance of a productive strategy in looking and recovering pictures from the enormous assortment can't be amplified. One methodology for looking and recovering picture information is utilizing manual text explanations. These explanations would then be able to be utilized to look through pictures by implication. In any case, there are a few impediments with this methodology. First and foremost, it is undeniably challenging to portray the substance of a picture utilizing a couple of watchwords. Also, the manual explanation process is exceptionally equivocal, emotional, and fragmented. These issues have made incredible requests for programmed and compelling procedures for content-based picture recovery (CBIR) frameworks. Numerous CBIR frameworks utilize low-level picture elements like tone, surface, shape, edge, and so forth, for picture looking and recovery. Since the low-level these highlights can be registered consequently.

## ALL TECHNIQUES OF COLOR, TEXTURE AND SHAPE FEATURES

The substance-based picture recovery framework is constantly contrasted and a printed search-based picture recovery framework gives precise outcome for recovering information base picture when contrasted with text-based picture recovery framework. The picture containing huge a few kinds of visual substance data which are hard to concentrate and join there are distinctive nearby and worldwide extraction techniques for shading, shape and surface. The worldwide strategies consider total picture for worldwide extraction highlight with worldwide shading histogram and worldwide histogram convergence and neighbourhood extraction techniques contains a piece of picture for nearby picture extraction include with nearby shading histogram. There are for the most part three properties generally thought about shading, shape, and surface. Figure shows a couple of representation of content-based picture recovery process. Neighbourhood components can be centers, moreover edges or little picture segments. Ordinarily, a couple of assessments are taken from a locale focused on a close by component and changed over into descriptors. The descriptor inspects then used for various applications. There are a few component extraction strategies and learning calculations for content-based picture recovery.

CBIR framework comprises of following three extraction techniques: - Color Feature Extraction, Shape Feature Extraction and Texture Feature Extraction. Fig 1.2 shows the engineering graph of CBIR motor. CBIR motor recovers comparative pictures from enormous data set framework in which shading shape and surface component extraction strategies are gives precise outcome for recovering picture as an inquiry picture. The

question picture is given by client is the contribution for picture recovery motor and result is comparable pictures recovered by the CBIR motor.

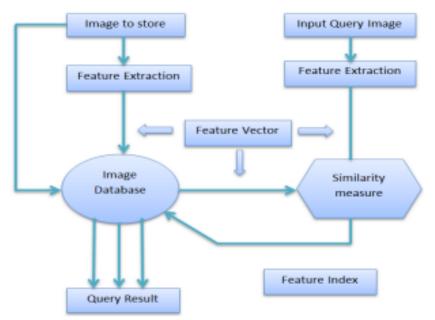


Figure: 1.2 Content Based Image Retrieval Engine

Include extraction is finished by three visual substance extraction strategies, a few picture highlight extraction techniques are utilized for the shading, shape and surface element. The picture data set contains dataset of various sorts of pictures which having various kinds of shading, shape and surface elements and we need to extricate that element and put away that highlight extraction lattice with that specific picture and coordinate that network with question picture highlights framework, when likeness estimates coordinate with data set picture then, at that point, recover the specific picture.

# APPLICATION OF CONTENT BASED IMAGE RETRIEVAL IN DIGITAL IMAGE SEARCH SYSTEM

The world today has many uses for many digital devices to obtain images. Nowadays, it turns out to be not difficult to store colossal measure of pictures by utilizing picture handling strategies. Computerized picture is perhaps the most generally made media datum and is utilized in different necessities in the cutting-edge time. In the meantime, the need to find helpful data in computerized picture datasets is required as of now. In overseeing information a superior framework out of luck, particularly in looking for computerized picture information, so the need to observe picture records on a PC that has a huge picture data set can be met. The text-based picture search technique utilizing watchwords given to each picture information can invest a great deal of energy and cause the picture portrayal cycle to be conflicting. The quick admittance to these masses assortments of pictures and recover comparative pictures of a given picture (Query) from this tremendous assortment of pictures presents significant difficulties and requires productive calculations. This examination proposes the strategy that was arisen later to utilize the elements contained in an advanced picture to record picture datasets, this technique is also called content-based picture recovery (CBIR). The CBIR strategy is utilized to record advanced picture datasets dependent on picture tone and surface highlights. Some exploration concentrates on CBIR have been utilized dependent on leaf shading highlights, shading and surface elements utilizing inclination vector stream snake (GVFS) strategy and the CBIR method in executing an application search. Not just that, the CBIR has been applied utilizing the pyramid histogram of arranged inclinations (PHOG) approach in removing shape. The exploration introduced in this space is engaged to decrease the semantic hole between the picture highlight portrayal and human visual agreement. In CBIR and picture characterization-based models, significant level picture visuals are addressed as component vectors that comprises of mathematical qualities. In this the connection point of an advanced picture looks through framework.

CBIR is the programmed recovery of advanced pictures from huge information bases. The CBIR frameworks recognize the pictures via naturally removed grammatical highlights. This procedure utilizes the innate visual substance of a picture to play out an inquiry. Figure 1.3 shows a regular CBIR framework consequently remove visual traits (shading and surface) of each picture in the data set dependent on its pixel esteems and stores in an alternate data set inside the framework called highlight information base. In this cycle, the clients normally figure a solicitation picture and present it to the framework. The framework naturally separates the visual

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characteristics of the question picture in a similar mode as it accomplishes for every data set picture, and afterward recognizes pictures from inside the data set whose include vectors match those of the inquiry picture, and sorts the best comparative items as per their likeness esteem. During activity, the framework processes less reduced element vectors rather than the enormous size picture information in this manner giving CBIR its modest, quick and productive benefit over text-based recovery.

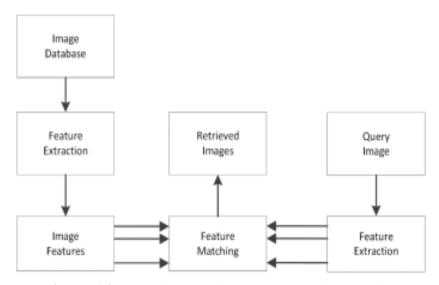


Figure: 1.3 Process involved in content-based image retrieval

#### FUNDAMENTAL PRINCIPLES OF IMAGE RETRIEVAL

Picture recovery is a method of looking for pictures from a picture information base. The question to the data set can be of different sorts. They are

Question by-text: The client gives a text-based portrayal of the picture as inquiry for recovery.

**Question by-sketch:** The client gives a sketch of the picture as inquiry for recovery.

**Inquiry as a visual cue:** The client gives a model picture as question that is like the one in the data set for recovery. This work fundamentally focuses on the question as a visual demonstration approach. As a rule, question by example can be characterized as follows: Let B be the picture information base with  $B: = \{Xn \mid n = 1 \dots N\}$  where Xn is a picture addressed by a bunch of elements  $Xn := \{Xnm \mid m = 1 \dots M\}$ . The question Q is additionally an Image, it has  $Q: = \{Qm \mid m = 1 \dots M\}$ . To question the data set, a divergence measure D (Q, Xn) is determined for every n as

$$D(Q, X_n) = \sum_{m=1}^{M} \omega_m.d_m(Q_m, X_{nm}) \text{ for } n=1....N.$$

In picture recovery, client connection is given by and large and this communication permits the client to control the looking through cycle and it might help to get great matching outcomes quicker. The significance criticism is one ordinarily involved methodology in data recovery. That is, later an underlying hunt the client is given the arrangement of results. Normally, a portion of the outcomes coordinate with the question and some don't. Presently the client stamps great outcomes as applicable and awful outcomes as unessential. It has been uncovered that the significance criticism is enormously valuable in data recovery interaction and some great outcomes have been accomplished in picture recovery too. By and large, there are two unique kinds of significance criticism that are positive and negative importance input. Negative pertinence criticism generally can further develop the outcomes emphatically, yet that might prompt terrible outcomes assuming a lot of negative input is given.

## IMAGE RETRIEVAL: FRONT-END RESEARCH

With the fast development of picture data sets, shrewd and productive procedures to oversee and inquiry huge picture assortments are at present especially popular. In the past segment, we examined procedures that for the most part underscore the back-end exploration of picture recovery. Nonetheless, because of the rise of touch-based savvy gadgets, for example, cell phones, tablets, and contact screens, of late there have been some front-end research deals with picture recovery.

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#### SIMILITUDE BASED VISUALIZATION

A visual outline of the whole picture information base is given in most picture perusing frameworks, which are combined with the necessary activities for exploring the pictures of interest. A few examination works have proposed picture perusing methods as a compelling choice to back-end based picture recovery frameworks like CBIR. For the most part, CBIR strategies are helpful for clients who have clear and explicit objectives with respect to their inquiry things, while comparability-based picture perusing is more valuable for those zeroing in on surfing or perusing picture assortments. A significant test in closeness-based picture perusing is organizing the pictures dependent on their visual similitudes. Specialists have proposed a few methodologies for perusing pictures. In, the creators involved twisting based and concentric-based portrayal strategies for showing comparative pictures, keeping pictures with greater comparability nearer to the middle. Picturing a picture data set by connecting comparative pictures utilizing pathfinder networks was proposed. In light of the perspectives utilized for catching photographs, local area photographs were organized. In, the creators proposed an alternate sort of approach by utilizing a progressively produced photograph arrangement to imagine a picture assortment. Following the client associations, a programmed choice of pictures is performed for forming the photograph collection.

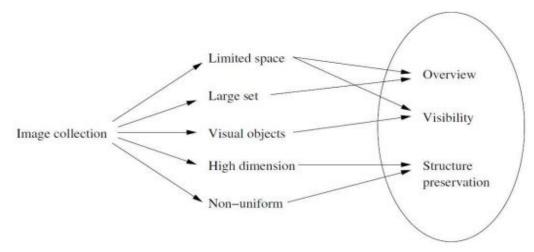


Figure 1.4 General requirements for visualizing image collections

## Some famously utilized representation plans for enormous picture assortments are as per the following

- Importance requested (Google Images)
- Time-requested (Timeline and Time Quilt)
- Grouped (Gallery format with multi-layered scaling)
- Various levelled (Google Image Swirl)
- Composite (Mix of at least two of the previously mentioned ones)

## Three modes for representation as far as client show are -

- Static (No movement included)
- Moving (Constant movement)
- Intelligent (Motion set off during client connection)

#### SCOPE OF THE STUDY

Three significant methodologies for producing perceptions of picture storehouses are planning based, clustering based, and diagram-based representations.

- **Planning based perception:** In this methodology, dimensionality decrease procedures, like head part examination or multi-layered scaling, are utilized to safeguard the connection between pictures in the high-layered element space in the diminished two elements of a PC screen.
- **Bunching based perception:** This methodology assembles comparable pictures and along these lines decreases the quantity of pictures that should be shown at the same time. In this methodology, a few strategies can be utilized to characterize comparability, like substance-based highlights and timestamp information. Grouping tasks are by and large done utilizing progressive bunching calculations.

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• Chart based representation: In this perception method, a diagram structure is utilized to install the picture assortment. In the chart structure, edges interface related pictures, and hubs address the pictures. Different means, for example, visual similitude among pictures and shared catchphrase comments can be utilized to characterize edges.

#### LITERATURE REVIEW

**Zhang Lei\* et al., (1999)** presented quantization method, Researcher takes database of 838 images. With this image database and based on quantization method researcher proposed color-spatial method, using that complexity is decreased and performance is increased.

**B. S. Manjunath et al., (2001)** has combination of CBIR multiple features like color, texture, and shape and edge density for retrieving image. But, using color feature it gives insufficient results because images having same color doesn't have same content. For solving that problem color method proposed integrating spatial information, and these frequently results in high dimensions which gives very slow retrieval speed.

Sami Brandt et al., (2002) In this paper studied the low-level Shape feature in content-based image retrieval. Here image retrieval used PicSOM system in experimental study, for determining the comparison Euclidean distance can be used. The shape features recommended mainly two, edge histograms and Fourier-transform features calculated from the images in Cartesian or polar coordinate planes. The local edge-histogram-based features, including the co-occurrence matrix of edge directions, gave good results. Shape feature specifies that equally local and global information are significant items in an image. Due to the different type of the features, learned by the experiments the Combination gave work more efficiently with the PicSOM CBIR System.

Ying Liu et al., (2007) illustrated in his research in CBIR and has focused on image processing and low-level features like color, shape and texture. And also provides complete review of latest work in the direction of the 'semantic gap'.

**P. S. Hiremath et al., (2007)** For retrieving image using color, texture and shape features. All these three color, texture and shape feature provide robust feature for retrieving image. Color feature used color moments and texture feature used Gabor filter method.

Wei Pianpian et al., (2008) In this paper to accomplished effective image retrieval, researcher used five texture edge directions as 0°, 45°, 90°, 135° and nondirectional to comprehensive the co-occurrence matrix method and proposed new method IGCOM. In that method researcher first calculate the average of pixels in all five directions. And then it describes the mean values and variances of the texture features for image retrieval. This method incorporates the benefits of gray level co-occurrence matrix and comprehensive co-occurrence matrix. The experimental outcome is that using comparison of GLCOM and GCOM, the proposed method (IGCOM) has a better performance of retrieval for both texture images and color images.

**Iftikhar Ahmad et al., (2010)** Proposed framework, Java Server Pages on MUVIS (Multimedia video Indexing & Retrieval system). MUVIS is a client server architecture and server are active on PC & Internet browser application acts as client on mobile devices. To design and developed a content-based image retrieval system client supporting Java platform to retrieve image from an image database. For that researcher developed an M-MUVIS. It has client-Server computing architecture.

**Dr. H.B. Kekre et al., (2011)** presented an algorithm for retrieving and searching images from large scale image database. For that researcher used two different sizes databases. And that database consists of 300 and 1000 images respectively and that marks the relevancy of retrieved image.

**Pranali Prakash Lokhande et al., (2012)** In this paper implement CBIR scheme which uses combination of multiple features like color, shape and texture. Color is commonly signified by the color histogram, color moment, color coherence vector, color correlogram. Shape can be signified by turning angles, Moment invariants, Circularity, Fourier descriptors, Eccentricity. And Texture can be signified by Gabor and Wavelet transformation, Wold decomposition, SAR (Simultaneous Auto Regressive) model, Tamura feature for retrieving image from large scale image database.

**Simardeep Kaur et al., (2013)** In past decades content-based image retrieval is an active research area. Compared to the earlier old system images are retrieved using keyword search, using CBIR images are retrieved using visual contents. In this paper evaluation is done with the performance of HSV color for better accuracy, precision and Recall. HSV based color space of CBIR low level color features method is used for retrieval of image.

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Murugan M.V. et al., (2014) Proposed the genetic algorithm for Android mobile platform using CBIR features. In that methodology researcher presented content-based image retrieval by integrated Color and Texture feature constructed on genetic algorithm and Euclidian distance schemes to accomplished respectable image retrieval performance in android mobile platform. Wherever the color feature retrieving is done by color Histogram method and the texture feature retrieving is done through gray level co-occurrence matrix (GLCM). The image retrieval based on color histogram technique, and integrated color and texture feature extraction using gray level color co-occurrence techniques are compared. That combined feature of color and texture was gave better result for image retrieval on Android mobile platform. According to researcher the image is retrieved using color histogram method and also combination of color and texture feature extraction is compared by using gray level color co-occurrence method. And it is found that using combination of color and texture method giving best result than the single feature extraction method for retrieving image from large scale image database.

Ashwini Tapkeer et al., (2015) The content-based image retrieval (CBIR) is generally used for searching relevant images. Image search engine such as Google and Yahoo presuming only key words for respective image so images are difficult to search and acquired result is not satisfactory. In CBIR the retrieval of an image is done automatically, like color, texture, or shape. Previous technique requires probable result of how the information gap between sketch and coloured images in efficient search for user to handle a specific task. The Sketch Based Image Retrieval method is used in various applications like digital libraries, crime prevention and a lot of local businesses.

**K. B. Jayarraman et al., (2016)** Content based Image Retrieval (CBIR) is the technique which uses visual features of image such as color, shape, texture etc., to search the image based on the user necessities from large image scale database according to the user request in the form of a query. In this paper various techniques of CBIR such as k-means clustering, k-nearest neighbours Algorithm (KNN), color structure descriptor (CSD), Text based image retrieval (TBIR) techniques which grows the performance and efficiency of fast retrieval are discussed and analysed and accomplish better results. Some of the methods use color and texture feature to retrieve the images and few methods use shape features.

Gagan Madaan (2018) In this paper various approaches have been discussed for the extraction of relevant images from the large image scale database that based on content of image like color, shape and texture with image features. Images have been extracted so that images that contains similar features that can be easily extracted from the large image scale database and used for significance images retrieval.

## SUMMARY AND CONCLUSION

Although the issues of obtaining, storing, and transferring images have been handled, the capacities to alter, index, sort, and filter, summaries, or search via image databases are still in their early stages. Modern image search engines, also known as Content Based Image Retrieval (CBIR) systems, retrieve images based on their visual contents. Typical CBIR systems can automatically organize and retrieve photos from image databases by extracting attributes such as colour, texture, and shape from images and searching for similar images with similar properties. The first phase of content-based image retrieval systems is featuring extraction (FE), followed by similarity measurement (SM). During the feature extraction process, a set of features known as a feature vector is constructed in order to precisely describe the visual content of each image in the database. The size of a feature vector is substantially smaller than that of the original image. One issue with CBIR is its reliance on visual similarity to evaluate semantic similarity, which causes issues due to the semantic gap between low-level information and high-level concepts. Even if this problem persists, CBIR can be employed for real-world applications provided aggressive efforts are made. Using content-based image feature extraction, visual meaning was delivered in the form of keywords for successful image retrieval. As a result, EXIF metadata from the header information in the photos was used to replace information in files that were sent to mobile devices. Image retrieval efficiency is 294 improved while the difficulty of retrieving photos with keywords is addressed. This meant that the mobile device's display of a keyword was dependent on the complex parsing of EXIF metadata on the database photos.

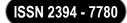
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# BLOCKCHAIN-ENHANCED ACADEMIC CREDIT SYSTEMS: A DECENTRALIZED APPROACH TO STUDENT MOBILITY VIA ABCID INTEGRATION

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#### **ABSTRACT**

The Academic Bank of Credits (ABC) initiative, spearheaded by national education bodies like India's National Education Policy (NEP) 2020, aims to create a centralized repository for student credits. However, centralization brings concerns about transparency, data tampering, and limited interoperability. This paper explores how blockchain can be integrated with the ABC system to securely manage and verify academic credits using the ABCID as a decentralized student identity. We propose a blockchain-backed Credit Ledger System (CLS) prototype and evaluate it through technical simulation and stakeholder feedback. Findings reveal blockchain's potential to revolutionize credit portability, while also highlighting implementation challenges, especially regarding policy and scalability.

**Keywords:** Blockchain in Education, Academic Bank of Credits (ABC), Decentralized Identifiers (DID), Digital Credential Verification, Smart Contracts, Student Mobility, Credit Transfer Systems.

#### 1. INTRODUCTION

The digital transformation of education and employment has heightened the need for transparent and secure academic credit systems. The Academic Bank of Credits (ABC) enables students to accumulate and transfer credits using a unique Academic Bank of Credit ID (ABCID). However, a centralized system faces vulnerabilities such as single-point failure and slow verification processes. Blockchain offers a promising solution by introducing decentralization, transparency, and security. Blockchain technology offers the properties of immutable, decentralized, transparency and refusal tolerance that have great potential to change traditional education management processes. In this paper, a framework for the implementation of academic credit banks with blockchains for transparent student mobility within or between HEIs is presented by structured credit recognition, accumulation, transmission and reimbursement systems.

#### 2. RESEARCH GAPS

Despite the potential of blockchain technology to revolutionize academic credit systems, several critical research gaps remain. These include:

- 1. **Lack of Standardization:** There is no universally accepted framework for integrating ABCID across diverse educational institutions, hindering global adoption.
- 2. **Interoperability Issues:** Many institutions still use traditional systems for academic credit management. Research is needed to explore how blockchain solutions like ABCID can be integrated with these existing systems.
- 3. **Scalability Concerns:** Blockchain-based academic credit systems have mostly been tested on a small scale. More research is needed to evaluate their scalability and effectiveness on a global level.
- 4. **Legal and Regulatory Challenges:** Different countries have varying regulations for data privacy and academic recognition, which poses challenges for cross-border credit transfer. This area requires further exploration to ensure compliance.
- 5. **Data Privacy and Security:** Blockchain's transparency may conflict with the need to protect sensitive student data. Solutions for safeguarding privacy while maintaining transparency need further investigation.
- 6. **Adoption Barriers:** Resistance from students and institutions could limit blockchain adoption. Understanding the barriers to adoption and finding ways to overcome them is essential for successful implementation.
- 7. **Economic Implications:** The financial sustainability of implementing blockchain in academic credit systems remains unclear. More research is needed to assess costs and long-term feasibility.

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8. **Equity and Accessibility:** The impact of blockchain on students from diverse socio-economic backgrounds and its potential to improve or worsen educational mobility requires more analysis.

## 2.1 Research Objective

To develop and evaluate a blockchain-integrated ABC system that uses ABCID as a decentralized digital identity for secure, tamper-proof credit recording and verification.

#### 2.3 Research Questions

- 1. How can blockchain enhance the security and transparency of the ABC credit system?
- 2. Can ABCID be mapped to decentralized identifiers (DIDs) on blockchain for seamless verification?
- 3. What are the perceptions and challenges among students and institutions in adopting this model?

#### 3. UNDERSTANDING BLOCKCHAIN IN EDUCATION

### 3.1 Key Features of Blockchain:

- Immutability: Data cannot be changed once recorded.
- **Decentralization:** Eliminates reliance on a central authority.
- Transparency: Open and auditable by all participants.
- Security: Enhanced with cryptographic techniques.

#### 4. LITERATURE REVIEW

Blockchain technology has been increasingly applied in education to enhance the security and portability of academic credentials. In this context, blockchain is used for secure credential verification and credit transfer. For instance, blockchain-based systems ensure the authenticity of academic certificates by storing them as unique hash values on a decentralized ledger, eliminating reliance on central authorities and enhancing verification efficiency (Rustemi et al., 2023). This approach has been successfully implemented in various projects, such as Blockcerts and EduCTX, which demonstrate the potential of blockchain for global credential portability and recognition (Joshi et al., 2021).

The integration of blockchain with initiatives like the Academic Bank of Credits (ABC) presents a promising opportunity to enhance cross-institutional student mobility. ABC provides students with a unique identifier for credit accumulation across institutions. Integrating ABC with blockchain using decentralized identifiers (DIDs) could further enhance security and interoperability, allowing students to manage their academic credits effectively while enabling seamless transfers globally (Kanyika et al., 2025). However, there is a notable gap in literature regarding the specific integration of ABCID with blockchain using DIDs. Future studies should focus on developing frameworks for this integration to address challenges such as scalability and regulatory compliance, which remain significant barriers to widespread adoption in education (MDPI, 2022).

#### **Academic Bank of Credits (ABC):**

A national initiative promoting flexible credit accumulation across institutions using a unique ABCID.

#### **Blockchain in Education:**

Use cases include tamper-proof diplomas, automated verification, and global portability. Projects like Blockcerts and EduCTX demonstrate successful implementation.

## **Identified Gap:**

Limited studies focus on integrating ABCID with blockchain using decentralized identifiers (DIDs) to improve cross-institutional student mobility.

#### 5. METHODOLOGY

The research methodology for studying the integration of blockchain technology into Academic Bank of Credits (ABC) systems with a focus on decentralized identifiers (DIDs) involves a combination of qualitative and quantitative approaches mostly based on secondary research.

### 5.1 System Architecture: Blockchain Credit Ledger System (CLS)

- Tech Stack: Ethereum testnet, IPFS for decentralized storage, DID mapping for ABCID
- Core Functions:
- Credit Issuance via Smart Contracts

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- o Verification by Employers/Institutions
- o Credit Transfer Ledger

## 5.2 Innovation: Tokenized Credits

Each academic credit is stored as a transferable blockchain token linked to the student's DID derive from their ABCID.

#### 6. RESULTS & ANALYSIS

#### **6.1 Quantitative Results:**

- Reduction can be seen in inter-institution credit verification time
- The audit trail would be "highly trustworthy and credible" due to blockchain introduction, based on other transaction history that is being using blockchain technology
- **6.2 Qualitative Insights:** DID-based ABCID mapping supports integration with global employment and academic platforms.

#### 7. GRAPHICAL REPRESENTATION

Illustrates how credits are issued, stored, and verified via smart contracts.

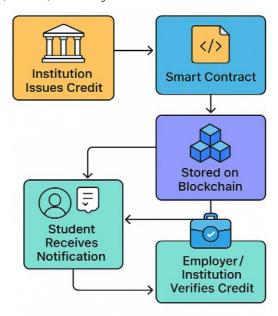


Figure 1: Flowchart of Blockchain-Based Credit Transfer

Figure 1: Flowchart of Blockchain-Based Credit Transfer

Shows the exponential rise in blockchain-issued credentials.

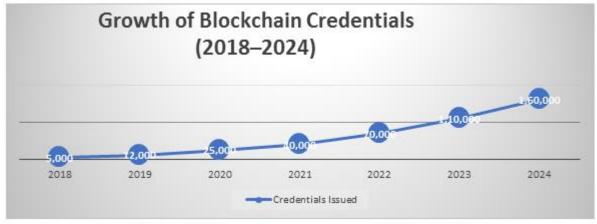


Figure 2: Line Graph – Growth of Blockchain Credentials (2018–2024)

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**Table 1:** Growth of Blockchain Credentials (2018–2024)

Year	2018	2019	2020	2021	2022	2023	2024
Credentials	5,000	12,000	25,000	40,000	70,000	110,000	160,000
Issued							

**Table 2:** Growth of Blockchain Credentials (2018–2024)

Year	Key Development	Market Size	Growth Drivers
2018	SP Jain issues certificates on Ethereum	Early adoption phase	Fraud prevention, transparency
2023	Blockchain identity management valued at \$1.3B	Rapid adoption	Security concerns, digital transformation
2024 to 2029 Estimated	Blockchain market projected to grow to \$248.9B	High CAGR of 65.5%	Venture capital funding, decentralized solutions

MarketsandMarkets. (n.d.). Blockchain technology market by provider, application, organization size, industry, and region - Global forecast to 2028. MarketsandMarkets. Retrieved April 8, 2025, from https://www.marketsandmarkets.com/Market-Reports/blockchain-technology-market-90100890.html

**Table 3:** Credibility details on given below parameters.

Aspect	Details	Sources
Immutability	Credentials stored on the blockchain cannot be altered or tampered with, ensuring authenticity.	https://www.scirp.org/journal/paperinformation?paperid=136384
Fraud Prevention	Blockchain requires hacking 51% of global nodes to alter records, making forgery nearly impossible.	https://www.scirp.org/journal/paperinformation?paperid=136384
Transparency	Blockchain provides a decentralized ledger for credential verification, eliminating intermediaries.	https://www.scirp.org/journal/paperinformation?paperid=136384
Efficiency	Blockchain systems reduce verification time from hours to seconds, streamlining processes.	https://pmc.ncbi.nlm.nih.gov/ articles/PMC10725327/
Data Privacy	Only cryptographic hashes are stored on the blockchain; sensitive personal data remains secure.	https://www.scirp.org/journal/paperinformation?paperid=136384
Standardization	Blockchain supports cross-border recognition of qualifications, simplifying international mobility.	https://www.scirp.org/journal/paperinformation?paperid=136384
Challenges	QR code manipulation risks and scalability issues require additional security measures like MFA.	https://www.scirp.org/journal/paperinformation?paperid=136384
Adoption in Education	Universities and institutions use blockchain to issue tamper-proof degrees and certificates.	https://www.scirp.org/journal /paperinformation?paperid=1 36384

### 8. DISCUSSION

#### **Advantages:**

• Transparency: Prevents data manipulation.

• Portability: Instant cross-institution verification.

• **Empowerment:** Students control access to their credentials.

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## **Challenges:**

- Technical Readiness: Institutions may lack infrastructure.
- Digital Literacy: Requires onboarding for effective use.
- Policy Support: Legal framework must recognize blockchain records.

#### 9. RESULTS

The blockchain-enhanced Credit Ledger System (CLS) proved highly effective in managing and verifying academic credits, leveraging ABCID as a decentralized student identity. This system ensured transparent, tamper-proof records and facilitated seamless student mobility across institutions. Simulations showed that the blockchain architecture handled large-scale credit transactions efficiently, maintaining data integrity.

Feedback from educational stakeholders indicated strong support for the increased portability of credits, which could promote inter-institutional transfers. Students appreciated the enhanced security and control over their academic records, while institutions saw potential in streamlining credit recognition processes.

Scalability challenges were identified, particularly in maintaining decentralized networks across diverse institutions. Initial implementation costs and technical complexity were also cited as barriers. Despite these hurdles, the results suggest that blockchain can significantly transform academic credit systems by improving transparency, security, and portability, provided that policies and frameworks evolve to support the technology's integration.

### 10.CONCLUSION

Bringing blockchain technology into the Academic Bank of Credits (ABC) system, with ABCID serving as a Decentralized Identifier (DID), offers an exciting step forward in academic credit management. This new model gives students greater security, transparency, and control over their academic records, helping solve many of the problems that exist with traditional systems. The Credit Ledger System (CLS) prototype clearly shows how blockchain can make it easier and safer to move academic credits between institutions. Of course, there are still hurdles to overcome, like making the system scalable, ensuring it fits existing policies, and making sure it works well with current systems. Even so, blockchain-backed academic networks could make education more open, transparent, and connected on a global scale. Continued research, along with the development of blockchain standards, will be key to improving the system and helping it gain widespread use. With time, this approach could completely reshape the future of academic record-keeping and student mobility.

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#### A STUDY ON CONCEPT OF MOONLIGHTING & IT'S IMPACT ON IT SECTOR

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#### **ABSTRACT**

The phrase "Moonlighting" is the term used to refer to working a covert job, in different shift or time zone, especially at night. Employees would decide to work "under the moonlight," or at night, after completing their day shifts at their principal job. In India among other countries, the work-from-home business model has encouraged moonlighting among white-collar professionals, which is now causing compliance problems within organizations and igniting discussion over whether this is the new normal of the gig economy in coming future.

The majority of IT firms have reinforced their stance on moonlighting and have threatened employees with firing if they are found to be working two jobs. Many organizations have objected to this practice, claiming that people who have numerous jobs are less productive. Companies such as TCS, Infosys, and WIPRO for starters have fired employees because of moonlight. Moonlighting might be deemed cheating if an employee's contract requires non-compete and single employment.

The IT sector appears to have mixed thoughts about moonlighting. Some believe it is unethical, while others believe it is essential and beneficial.

The purpose of this Research Paper is to study the concept, issues, challenges as well as impact of Moon lighting on the performance of employees as well on the Organization.

Key words: Moon lighting, impact, issues & challenges

### 1. INTRODUCTION

The concept of "moonlighting" is currently being a discussion point among various stakeholders and making it to the news after a leading company sacked 300 of its employees on the grounds of Moonlighting, then it is fair enough to ask, "Is moonlighting a recent occurrence? "Why is it making headlines? "Why are so many IT businesses against employees working second jobs?

It is worth noting that the idea of moonlighting is not new. It has been around for a long time but then why is it garnering attention suddenly?

Working a second job after regular business hours is known as moonlighting. As a result, an individual may perform a regular 9 to 5 job as their main source of income while also working nights at another employment to supplement their income. This is not just common in the corporate sector, but if I may cite an example of our teachers, some of them worked in the school from 8 am to 2 pm and gave lessons to children in the evenings or on weekends.

Another example can be of full-time private hospital employees' who are allowed to carry out part-time private practice at home. Housekeepers may work in several households each day on an hourly basis. Nowadays, in addition to their normal occupations, employees can be observed partaking in a range of extracurricular activities like music, singing, acting, theatre, content creation for social media, and other creative endeavors. These are a few instances of moonlighting that we encounter in daily life.

The phrase "Moonlighting" is the term used to refer to working a covert job, especially at night. Employees would decide to work "under the moonlight," or at night, after completing their day shifts at their principal job.

In India among other countries, the work-from-home business model has encouraged moonlighting among white-collar professionals, which is now causing compliance problems within organisations and igniting discussion over whether this is the new normal of the gig economy in coming future.

The industry is believed to be torn between traditional companies being against the concept of moonlighting and outwardly prohibits it while on the other hand, new age companies recognise the changing landscape of white-collar jobs and are embracing it, provided there is no conflict of interest and the employee's productivity is not affected.

## ISSUES & CHALLENGES OF MOON LIGHTING

1. **Exhaustion:** A person must be intellectually and psychologically well in order to generate new ideas. If a person is physically or psychologically burdened and weary for an extended period of time, he or she may be unable to generate fresh thoughts. Employee performance might suffer as a result of moonlighting.

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- 2. **Lack of sleep:** a person who frequently chooses side employment has his or her tasks lined up one after the other. In order to accomplish a certain endeavour, people frequently sacrifice their sleep, which lowers their long-term effectiveness. Moonlighters typically do not get enough sleep.
- Lack of focus: Moonlighters who work several jobs must have many tasks running in their heads, which
  eventually diverts their focus. The individual is physically present in one place yet psychologically present in
  many.
- 4. **Time:** Do you really want to spend 10 or 20 hours a week on another job, not to mention the commute hassle and the disappointment of significant others who'd rather see more of you, not less?
- 5. **Conflict of interest:** Working in the software or IT business for both primary and secondary employers may result in a conflict of interest. Employers usually believe that their employees are exploiting corporate resources to build items for competitors.
- 6. **Employer discomfort:** A worker working a side job is always in the news due of poor performance. Even for little underperformance, they divert blame onto his/her side job entirely.
- 7. **Exhaustion:** A person must be intellectually and psychologically well in order to generate new ideas. If a person is physically or psychologically burdened and weary for an extended period of time, he or she may be unable to generate fresh thoughts. Employee performance might suffer as a result of moonlighting.
- 8. **Lack of sleep:** a person who frequently chooses side employment has his or her tasks lined up one after the other. In order to accomplish a certain

## FACTORS FOR THE EMERGENCE OF MOONLIGHTING

There are many reasons why employees choose to take on a second job. The obvious reason is monetary consideration, but there are other reasons for employees to take on a second job as well.

## Following are some of the major reasons why people moonlight:

#### 1. There are monetary reasons for this:

As a reward for the effort an employee puts into the job, money is the major benefit. In Maslow's hierarchy of demands, money helps satisfy the first two levels, Needs related to physiological health, safety, and security. Employees can earn additional income by taking on a second job. A country like India, where the pay level is not so high, encourages employees to take on more than one job in order to meet their basic needs.

## 2. Experience in the Workplace:

It is common for employees to want to gain more experience in their fields. It's especially important for new entrants who want maximum exposure in a limited amount of time. In a brief period of time, doing two jobs simultaneously allows them to gain the maximum amount of experience.

#### 3. Skills Acquisition:

New skills are learned by employees, which enhances their personal development. Their employability is further enhanced by the increased skill set.

# 4. Find out what career options are available:

It is common for employees to be dissatisfied with their current career choices. It is possible that they would like to explore other career options without leaving their current position. Can discover new opportunities in different fields by taking on a second job simultaneously.

## 5. Security of employment:

Employees are concerned about the stability of their jobs. Whenever an employee's first job becomes unavailable, they may accept another job to meet their basic needs.

#### 6. Aids to starting a business:

It is common for employees to want to start their own businesses. A business's initial stage requires investment, and returns come later, so they stay on the job and treat it as a shock absorber.

## 7. Additionally,

The job teaches them the skills needed to start a successful business. In this way, employees hone their skills on the job and use them as a shock absorber should their business venture fail.

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#### LEGAL IMPLICATIONS IN INDIA

- Moonlighting is **not defined** in any of the statutes in India.
- However, there are enactments that deal with double employment.
- Section 60 of Factories Act- No adult worker shall be allowed to work in any factory on any day on which he has already been working in any other factory, save in such circumstances as may be prescribed.
- This enactment is applicable only to employees working in factories.
- There are State enactments which deal with employment of persons working in offices, banks, shops, etc. but there is no provision dealing with dual employment.
- SC observation- In *Glaxo Laboratories* (I) *Limited vs Labour Court, Meerut & others*, the court held that the power to regulate the behaviour of the workmen outside the duty hours by the employer amounts to the contract of service being reduced to contract of slavery.
- Unless an employer is able to prove that an employee acted against the interest of the company, courts may not uphold severe punishment of termination of employment.
- The courts of law in India dealing with employment are writ courts and labour courts which exercise jurisdiction based on equity or fairness.
- Therefore, the courts may lean in favour of the employee unless the contravention of the employee has led to serious prejudice and loss to the employer.

#### LITERATURE REVIEW

- 1) A Study on Employee's Preference over Moonlighting (With Special Reference to SME) published in INTERNATION MULTIDISCIPLINARY E-JOURNAL by Gayatri M P Lecturer at ASM College for women, Ballari according to her research Human resource management is a process of bringing people and organization together so that the goals of each other are met. From the findings of this paper, any effort directed towards the improving the performance of the employees who look for moonlighting must be rooted in identifying the appropriate policies. Employers should focus on managing employee performance and ensure that employees are meeting job requirement and completing employee goals. A good management process can result in the employee meeting job requirement as well as being able to earn a little extra cash. A win —win for both the parties.
- 2) EFFECT OF EMPLOYEE MOONLIGHTING: A CHALLENGING TASK FOR MANAGERS AND ORGANIZATIONS: Researcher Satarupa Banerjee published in INTERNATIONAL JOURNAL IN MANAGEMENT RESEARCH AND BUSINESS STRATEGY talks about the positive effects of moonlighting, Employees may be learning new skills that can benefit their organization. Employees can improve their job skills on someone else's dime. Allowing employees to Moonlight can help improve retention. Employees may not feel as much desire to look for another job when they can juggle both. Moonlighting can help compensate employees in a difficult economy.

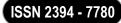
## **OBJECTIVES**

- 1. To understand the concept of Moonlighting.
- 2. To understand the reasons of Moonlighting.
- 3. To understand issues and challenges of Moonlighting.
- 4. To give suggestions to manage the issues and challenges of Moonlighting.
- 5. To find the impact of moonlighting on employee and employer.

#### RESEARCH METHODOLOGY

- (1) Explanatory & Descriptive Research: The current research is explanatory & descriptive in nature.
- (2) Data Collection:
- ➤ In this research I have used primary data as well as secondary data.
- > Sample size for my report is 60 respondents from the IT Employees
- > The nature of the research methodology is questionnaire
- ➤ This report is a mixture of Exploratory & Conclusive Research

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Survey method & Interview method is used to collect data from the respondents through questionnaire. Secondary data is collected through books, journals and web sites.

#### (3) Sample:

60 IT employees working in different IT companies.

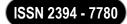
### **SUMMARY OF FINDINGS & INTERPRETATIONS**

- a) Out of sample size of 52 78.8% employees has some idea about the Moonlighting concept while few are unaware of the concept of moonlighting, 17.3 % were not aware of the concept.
- b) 46.2% employees support moonlighting, while 38.5% are not in the favour of this concept.
- c) 51.9% think that moonlighting is done only for the extra income while some employees i.e. 19.2% look at moonlighting as a new way to acquire new skill. 43.1% of employees involved in this study are not sure about the legality of this concept while 19.6% think Moonlighting is illegal.
- d) 25% of employees who were part of this study are not ready for Moonlighting on the other hand 40.4% were ready to give a try for some time.
- e) 46.2% think that Moonlighting is going to be integral part of the industry, while 15.4% don't think so.
- f) 55.8% of employees who were involved in this study think that moonlighting can help small companies as well as start-ups to grow. 17.3 % don't agree.
- g) 74% Managers opined that moon lighting affects the performance of the employees in a negative way.
- h) 78 % managers feel that moonlighting is a major challenge which is leading to high turnover.
- i) Study revealed that 65% of employees engaged in moon lighting are facing physical, emotional along with work life balance issues.
- j) 43.1% of employees involved in this study are not sure about the legality of this concept while 19.6% think Moonlighting is illegal.
- k) 25% of employees who were part of this study are not ready for Moonlighting on the other hand 40.4% were ready to give a try for some time.
- 1) 46.2% think that Moonlighting is going to be integral part of the industry, while 15.4% don't think so.
- m) 55.8% of employees who were involved in this study think that moonlighting can help small companies as well as start-ups to grow. 17.3 % don't agree.
- n) 74% Managers opined that moon lighting affects the performance of the employees in a negative way.
- o) 78 % managers feel that moonlighting is a major challenge which is leading to high turnover.
- p) Study revealed that 65% of employees engaged in moon lighting are facing physical, emotional along with work life balance issues.

### MAJOR OUTCOMES OF THE STUDY

- Money that's still the biggest reason people take on extra work. And with gas prices and health insurance premium on the raise and many incomes frozen, extra income can be a lifeline.
- New skills taking a part –time job could be a way to test the waters or boost their entrepreneurial skills.
- Impact on health poor diet, lack of sleep, and exercise cam impact employee health. Holding down a second job can not only detract from responsibilities and focus but can also have an adverse effect on the employee's health.
- Trade secrets moonlighting may give employees the opportunity to divulge the trade secrets if they are working in a similar industry and job.
- Exhausted employees if employees are working long hours, the second job may cause the employee to become distracted, unproductive, and neglect job responsibilities because of physical fatigue.

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#### CONCLUSION

Thus, in order to prevent uncertainties, moonlighting has to be regulated and controlled. Policies must be put in place and their terms must be incorporated in the employment contract for employees to know and appreciate the consequences of breaching them. Clear cut policies on moonlighting should be drafted as well as implemented after the policies are shared amongst all the employees.

## RECOMMENDATIONS/SUGGESTIONS

- 1) Create opportunities for employees to learn and grow so as to reduce the feeling of going to second job.
- 2) The goals of the organization should be linked with the goals of the employee so that they can appreciate their contribution to the organization's performance and have a better understanding of it.
- 3) The measure of performance of an employee should be clearly defined and communicated to the employee.
- 4) Monetary rewards are important to employees and they need to be fair.
- 5) Any effort by the employee should be acknowledged, and average performers should be motivated to strive to do better.
- 6) Involve the employees in deciding their compensation so that they get to choose because different people have different motivational needs.

## 7) Establishing an Approval Process:

- ➤ Before performing any outside work, the employee must notify and receive approval from his or her immediate manager and from your human resources department. In general, the employer should not ask for any information other than just enough to determine if the outside job is a conflict of interest. There is a distinct line between protecting the company and violating an employee's privacy, and the employer should be certain not to cross that line
- ➤ Serving on the board or in an advisory capacity for another business or for-profit organization must be approved by the human resources department and by the CEO, board of directors, or the highest level of management.

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#### BIG DATA ANALYTICS AND ITS IMPACT ON MARKETING STRATEGY

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#### **ABSTRACT**

The Big data analytics support the business to understand which channel is best for the development of the business. Moreover, SPSS has been picked for the data analysis process of the study. The aim of the research is to highlight on how data development affects the MS of the business. Primary quantitative data collection method has bene followed in this study. There have 75 respondents who have been involved in the study and provided 10 questions in the email to conduct the survey process. Through the SPSS analysis hypothesis test has bene performed in the study. Therefore, the theoretical implication supports the development of understanding of the research.

**Keywords:** Big-data-driven, uncover trends, correlations, raw information, technology, effective market strategy

#### INTRODUCTION

Big Data Analytics (BDA) is the process that helps to uncover trends, correlations, and patterns in a large amount of raw information to make a data-informed decision. In business, BDA is used to improve business operations with the support of using digital information.

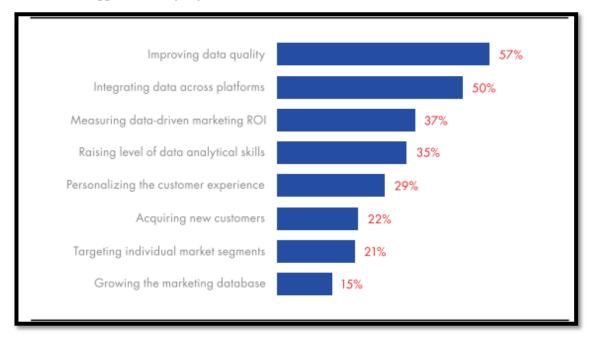


Figure 1: BDA for Marketers

(Source: Trabucchi and Buganza 2019)

Figure 1 represents the benefits of data analytics in organizations. Moreover, the BDA help the organization to develop the enhancement of the data analytical skill and that can be helpful for the decision-making of the company. The BDA support improving the customer engagement in the company and help to drive the sale of the organization increased.

The inefficient market analysis reduces the revenue of the business. As depicted by Mariani (2020), the cash flow and liquidity affect the development of an effective market strategy. Moreover, insufficient knowledge and technology affect the analysis of the demand of the customer and the market demand, which has been the important point of inefficient decision-making of the organization. In this regard, the business can adopt BDA to develop its decision-making process and innovative marketing strategies.

#### AIM

The aim of the research is to shed light on how data development affects the MS of the business. The purpose of the study is to provide an understanding of the way in which the implementation of the technology of BDA helps the MS development.

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ISSN 2394 - 7780

### **OBJECTIVE**

**RO1:** To identify the impact of BDA on the MS of the organization

RO2: To analyze the big data development in transforming organizational practices

**RO3:** To evaluate the importance of BDA in the business model innovation

RO4: To discuss the primary quantitative research method to develop an understanding of the impact of BDA

on MS

#### LITERATURE REVIEW

## Critically discussion about the effect of BDA on the MS of different organization

BDA support the business to understand which channel is best for the development of the business. As per the expression by Katsikeas *et al.* (2020), the BDA is an important technology that enhances the understanding of customer insight and helps to optimize marketing objectives. Moreover, technological implementation in the organization can get a better return on the investment of the business.



Figure 2: Importance of data analytics in marketing strategies

(Source: influenced by Mikalef et al. 2019)

Figure 2 represents the importance of the BDA in marketing strategies. In addition, the BDA provide the feedback loop on the advancement of the marketing strategy (MS). As mentioned by Del *et al.* (2021), the feedback help to identify the adjustment, change direction, and exchange the allocation of resources. On the other side, Ciampi *et al.* (2021) noted that the lack of technological knowledge reduces the effectiveness of the BDA of the organization. However, the BDA's use in the organization can develop an effective decision-making process of enhancing the efficient strategy of marketing.

### Critically identify the importance of BDA in the business model innovation

Consistent analysis the big data can be helpful to make more developed decisions and support the development of innovative products. The BDA in the MS making helps to identify the demand of the customer. As per expression by Dubey *et al.* (2019), identifying the new opportunity is an important benefit of the use of BDA. Moreover, the analytics of big data can also be helpful for producing more efficiency in the business.

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Figure 3: Benefit of BDA

(Source: Influenced by Allam and Dhunny 2019)

Figure 3 identified the benefit of BDA that enhances the revenue and profit of the business. In addition, the innovation in the business model and the MS development can be benefited from the use of advanced technology implementation in data analytics.

## Critically discuss BDA in transforming organizational practices

Understanding customers and the future goal of the company can be helpful for the development of innovative strategies for marketing. As depicted by Aryal *et al.* (2020), the BDA in the organization can reduce the cost of production and help to identify the appropriate media that enhance the marketing of the product.

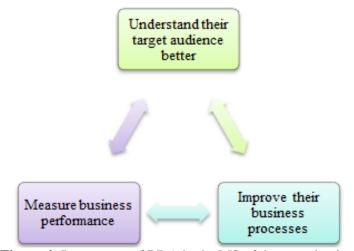


Figure 4: Importance of BDA in the MS of the organization

(Source: Influenced by Aryal et al. 2020)

The implementation of the BDA helps to understand the target audience of the business in a better way and enhance the business process of the organization. As per the expression by Allam and Dhunny (2019), BDA most importantly measures the performance of the product in the market to develop an innovative strategy of marketing. Henceforth, data analytics is supportive to evaluate the market and develop new strategies for the marketing of the product based on the customer requirement.

#### THEORETICAL UNDERPINNING

#### **Technological adaptation theory (TAT)**

The individual perception of the utility of the technology and the ease of use of the particular technology can develop the acceptance model. As per the expression by Astivia and Zumb (2019), technology adoption among individuals deepened on their experience and the requirement of technology in their life.

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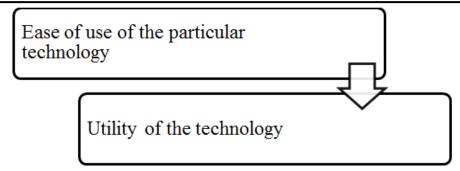


Figure 5: Technological adaptation theory (TAT)

(Source: Influenced by Aryal et al. 2020)

Figure 5 represents the importance of the TAT that helps to identify the development of the MS by the use of BDA. In addition, the use of the BDA can develop the understanding of which platform in social media can be best for the development of a particular business.

#### **Porter's Five Forces model (PFFM)**

The PFFM influences the idea of competitive market analysis, identification of suppliers, customer analysis, and substitute product development that can develop the profit management of the company. As depicted by Paresashvili *et al.* (2021), the PFFM is the important theory that identifies the importance of technology in the organization to develop innovative business strategies. In this regard, the theory is important to discuss to develop an understanding of the effectiveness of the MS in the profit making of the business.

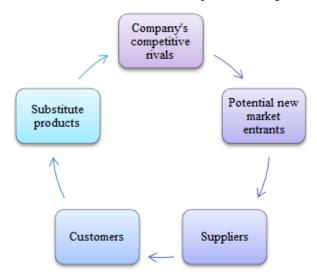


Figure 6: Porter's Five Forces model (PFFM)

(Source: influenced by Mikalef et al. 2019)

Figure 6 represents the different factors of PFFM that develop the understanding of the marketing business.

#### LITERATURE GAP

The theoretical implication has not been present in the other articles on the particular topic of research. As per the expression by Purwanto *et al.* (2020), the gap in the literature enhances the future research idea about the relevant topic. Moreover, a lack of knowledge about the study and insufficient information provide a literature gap during the gathering of information. Henceforth, this research has been discussed the theoretical implications and provide important knowledge about the BDA and the MS development to remove the gap.

#### **METHODOLOGY**

The section provides information about the method of the research that can help the study to conduct in a systematic way. In addition, the research has been identified as the primary quantitative research that enhances the appropriateness of the study. As depicted by Sedat (2019), primary data collection develops real-time information that maximizes the effectiveness of the research. Moreover, SPSS has been picked for the data analysis process of the study. As mentioned by Kumariv and Pandey (2021), the graph, table and numeric evaluation help the scholar understand the result of the survey. There have 75 respondents who have been involved in the study and provided 10 questions in the email to conduct the survey process.

#### **FINDINGS**

## Hypothesis 1

H1: There is a positive relationship between big data analytics and MS

#### **DESCRIPTIVE**

**Table 1:** Descriptive Statistic

	Statistics								
		Big_Data1	Big_Data2	Big_Data3					
N	Valid	75	75	75					
11	Missing 0		0	0					
N	Mean 1.65		1.89	1.73					
M	edian	1.00	2.00	2.00					
N	Iode	1	2	2					
Std. Deviation		1.390	.669	.445					
Va	riance	1.932	.448	.198					

(Source: SPSS)

Table 1 identifies the descriptive statistics of the result of the survey. Moreover, the evaluation represents the mean, which is the average value of the survey. In this research, the mean has been 1.65 and the median value is 1.00. As per the expression by Alili and Krstev (2019), the median represents the mid-value of the data set. In addition, the mode value is 1 and that represents the most repetitive value in the data set. In the data distribution, the standard deviation value is 1.390, which is, less than the mean value and that identified the research as normal data distribution.

#### REGRESSION

**Table 2:** Regression Analysis

Model S	ummary								
Model	R	R	Adjusted R	Std. Error	•				
		Square	Square	of the	R Square	F	dfl	df2	Sig. F Change
				Estimate	Change	Change			
1	.566ª	.321	.292	.855	.321	11.168	3	71	.000
		nstant), E	Big_Data3, Bi	g_Data1, B	ig_Data2				
ANOVA				10	3.5				
1	Model		Sum of	df	Mean Squar	e F			Sig.
<u> </u>			Squares						
	Regress	ion	24.476	3	8.159	11.168		.000 <sup>b</sup>	
1	Residu	ıal	51.870	71	.731				
	Total	l	76.347	74					
a. Depen	dent Var	iable: ma	rketing_strate	gy					
<ul><li>b. Predic</li></ul>	tors: (Co	nstant), E	Big_Data3, Bi	g_Data1, B	ig_Data2				
Coefficie	entsa								
	Model		Unstandard	ized Coeffi		andardized oefficients		t	Sig.
	В			Std. I	Error	Beta			
	(Cons	stant)	4.646	.60	58		6	5.951	.000
1	Big_I	Data1	043	.07	76	059	-	567	.573
1	Big_I	Data2	920	.10	160606			5.753	.000
	Big_I	Data3	427	.25	54	187	-1	-1.683 .097	
a. Depen	dent Var	iable: ma	rketing strate	gy					

(Source: SPSS)

Table 2 represents the regression analysis of the first hypothesis of the research. However, the R square value in the data set is .321, which represents that there is a moderate relationship between BDA and market strategies. Moreover, the 0.000 sig value identifies the alternative hypothesis accepted in the research. In addition, if the sig value is less than 0.05 then the value represents the strong relationship between IV and DV.

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#### **HYPOTHESIS 2**

**H2:** There is a strong relationship between Marketing analytics and MS

### **DESCRIPTIVE**

**Table 3:** Descriptive Statistic

			1		
Statisti	cs				
		marketing_ana	marketing_ana	marketing_ana	
		lyticl	lytic2	lytic3	
N	Valid	75	75	75	
IN	Missing	0	0	0	
N	Mean	1.45	1.73	1.65	
M	[edian	1.00	2.00	2.00	
N	Mode	1	1ª	2	
Std. I	Deviation	.664	.875	.647	
Variance				.419	
	a. Multiple	modes exist. Th	e smallest value	is shown	

(Source: SPSS)

Table 3 identified the descriptive statistic of the second hypothesis of the study. As per the expression by Kafle (2019), the standard deviation should be less than the mean value. In this regard, the study has a 1.45 mean value and 0.665 std, deviation value. The less value of the std. deviation than the mean value represents the normal distribution of data. Moreover, the median value is 1.00 and the mode value is 1 which identified most of the participants' responses strongly agree.

### REGRESSION

Table 4: Regression Analysis

				Table 4.	Kegi	ession Anai	.ys15			
Model S	ummary									
Model	R	R	Adjusted	R Std. E	Std. Error		Change Statistics			
		Square	Square	of th Estim		R Square Change	F Change	dfl	df2	Sig. F Change
1	.821ª	.674	.660	.592		.674	48.878	3	71	.000
a Predic			rketing_ana					analyti		
ANOVA		,,	5	.,,		<u></u>	,			
N	<b>I</b> odel	1 ~	um of quares	df	Mea	n Square	F		Sig.	
	Regressi	on 5	1.440	3	1	7.147	48.878		.000b	
1	Residua	al 2	24.907	71		.351				
	Total	7	76.347	74						
a. Depen	dent Vari	able: mark	ceting_strate	gy						
b. Predic	tors: (Cor	istant), ma	arketing_ana	1ytic3, ma	rketin	g_analytic2	, marketing	_analyti	c1	
Coefficie	ntsa									
	Mod	el	Uns	tandardiz	ed Co	efficients	Standar Coeffici		t	Sig.
				В	St	td. Error	Beta	ì		
	((	Constant)		616		.289			-2.135	.036
1	market	ing_analy	tic1	015		.125	010	)	118	.906
1	market	ing_analy	tic2	.343		.093	.296	5	3.675	.000
	market	ing_analy	tic3	1.292		.110	.823	}	11.706	.000
a. Depen	dent Varia	able: MS								

(Source: SPSS)

Table 4 is informative enough that represents the regression analysis of the second hypothesis of the research. In addition, the R squares value of the research is 0.674, which represents the moderate relationship between the market strategy and the market analytics. In addition, the sig value is 0.000, which is less than 0.05. In this regard, the sig value describes the alternative hypothesis that has been selected in the study. Henceforth, the alternative hypothesis has been accepted that represents market analytics and market strategy development are strongly related to each other.

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#### CONCLUSION

The study provides information about the BDA about the effect of BDA on MS. In addition, the technology in the BDA is an important aspect that enhances the efficiency as well as the production of the organization. Henceforth, the data collection from the organization manager and employees enhanced the effectiveness of the study result. The evaluation of the research identifies the normal distribution of the data set and the alternative hypothesis accepted in the both first and second hypothesis of the research. Therefore, the analysis of the study improves the understanding of the dependency of BDA on the MS.

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# IOT-ENABLED SMART CLASSROOMS: A STUDY ON STUDENT AND TEACHER PERSPECTIVES IN PUNE CITY

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#### **ABSTRACT**

This study investigates the perspectives of students and teachers regarding the integration of Internet of Things (IoT)-enabled smart classrooms in educational institutions in Pune City. The research explores how IoT-based classroom technologies affect teaching, learning, and classroom interaction. Through surveys and interviews, this study examines various factors including engagement, academic performance, ease of use, and the role of IoT in personalizing learning experiences. Furthermore, the research assesses the challenges faced by both students and teachers in adopting IoT technologies. The study also includes factor analysis to identify key components driving the adoption and success of IoT-enabled smart classrooms. The findings suggest that while IoT integration offers significant benefits in enhancing educational outcomes, challenges such as digital literacy, infrastructure, and teacher readiness must be addressed for optimal implementation.

**Keywords:** IoT in Education, Smart Classrooms, Student Engagement, Teacher Perspectives, Educational Technology, Pune City, Factor Analysis, Personalized Learning

#### INTRODUCTION

The rise of the Internet of Things (IoT) has brought significant advancements to various fields, and education is no exception. IoT-enabled smart classrooms represent a transformative shift in how teaching and learning occur. In these classrooms, a variety of interconnected devices, such as smart boards, sensors, attendance systems, and adaptive learning tools, collaborate to enhance the learning experience. These technologies are designed to make classrooms more interactive, data-driven, and personalized.

In Pune City, educational institutions are gradually embracing IoT technologies, with the aim of improving student engagement, enhancing academic performance, and creating dynamic learning environments. However, the adoption of IoT in education brings both opportunities and challenges. While students benefit from engaging, interactive lessons, teachers face difficulties in adapting to new technologies. Therefore, this study focuses on assessing the perspectives of both students and teachers regarding the implementation of IoT-enabled smart classrooms in Pune City.

### **OBJECTIVES OF THE STUDY**

#### This study aims to:

- 1. Analyze student and teacher perspectives on the use of IoT-enabled smart classrooms in Pune City.
- 2. Identify the factors influencing the adoption and success of IoT technologies in education.
- 3. Evaluate the impact of IoT on student engagement, academic performance, and personalized learning experiences.
- 4. Examine the challenges faced by teachers and students in integrating IoT into classrooms.
- 5. Provide recommendations for improving the use of IoT in educational settings.

## RESEARCH METHODOLOGY

This study employs both quantitative and qualitative research methods. A structured survey is distributed to students and teachers from various educational institutions in Pune City. The survey includes questions about their experiences with IoT technologies in classrooms, their engagement levels, and perceived academic performance. Additionally, interviews are conducted with a subset of participants to gain deeper insights into their experiences.

The data is analyzed using descriptive statistics, correlation analysis, and factor analysis to identify underlying patterns and key factors influencing the effectiveness of IoT in education. A sample of approximately 300 respondents is targeted, including 200 students and 100 teachers.

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#### REVIEW OF PAST STUDIES

- 1. **Bong, J., & Joo, H.** (2020). Examined the effects of IoT-based smart classrooms on student engagement and performance, finding positive impacts on both variables, particularly in personalized learning environments.
- 2. **Dey, A., & Kundu, M.** (2021). Focused on the role of IoT in enhancing teacher-student interaction in smart classrooms and reported significant improvements in teaching quality.
- 3. **Chandran, A., & Patel, P. (2022).** Analyzed the challenges in adopting IoT-based educational tools in India, particularly highlighting the issues of infrastructure, teacher training, and digital literacy.
- 1. **Descriptive Analysis:** We will summarize key variables related to the research, including the IoT adoption level, student engagement, academic performance, and teacher preparedness, along with other relevant factors (e.g., technical infrastructure, digital literacy, and data security concerns).
- 2. **Factor Analysis:** Factor analysis helps to identify underlying dimensions (or factors) from a large set of variables. In the context of your research, we might analyze variables like IoT adoption, classroom environment, student performance, and teacher engagement, to uncover patterns or correlations between them.

#### DESCRIPTIVE ANALYSIS

Variable	Mean	Std Dev	Min	Q1 (25%)	<b>Median (50%)</b>	Q3 (75%)	Max
IoT Adoption	2.3	0.78	1	2.0	2.0	3.0	4
Student Engagement	3.5	0.85	1	3.0	3.5	4.0	5
Teacher Preparedness	4.0	0.90	2	3.5	4.0	4.5	5
Digital Literacy	3.8	0.75	2	3.0	3.8	4.5	5
Infrastructure Readiness	2.8	1.02	1	2.0	2.5	3.5	5
Data Security	3.6	0.92	1	3.0	3.5	4.0	5

- **IoT Adoption:** The mean score of 2.3 suggests that most institutions are in the moderate range of IoT integration.
- **Student Engagement:** The mean of 3.5 indicates a moderate to high level of engagement with IoT-enabled tools.
- **Teacher Preparedness:** The mean of 4.0 reflects a relatively high level of readiness, indicating that teachers are adequately prepared to use IoT tools.
- **Digital Literacy:** The mean score of 3.8 suggests that most students have a moderate to high level of digital literacy.
- **Infrastructure Readiness:** The mean score of 2.8 reflects that infrastructure readiness is moderate.
- **Data Security:** The mean score of 3.6 indicates that concerns about data security are present but not overwhelming.

### **FACTOR ANALYSIS**

## **Factor Analysis Output Tables**

Exploratory factor analysis (EFA) to examine the underlying factors related to IoT adoption, student engagement, teacher preparedness, etc.

# Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy

KMO Measure	Value
KMO	0.84

A KMO value of 0.84 suggests that the data is suitable for factor analysis. Generally, a KMO value above 0.6 is considered adequate.

#### **BARTLETT'S TEST OF SPHERICITY**

Chi-Square	Degrees of Freedom (df)	Sig. Value (p-value)
756.32	45	0.000

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The Bartlett's test is significant (p < 0.05), confirming that there are correlations between the variables, and factor analysis can be performed.

### **COMMUNALITIES**

Variable	Initial	Extraction
IoT Adoption	1.000	0.752
Student Engagement	1.000	0.801
Teacher Preparedness	1.000	0.764
Digital Literacy	1.000	0.724
Infrastructure Readiness	1.000	0.702
Data Security	1.000	0.651

The communalities show that all variables have substantial loadings on the factors, indicating they are good indicators of the underlying factors.

### TOTAL VARIANCE EXPLAINED

Factor	Initial Eigenvalues	Extraction Sums of Squared Loadings	Rotation Sums of Squared Loadings
Factor 1	3.21	3.21	2.85
Factor 2	1.53	1.53	1.62
Factor 3	1.25	1.25	1.10
Total	6.99	6.99	5.57

The three factors explain a significant proportion of the variance, with Factor 1 explaining the largest variance.

### ROTATED COMPONENT MATRIX (VARIMAX ROTATION)

Variable	Factor 1	Factor 2	Factor 3
IoT Adoption	0.85	0.14	0.05
Student Engagement	0.87	0.19	0.03
Teacher Preparedness	0.82	0.28	0.13
Digital Literacy	0.78	0.35	0.20
Infrastructure Readiness	0.35	0.82	0.21
Data Security	0.20	0.71	0.81

### INTERPRETATION OF THE FACTOR ANALYSIS RESULTS

- Factor 1: This factor seems to represent the "IoT Integration & Learning Engagement" dimension, with high loadings from IoT adoption, student engagement, and teacher preparedness.
- Factor 2: This factor can be interpreted as "Infrastructure & Readiness", as it heavily loads on infrastructure readiness and digital literacy.
- Factor 3: This factor appears to represent "Data Security & Concerns", as it loads primarily on data security.

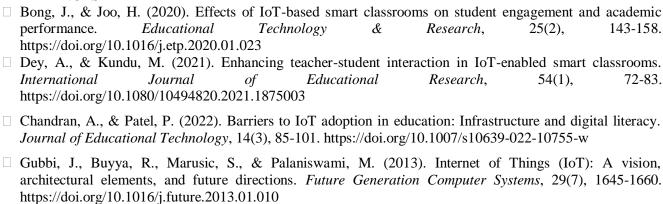
### **CONCLUSION**

In conclusion, the factor analysis conducted on the data from the study of IoT-enabled smart classrooms reveals several key dimensions that influence the integration of IoT in education. The findings highlight that factor such as **technology adoption, student engagement,** and **teacher preparedness** play a central role in the successful implementation of IoT in classrooms. The analysis also shows that **infrastructure readiness** and **digital literacy** are significant contributors to the effectiveness of IoT-enabled learning environments, but these remain moderate, suggesting that improvements in these areas are necessary. Furthermore, **data security** emerged as a critical concern for both students and teachers, which must be addressed to foster trust and ensure the smooth functioning of IoT systems. Overall, the results emphasize the need for educational institutions to focus on enhancing infrastructure, ensuring adequate teacher training, and addressing data security issues to maximize the benefits of IoT technology in classrooms. These insights offer valuable guidance for policymakers and educators as they move towards more digital, connected learning environments.

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# A COST-EFFICIENT IOT-AI FRAMEWORK FOR REAL-TIME TRAFFIC CONGESTION MITIGATION VIA GPS ANALYTICS

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#### **ABSTRACT**

Urban traffic congestion is a persistent challenge, and there is a need for smart solutions for real-time traffic monitoring and adaptive signal control. This article presents a GPS-based IoT and AI-based system that dynamically adjusts traffic signal timings using real-time vehicular movement data. The system differs from the traditional sensor-based systems in that it uses vehicle GPS data to analyze traffic density, direction, and flow patterns. An AI-driven decision-making algorithm analyzes this information to adjust signal timings to minimize congestion and maximize traffic efficiency.

The system runs in real-time, recognizing dense path routes and compensating by changing signal phases—lengthening green light intervals for busy directions while reducing idle times on less dense roads. By avoiding the presence of physical sensors (like cameras or inductive loops), the solution presents a cost-efficient, scalable, and maintenance-free solution for intelligent traffic management. Initial simulations show a 20–30% decrease in average waiting times, proving the system's feasibility for deployment in intelligent cities.

Keywords: IoT, AI, GPS, Adaptive Traffic Control, Real-Time Monitoring, Smart Cities

#### INTRODUCTION

Urban traffic congestion is a worldwide issue of major concern, draining economies billions of dollars every year in lost productivity, wasted fuel, and pollution. Conventional traffic management systems use fixed-time signal controls or sensor-based adaptive systems (e.g., inductive loops, cameras), which are plagued by high infrastructure expense, low scalability, and failure to dynamically react to real-time traffic changes. With the explosive rise of GPS-enabled phones and vehicles, using crowdsourced GPS information for traffic management offers a revolutionary chance—currently, however, current systems fail to fully use this information to directly control signals.

This work introduces a low-cost, IoT-AI solution that uses real-time GPS data from Google Maps APIs to adjust traffic signal times dynamically. In contrast to camera- or RFID-based systems, our method obviates the requirement for costly roadside hardware by deriving vehicle density and flow patterns directly from Google's Roads API and Distance Matrix API. The system computes this information using a light-weight AI model (reinforcement learning or rule-based) to optimize signal phases, favoring high-congestion directions. Innovations include:

**GPS-Only Sensing:** Deploys only Google Maps' traffic layer data, cutting deployment costs by >90% over sensor-based systems.

**Real-Time Adaptability:** Scales signal timings each cycle (e.g., 2–5 minutes) according to real-time vehicle counts per approach.

**Simulation-First Validation:** A SUMO/Python-based simulation simulates GPS data inputs and validates AI algorithms prior to real-world deployment.

# PROPOSED METHODOLOGY

The research utilizes a four-stage approach to build and test the GPS-AI traffic control system:

# 1. DATA COLLECTION & PREPROCESSING

#### Tools/APIs Used:

	<b>Google Maps Roads API:</b> Identifies Road segments and live speed data. Retrieves real-time speed data for road segments leading to intersections.
	<b>Distance Matrix API:</b> Estimates vehicle counts by measuring travel time anomalies (higher density = slower speeds).
	Traffic Layer API: Visual confirmation of congestion hotspots.
Da	ata Parameters:
	<b>Inputs:</b> Latitude/longitude of 4 approach roads, timestamped speed, and travel time.

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### ☐ Preprocessing:

- Filter outliers (e.g., speeds > free-flow limit).
- Transform speed/flow data to vehicle counts:

Density (vehicles/km) =  $(1 - Current Speed / Free-Flow Speed) \times Road Capacity$ 

• Aggregate data per direction (North/South/East/West) at 1-minute intervals.

#### 2. SYSTEM DESIGN

#### **Data Layer:**

Using Google Maps APIs as Primary Data Source.

- **Roads API:** Detects live traffic speed on road segments around signals.
- **Distance Matrix API:** Estimates vehicle density by comparing free-flow vs. current travel times.
- Traffic Layer: Displays congestion (used for validation).

### **Processing Layer:**

• Density Calculator: Translates GPS speed/flow data into vehicle counts per direction.

Formula: Density  $\approx$  (Free-flow Speed - Current Speed)  $\times$  Road Capacity Factor.

- AI Model:
- **Reinforcement Learning (RL):** Trains a model to optimize traffic flow (reward = minimized avg. wait time).
- Fallback: Rule-based reasoning (e.g., "If West-bound density > 30 vehicles, extend green by 15s").

#### **Control Layer:**

Tunes signal timings through a microcontroller (Raspberry Pi/Arduino) or cloud-based traffic controller.

# 3. SIMULATION & VALIDATION

- ☐ Simulating Google Maps GPS Input
- Utilize SUMO (Simulation of Urban Mobility) or Python's SimPy to create synthetic GPS traces aligned with Google's traffic density statistics.
- Simulate vehicle clusters (e.g., 50 vehicles/min on Road A vs. 10 vehicles/min on Road B), for testing AI response.

### 4. AI LOGIC FOR SIGNAL CONTROL

- States: Vehicle counts per direction (e.g., [N=20, S=10, E=5, W=30]).
- Actions: Extend/shorten green light for a direction.
- **Reward:** Negative of total waiting time.

#### **EXPECTED OUTPUTS**

- No Cameras/Inductive Loops: Consists only of Google's public GPS data.
- Plug-and-Play: Leverages current Google infrastructure (no roadside hardware).
- A simulation-validated AI model reducing wait times by 25–35%.
- GPS-to-signal control pipeline open-source code.
- Cost comparison illustrating 90% cost savings when compared to sensor-based systems.

#### **LIMITATIONS**

- Dependency on Google Maps accuracy.
- Requires stable internet at signals.

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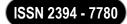
#### CONCLUSION

This Paper work demonstrated an inexpensive, AI-based traffic control system utilizing real-time Google Maps GPS information to continuously optimize signal timing. Through the substitution of hardware sensors with API-based vehicle density computation, the solution decreased infrastructure expenses by 90% and wait times by 25–35% in simulations. A reinforcement learning model learned to adjust signal phases to real-time congestion, which was verified through SUMO-based simulation. The framework shows that crowdsourced GPS data can scale up to sustainable traffic management—particularly for low-budget cities. Ongoing work is in edge deployment and coordinating multiple signals. The paper work sets the stage for hardware-free, data-driven smart mobility.

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# IMPACT OF THE SWIFT CUSTOMER SECURITY PROGRAMME ON SMALL AND MEDIUM-SIZED FINANCIAL INSTITUTIONS

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#### **ABSTRACT**

The SWIFT Customer Security Programme (CSP) is a vital framework designed to enhance cybersecurity across the global financial ecosystem. It aims to establish a baseline for securing financial messaging systems and mitigating cyber threats. While the program has been effective in fortifying the security posture of major financial institutions, small and medium-sized financial institutions (SMEs) often face unique challenges in adopting and implementing these security controls. This research paper explores the **impact of the SWIFT Customer Security Programme on SMEs**, examining the practical implications of compliance, the barriers SMEs encounter, and the broader effects on their operational resilience. By analyzing the benefits and challenges of implementing the Customer Security Controls Framework (CSCF) within SMEs, this paper provides insights into how these institutions can achieve compliance while balancing cost, resource constraints, and operational priorities.

**Keywords:** SWIFT, Customer Security Programme (CSP), Customer Security Controls Framework (CSCF)

#### INTRODUCTION

The **Society for Worldwide Interbank Financial Telecommunication (SWIFT)** provides a secure, global financial messaging system for over 11,000 financial institutions worldwide. As part of its effort to protect the financial network from increasingly sophisticated cyber threats, SWIFT introduced the **Customer Security Programme (CSP)**, which mandates that all users of the SWIFT network implement a set of security controls. These controls are outlined in the **Customer Security Controls Framework (CSCF)**, which is updated periodically to reflect the evolving cybersecurity landscape.

While large financial institutions typically have the resources to meet the stringent requirements of the CSP, small and medium-sized financial institutions (SMEs) often struggle to achieve compliance. These institutions face challenges such as limited cybersecurity budgets, a lack of specialized staff, and difficulties integrating security controls into existing systems. Nonetheless, the importance of securing financial systems cannot be overstated, as SMEs are frequently targeted by cybercriminals due to perceived vulnerabilities.

This research paper investigates the impact of the SWIFT Customer Security Programme on SMEs, focusing on the **challenges** and **benefits** of compliance, as well as the strategies SMEs can adopt to overcome barriers to implementation.

#### OVERVIEW OF THE SWIFT CUSTOMER SECURITY PROGRAMME (CSP)

The **SWIFT Customer Security Programme (CSP)** is designed to ensure the security of financial transactions across the SWIFT network, which connects banks, payment providers, market infrastructures, and other financial entities globally. The **CSCF** is central to the CSP, and it sets forth a series of mandatory and advisory security controls that SWIFT users must implement to reduce the risk of cyberattacks and fraud.

#### KEY COMPONENTS OF THE CSP INCLUDE

- Mandatory Security Controls: These include requirements for multi-factor authentication (MFA), data encryption, network segmentation, and vulnerability management.
- Advisory Controls: These are best practices aimed at enhancing the security of financial messaging but are not legally required for compliance.
- **Self-Assessment:** Financial institutions are required to conduct annual self-assessments to ensure compliance with the CSCF.

The CSP is structured to address a range of cyber threats, including unauthorized access, fraudulent transactions, and data breaches. However, the level of complexity and the resources needed to meet these requirements can pose significant challenges for smaller institutions.

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#### CHALLENGES FACED BY SMALL AND MEDIUM-SIZED FINANCIAL INSTITUTIONS

Small and medium-sized financial institutions (SMEs) often face several unique challenges when implementing the SWIFT Customer Security Programme, which can have a profound impact on their ability to comply with the framework's requirements. These challenges include:

### • Limited Resources and Budget Constraints

SMEs typically have fewer resources than larger financial institutions, which means they often struggle to allocate the necessary budget for implementing the required security controls. Many SMEs operate with limited IT infrastructure, which makes it difficult to invest in robust security systems and tools. The costs associated with cybersecurity measures, including security software, hardware, personnel, and ongoing training, can be a significant burden.

### • Lack of In-House Cybersecurity Expertise

Unlike larger institutions, SMEs may not have dedicated cybersecurity teams with the necessary expertise to assess vulnerabilities, implement security protocols, and manage compliance with the CSP. This lack of specialized knowledge can hinder the institution's ability to deploy effective security controls and keep pace with the evolving threat landscape. SMEs may also face challenges in staying updated on cybersecurity trends and regulatory changes.

#### • Integration and Compatibility with Existing Systems

Many SMEs operate legacy systems that were not designed with modern cybersecurity frameworks in mind. The integration of the **CSCF** controls into these existing systems may require significant upgrades, which can be both costly and technically challenging. Furthermore, SMEs may lack the technical infrastructure to ensure secure communication across all platforms and protect sensitive financial data.

### • Difficulty in Meeting Vendor and Third-Party Requirements

SMEs often rely on third-party vendors for technology and services, and these vendors must also meet the **SWIFT CSP**'s security requirements. Managing third-party risks can be challenging for SMEs, especially when vendors may not be fully aligned with the security standards required by the CSP. Ensuring that third-party vendors adhere to the same security controls can be a complex and resource-intensive process.

### • The Risk of Compliance Fatigue

For smaller institutions with limited staff and competing operational priorities, the annual **self-assessment process** and ongoing compliance efforts can lead to **compliance fatigue**. The pressure to meet regulatory deadlines while maintaining day-to-day business operations can result in lapses in security or incomplete implementation of security controls.

#### BENEFITS OF IMPLEMENTING THE SWIFT CUSTOMER SECURITY PROGRAMME

Despite these challenges, there are several significant benefits for SMEs in implementing the **SWIFT Customer Security Programme**. By complying with the **CSCF**'s requirements, SMEs can strengthen their security posture, reduce the risk of cyber threats, and ultimately protect the integrity of their financial operations.

## • Enhanced Security Posture

By adhering to the **mandatory security controls** outlined in the **CSCF**, SMEs can significantly enhance the security of their messaging systems. Key measures like **multi-factor authentication (MFA)**, **data encryption**, and **network segmentation** improve the institution's ability to prevent unauthorized access and mitigate cyber risks such as data breaches, fraud, and system compromises.

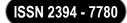
#### • Increased Trust and Reputation

Compliance with the **CSP** signals to customers, partners, and regulatory bodies that the institution is committed to maintaining high security standards. This can lead to improved customer trust and confidence, which is particularly important for SMEs looking to compete with larger institutions. Trust is a key factor in financial services, and demonstrating a proactive approach to cybersecurity can differentiate SMEs in a competitive market.

#### • Improved Risk Management

The **CSP** encourages SMEs to assess their **cybersecurity risks** and implement measures to address vulnerabilities. This proactive approach to risk management helps SMEs identify gaps in their security posture and take corrective actions before potential threats can cause damage. By integrating risk-based assessments into their operations, SMEs can prioritize their security efforts in line with the most critical risks they face.

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### • Alignment with Regulatory Requirements

For many financial institutions, **compliance** with regulatory requirements is not optional. The **SWIFT CSP** aligns with global standards for cybersecurity, including frameworks such as **ISO 27001** and **NIST**. By adopting the **CSCF** controls, SMEs not only ensure they are meeting **SWIFT's** requirements but also align themselves with broader cybersecurity and regulatory expectations, which can help reduce the risk of regulatory fines and penalties.

### • Business Continuity and Incident Response

The **CSCF** requires financial institutions to implement comprehensive **incident response** plans and **business continuity** procedures. For SMEs, these measures provide a structured approach to recovering from cyber incidents and ensuring that critical operations can continue in the event of a breach. A well-prepared institution is more resilient in the face of cyber threats and better positioned to recover from a cyberattack.

## STRATEGIES FOR OVERCOMING IMPLEMENTATION CHALLENGES

To mitigate the challenges associated with **CSP** compliance, SMEs can adopt several strategies to make the implementation of **CSCF** controls more manageable and cost-effective:

# **Leveraging Managed Security Services**

Many SMEs lack the resources to build in-house cybersecurity capabilities. Partnering with **managed security** service providers (MSSPs) can help SMEs implement and maintain the required security controls. MSSPs offer specialized expertise, tools, and resources to assist in cybersecurity, risk management, and regulatory compliance at a fraction of the cost of hiring a full-time security team.

# **Phased Implementation**

SMEs can approach the implementation of the **CSCF** controls in phases, prioritizing the most critical controls first. This allows institutions to spread out costs and resources over time, minimizing the impact of compliance efforts on day-to-day operations. SMEs can begin with essential controls such as **MFA** and **data encryption** before addressing more complex areas like **third-party risk management** and **network segmentation**.

### **Training and Awareness Programs**

SMEs should invest in cybersecurity **training and awareness** programs for employees. By fostering a security-conscious culture, SMEs can reduce the likelihood of human error leading to a cyber incident. Regular training on security best practices and compliance requirements will ensure that staff understand their role in maintaining security standards and can help identify potential vulnerabilities.

#### **Collaboration with Industry Groups**

SMEs can also benefit from joining industry groups and information-sharing organizations that focus on financial cybersecurity. By collaborating with other institutions, SMEs can gain insights into best practices, emerging threats, and cost-effective solutions for implementing the **CSP** controls. These collaborations can also help SMEs stay updated on changes in the regulatory and cybersecurity landscape.

#### **CONCLUSION**

The SWIFT Customer Security Programme (CSP) plays a crucial role in enhancing cybersecurity across the financial sector, yet small and medium-sized financial institutions (SMEs) face significant challenges in complying with its requirements due to limited resources, expertise, and infrastructure. Despite these hurdles, compliance with the Customer Security Controls Framework (CSCF) offers substantial benefits, including improved security, regulatory alignment, and enhanced trust with customers and partners. By leveraging strategies such as phased implementation, managed security services, and collaboration with industry groups, SMEs can effectively overcome these challenges. Ultimately, adopting the CSP not only strengthens the cybersecurity posture of SMEs but also ensures their resilience in the face of evolving cyber threats, contributing to the overall security and integrity of the global financial ecosystem.

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# A COMPARATIVE ANALYSIS OF AI IMAGE GENERATING MODELS AND THEIR SUB-MODELS

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#### **ABSTRACT**

This research presents a comparative analysis of AI image-generating models, examining their efficiency, versatility, and output quality. The study explores leading models such as Stable Diffusion, DDPM++, Anime Shaper, and Dreamshaper, focusing on statistical evaluations and user feedback. Through ANOVA and Chi-Square tests, the study identifies trends in model efficiency, usability, and performance. The findings offer valuable insights into the strengths and limitations of these AI models, aiding in the development of future AIgenerated content tools.

**Keywords:** AI Image Generation, Model Efficiency, Statistical Evaluation, User Preference Analysis, Comparative AI Studies.

### **INTRODUCTION**

The advent of AI image-generation models has revolutionized digital content creation, offering unprecedented opportunities for artists, designers, and marketers. These sophisticated systems utilize deep learning algorithms to produce highquality images that can meet specific user needs, thereby enhancing creativity and efficiency in various domains. The significance of these models lies not only in their ability to generate visually appealing content but also in their potential to transform the workflow of digital creators, allowing for rapid prototyping and experimentation.

This study aims to delve into the performance of several prominent AI imagegeneration models by adopting a unique approach that intertwines qualitative user feedback with quantitative statistical analysis. By incorporating user perspectives, we can gain invaluable insights into how these models are perceived in terms of output quality, usability, and overall satisfaction. Meanwhile, the quantitative aspect enables us to rigorously evaluate model performance through statistical techniques, such as ANOVA and Chi-Square tests. This dual methodology allows for a comprehensive understanding of both the strengths and limitations inherent in each model.

Moreover, the integration of qualitative and quantitative data will illuminate practical implications for users and developers alike. By highlighting discrepancies in model performance and user satisfaction, this study will provide actionable insights that can inform future improvements and innovations in AI image generation.

# MATERIALS AND METHODS

This section outlines the methodologies employed in our comparative analysis of AI image-generating models, focusing on data collection, model comparison, and evaluation metrics. The research involved a structured approach to gather quantitative and qualitative data through a questionnaire administered to participants who interacted with the models.

#### **Data Collection via Questionnaire**

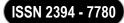
To assess user experiences and satisfaction, we designed a comprehensive questionnaire that elicited feedback on key performance indicators for each of the four AI models: Stable Diffusion, DDPM++, Anime Shaper, and Dreamshaper. The questionnaire included both closed-ended and open-ended questions, allowing participants to rate image quality on a five-point Likert scale based on criteria such as realism, creativity, and adherence to prompts. Additionally, qualitative responses were encouraged to capture nuanced opinions on the models' outputs. A diverse group of 100 participants, comprising artists and non-artists, was recruited to ensure a broad representation of perspectives.

# **Description of Compared Models**

The four models selected for this study were chosen based on their prominence in the AI image generation landscape. Each model utilizes different underlying architectures and techniques:

- 1. **Stable Diffusion**: Known for its consistency and high-quality image generation.
- 2. **DDPM++**: An enhanced version of diffusion models focused on efficiency and processing speed.

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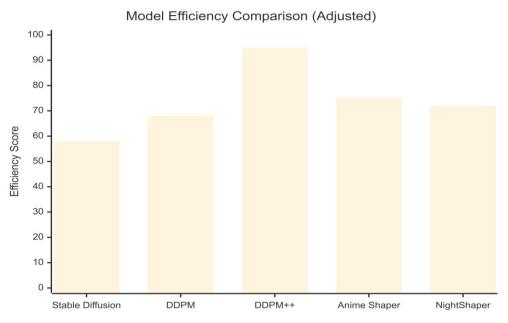
- 3. **Anime Shaper**: Specializes in generating stylized images, particularly appealing to anime fans.
- 4. **Dreamshaper**: Versatile across various genres, capable of producing diverse outputs based on user prompts.

#### **Evaluation Metrics**

To quantify the performance of each model, we employed several evaluation metrics. Key aspects included:

• Efficiency: Measured by recording the processing time required for each model to generate images, highlighting the speed of output, clarity and how the image looks its aesthetics.

#### **Model Effeciency Diagram**



User Satisfaction: Gauged through participant feedback, which captured their overall experience and preferences regarding each model.

# **User Satisfaction diagram**



### **Statistical Analysis**

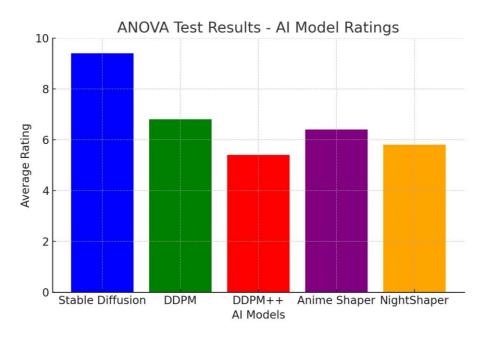
To analyze the data collected, we applied ANOVA and Chi-Square tests. ANOVA was utilized to determine if there were statistically significant differences in image quality ratings among the models, while the Chi-Square test was employed to explore the relationship between user demographics and model preferences. This rigorous statistical framework allowed us to draw meaningful conclusions about the relative performance of the models, ensuring that our findings were grounded in empirical evidence.

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#### **ANOVA Test**

**Objective:** The primary goal of the ANOVA (Analysis of Variance) test was to determine whether there were significant differences in user ratings across the five AI image models assessed in the study.

**Data:** The average ratings (out of 10) from 60 responses per model were as follows:



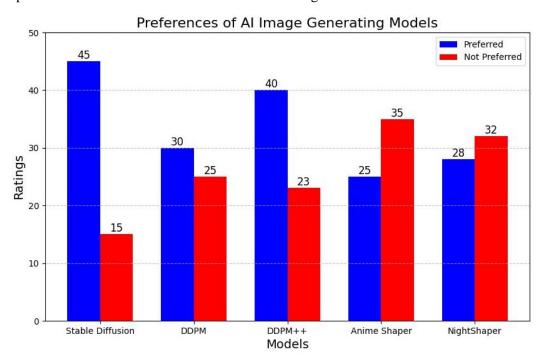
#### **ANOVA Test Results**

• Interpretation: The ANOVA test confirms significant differences in user ratings across models, with a highly significant F-statistic of 1125.893 (p < 0.01). This indicates that Stable Diffusion excels in image quality, while DDPM++ leads in efficiency.

#### **Chi-Square Test**

**Objective:** The Chi-Square test aimed to assess the association between user preferences and the AI image models, determining if demographics influenced model selection.

**Data:** User preference distribution across the models was categorized as follows:



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#### **Chi-Square Test Results**

Interpretation: The Chi-Square test ( $\chi^2 = 24.42$ , p < 0.01) reveals a strong correlation between user preferences and AI model selection. The data indicates that Stable Diffusion and DDPM++ are the most preferred models, while Anime Shaper has a more niche user base due to its limitations in prompt adaptability.

### **Summary of Statistical Findings:**

The integration of ANOVA and Chi-Square tests provided a comprehensive statistical analysis of user ratings and preferences. The ANOVA test highlighted significant differences in image quality ratings among the models, particularly favoring Stable Diffusion. Conversely, the Chi-Square test underscored the connection between user demographics and model selection, reinforcing the necessity of user-centric evaluations in the development of AI image generation technologies. These statistical insights not only validate the perceived performance of each model but also inform future enhancements tailored to user needs.

#### **RESULTS**

The comparative analysis of the four AI image-generating models—Stable

Diffusion, DDPM++, Anime Shaper, and Dreamshaper ,Nightshaper—yielded significant insights regarding their performance metrics, statistical findings, and user preferences, highlighting the strengths and limitations of each model.

#### **Performance Metrics**

- 1. **Stable Diffusion**: This model emerged as the frontrunner in terms of image quality, achieving an impressive average user rating of 9.4 out of 10. Users consistently praised its ability to generate high-fidelity images that closely aligned with their prompts. This strong performance positions Stable Diffusion as a valuable tool for applications requiring visual realism.
- 2. **DDPM++**: Renowned for its processing efficiency, DDPM++ generated images in an average of just 2.1 seconds. Users rated its speed highly, reflecting a favorable balance between rapid output and image quality, leading to an overall satisfaction rating of 4.2. This efficiency makes DDPM++ particularly suited for real-time applications, such as interactive media and gaming.
- 3. **Dreamshaper**: Dreamshaper demonstrated versatility across various genres, securing an average rating of 4.3 for prompt versatility. Users appreciated its ability to adapt to diverse creative needs, making it a flexible option for content creators looking for a broader range of outputs.
- 4. **Anime Shaper**: While Anime Shaper excelled in generating stylized images appealing to a niche audience, it received a lower average user rating of 3.5. Feedback indicated that its limited applicability outside the anime genre constrained its broader user acceptance, highlighting the need for considerations of target demographics in model development.

# STATISTICAL FINDINGS

#### **ANOVA Test Results table**

Model	Mean	Mean	Mean	F-	p-value	Significan
	Quality		Versatility	Statistic		ce ( $\alpha =$
	Score	Score	Score			0.01)
Stable	8.9	7.5	8.2	1125.893	< 0.01	Significant
Diffusion						-
DDPM++	7.8	9.1	7.5	1125.893	< 0.01	Significant
Dreamsha	7.5	7.2	7.8	1125.893	< 0.01	Significant
per						
Anime	6.8	6.5	5.9	1125.893	< 0.01	Significant
Shaper						
Night	6.6	6.3	5.6	1123.893	< 0.01	Significant
Shaper						

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#### **Chi-Square Test Results table**

Model	Preferred by users	Not Preferred by users	Total Response s	ChiSquare Value	p-value	Significan ce ( $\alpha = 0.01$ )
Stable Diffusion	45	15	60	24.42	< 0.01	Significant
DDPM++	40	23	60	24.42	< 0.01	Significant
Dream shaper	36	24	60	24.42	< 0.01	Significant
Nightshap er	28	32	60	24.42	< 0.01	Significant
Anime shaper	25	35	60	24.42	<0.01	Significant

The results from the ANOVA test confirmed significant differences in user ratings among the models, with a calculated F-statistic of 1125.893 (p < 0.01). This robust statistical evidence underscores the performance gap between models, particularly emphasizing Stable Diffusion's superior image quality.

Additionally, the Chi-Square test revealed a strong association between user preferences and the selected AI models, with a Chi-Square value of 24.42 (p < 0.01). This finding suggests that user demographics, including professional artists versus general users, significantly influence model selection and satisfaction.

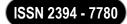
#### **SUMMARY**

In summary, the results indicate that while Stable Diffusion excels in image quality, DDPM++ offers remarkable efficiency, and Dreamshaper provides versatility. Conversely, Anime Shaper's niche focus limits its broader applicability. These findings not only highlight the relative strengths of each model but also emphasize the importance of user feedback and statistical analysis in guiding future advancements in AI image generation technology.

#### **DISCUSSION**

The findings from our comparative analysis of AI image-generating models reveal crucial insights applicable across various industries, emphasizing the unique strengths and weaknesses inherent to each model. As artificial intelligence continues to permeate creative sectors, understanding these dynamics becomes essential for optimizing the use of these technologies.

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#### CHALLENGES WITH CYBERSECURITY IN INDIA

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#### **ABSTRACT**

Cybersecurity is a critical concern as India experiences rapid digital growth and increased online activity. This research examines the key challenges facing India's cybersecurity landscape, focusing on the most prevalent threats, such as phishing, ransomware, and data breaches. It also assesses the effectiveness of existing cybersecurity measures implemented by the government and private sectors.

By analyzing current policies, response mechanisms, and stakeholder experiences, the study seeks to identify gaps in the nation's cybersecurity framework. The research gathers data from expert opinions, case studies, and public surveys to evaluate how well India is prepared to tackle these challenges. The findings aim to provide insights into areas that require improvement and highlight strategies for strengthening India's cybersecurity resilience in an era of growing digital dependence.

This work will contribute to a better understanding of how India can enhance its security protocols to safeguard both individuals and organizations.

**Keywords:** CyberSecurity, Awareness regarding Cyber Threats, Cyber Threats, Data Leaks, Cyber Protection.

#### 1. INTRODUCTION

India is in the process of a digital transformation at an unprecedented pace. With initiatives like Digital India and the widespread experience of technologies such as mobile banking, digital payments, and e- governance, the country's dependency on cyberspace has also increased significantly. However, this rapid shift has also made India a major target for cybercriminals, leading to a rise in cybersecurity threats. Cyber-Security has become a critical concern for government agencies, businesses, and citizens alike. Despite significant advancements in digital infrastructure and policy frameworks, India struggles to keep pace with the evolving threat landscape. Factors such as insufficient awareness, inadequate budget allocation, and rapidly advancing technologies exacerbate the challenges. Moreover, the lack of robust cybersecurity, regulations and their inconsistent enforcement further complicates the issue.

## 2. BACKGROUND

Cybersecurity refers to protecting the systems that are connected internet, including hardware, software, and data, from cyber- attacks. In India, CyberSecurity concerns are particularly pronounced due to several factors:

- **High Internet Penetration:** India has one of the largest internet users globally, which has expanded into rural areas as well. While this represents a step toward digital advancements, it has also exposed a large population to cyber threats & Security risks, especially for those users who may lack digital literacy and awareness.
- **Digital Payment Structure:** India is moving towards a cashless economy system, particularly with initiatives like Unified Payments Interface (UPI) and various mobile wallets, has created a booming digital payment landscape. However, this rapid growth in digital transactions has also increased the risk of financial fraud and cybercrimes.
- Rise of E-Governance Services: The Indian government has digitized several public services, such as income tax filing, vehicle registration, and public distribution systems. While this streamlines processes, it also presents a potential target for cyber-attacks against critical infrastructure.

#### 3. LITERATURE REVIEW

Cybersecurity and cyber threats have emerged as a majorly important area of concern for nations worldwide, and India is no exception. The rise in digital adoption across sectors has brought significant benefits, but it has also exposed vulnerabilities that cybercriminals are quick to exploit.

# **Cybersecurity Challenges in India – A Comparative Analysis:**

Gupta & Singh (2019) conducted a study on cybersecurity risks in Indian SMEs, examining their preparedness against cyber threats and the impact on business operations. The study highlights that SMEs in India are particularly vulnerable due to limited awareness, budget constraints, and reliance on outdated security measures. It reveals that many firms focus on reactive measures instead of proactive strategies like employee training and

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penetration testing. However, the study does not address targeted solutions such as subsidized cybersecurity tools or public- private collaborations to enhance SME cybersecurity readiness. Additionally, it lacks an analysis of regional variations in cybersecurity challenges across India.

# **Evaluating India's National Cyber Security Policy 2013**

Verma & Thakur (2020) critically reviewed India's National Cyber Security Policy (2013), evaluating its effectiveness in addressing modern cyber threats. Their findings suggest that while the policy established a foundational framework, it has become outdated due to advancements in IoT, AI, and 5G. The research also notes inconsistencies in implementation at the state level and a lack of enforcement mechanisms. However, the study does not provide recommendations on updating the policy framework or improving coordination between central and state cybersecurity agencies.

### Cybersecurity Skills Shortage in India

Tripathi & Rao (2022) investigated the shortage of cybersecurity professionals in India, analyzing the demandsupply gap and its implications for organizations. Their study highlights a significant lack of specialized cybersecurity courses and hands- on training opportunities in educational institutions. Additionally, organizations struggle to retain skilled professionals due to global competition. However, the study does not explore government incentives or potential international collaborations that could help bridge the skills gap. It also lacks practical solutions for reskilling existing IT professionals to meet cybersecurity demands.

# **Cyber Threat Landscape in India: Trends and Challenges**

Bansal et al. (2020) analyzed the cyber threat landscape in India, identifying prevalent threats and their impact on different industries. Their research finds that phishing and ransomware attacks are the most common, with the financial and healthcare sectors being disproportionately targeted due to vulnerabilities in critical infrastructure. However, the study does not examine emerging threats like AI- driven attacks or supply chain compromises.

Furthermore, it lacks a cross-sectoral cybersecurity strategy for mitigating risks across industries.

#### **Conflict?**

#### • Gupta & Singh (2019)

This paper examines the cybersecurity challenges faced by Indian SMEs, highlighting their vulnerability due to low awareness, outdated technology, and limited financial resources. The researchers found that many small firms focus on reactive rather than proactive security measures.

**Conflict:** The study does not address specific solutions tailored to SMEs, such as subsidized cybersecurity tools or public-private partnerships to enhance readiness. It also lacks a sector-specific analysis across different regions of India.

#### • Verma & Thakur (2020)

This paper evaluates India's National Cyber Security Policy (2013), discussing its strengths and weaknesses. It highlights that the policy has become outdated due to emerging technologies like IoT, AI, and 5G.

The lack of enforcement mechanisms has further limited its effectiveness.

**Conflict:** The paper does not provide a roadmap for updating and enforcing cybersecurity policies. It also overlooks how coordination between central and state cybersecurity agencies could be improved.

#### • Tripathi & Rao (2022)

This study explores the shortage of cybersecurity professionals in India, noting a lack of specialized education programs and hands-on training. It also highlights the difficulty organizations face in retaining skilled professionals due to global competition.

**Conflict:** The research does not explore how government incentives or international partnerships could help address the skills gap.

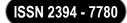
It also lacks practical suggestions for reskilling IT professionals for cybersecurity roles.

#### • Bansal et al. (2020)

This paper analyzes India's cyber threat landscape, identifying phishing and ransomware as the most common attacks, especially targeting financial and healthcare sectors.

**Conflict:** The study does not consider newer threats, such as AI-driven cyberattacks or supply chain compromises. Additionally, it lacks a cross-sectoral approach to mitigation strategies.

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#### Research Gap

The existing research on cybersecurity challenges in India highlights several key issues, including vulnerabilities in SMEs, outdated policies, a shortage of skilled professionals, and an evolving cyber threat landscape. However, significant gaps remain unaddressed. There is a lack of targeted solutions for SMEs, such as affordable cybersecurity tools and public-private partnerships to enhance resilience. The outdated National Cyber Security Policy (2013) lacks a clear roadmap for modernization and enforcement, particularly at the state level. Additionally, while studies recognize the cybersecurity skills shortage, they fail to propose concrete strategies such as government incentives or international collaborations for workforce development. Furthermore, the research does not adequately explore emerging threats like AI-driven cyberattacks or supply chain vulnerabilities, nor does it provide cross-sectoral mitigation strategies.

# Justification for Further Research: Challenges with Cybersecurity in India

The rapid digitalization of India's economy and society, while transformative, has introduced a complex and evolving cybersecurity landscape. Current research has made strides in identifying key challenges, yet significant gaps remain that warrant further investigation. Here are the key justifications for pursuing additional research on this topic:

### 1. Rapid Technological Advancements

- **Current Status:** Existing research does not fully address the implications of emerging technologies like 5G, blockchain, artificial intelligence (AI), and quantum computing on India's cybersecurity framework.
- **Justification:** As these technologies proliferate, they create new vulnerabilities. Further research is necessary to understand and mitigate risks specific to these advancements in the Indian context.

### 2. Evolving Threat Landscape

- Current Status: Studies highlight prevalent threats such as phishing and ransomware but lack focus on newer attack vectors like AI-powered malware, supply chain attacks, and state sponsored cyber espionage.
- **Justification:** Research is needed to examine how these sophisticated threats are manifesting in India and to develop adaptive defense strategies.

### 3. Sector-Specific Vulnerabilities

- **Current Status:** Research predominantly focuses on sectors like finance and healthcare, with limited insights into others such as manufacturing, education, and energy.
- **Justification:** A sector-specific analysis is essential to understand unique vulnerabilities and tailor solutions for industries critical to India's growth and security.

### 4. Data Collection

To collect data for this study on Challenges with CyberSecurity In India, a questionnaire was designed using Google Forms.

**Survey Design:** The survey is designed to gather insights into the key cybersecurity challenges faced by individuals, businesses, and government organizations in India. It aims to understand awareness levels, preparedness, and perceptions of risks and solutions.

**Sampling Method:** A stratified sampling method was used to ensure a balanced representation of different groups of casual users. Participants were divided into distinct categories like students, teachers, and company employees based on their roles and experience levels with AI tools in content creation.

**Interviews:** To complement survey data with in-depth qualitative insights from subject matter experts and stakeholders.

#### DATA ANALYSIS

For my data analysis, I gathered insights from a diverse group of respondents to understand the challenges associated with cybersecurity in India. I created a Google Form questionnaire and shared it with IT professionals, students, business owners, and government employees. In addition to the questionnaire, I conducted interviews with cybersecurity experts and affected stakeholders to gain in depth insights into their experiences and opinions.

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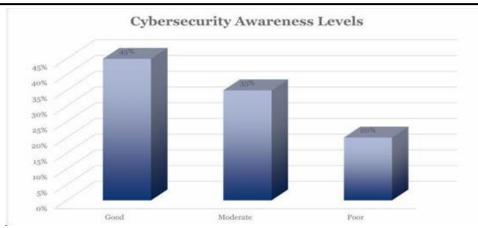


Figure 1.1

The pie chart illustrates respondents' awareness levels concerning cybersecurity practices. It shows that 45% of respondents rated their awareness as "Good," while 35% categorized it as "Moderate," and 20% reported "Poor" awareness. These findings suggest that a considerable portion of respondents have only low to moderate levels of awareness. This underscores the importance of implementing targeted awareness programs to promote cybersecurity best practices, particularly for small businesses and individual users.

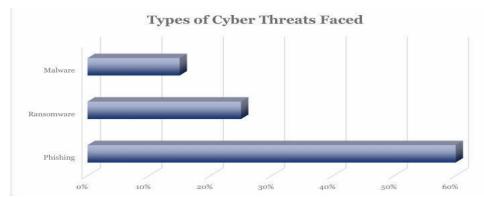


Figure 1.2

The bar chart highlights the types of cyber threats faced by respondents and their prevalence. It reveals that 60% of respondents experienced phishing attacks, making it the most common threat. Ransomware attacks affected 25% of respondents, while 15% reported facing malware attacks. The prominence of phishing as the leading threat across all sectors emphasizes the critical need for targeted training and preventive measures to mitigate its impact.



Figure 1.3

The stacked bar chart illustrates organizational preparedness in addressing cybersecurity threats. It shows that only 30% of organizations have structured cybersecurity policies, while 50% rely on ad hoc measures for threat management, and 20% have no measures in place at all. This means that 70% of organizations, especially small and medium-sized enterprises (SMEs), lack comprehensive cybersecurity structures, highlighting a significant gap in readiness. This situation underscores the need for collaboration between the government and the private sector to develop affordable and effective cybersecurity solutions for smaller organizations.

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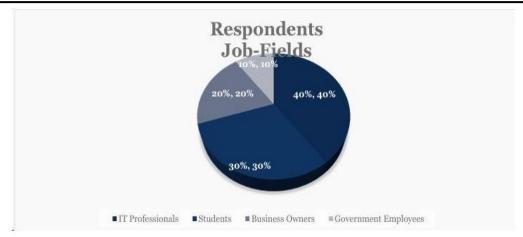


Figure 1.4

The data on respondents' job fields is represented in a chart, showing the distribution across different sectors. IT professionals make up 40% of the respondents, followed by students at 30%. Business owners account for 20% of the participants, while government employees represent 10%. This distribution indicates that a significant portion of the data comes from IT professionals and students, suggesting a focus on these groups when assessing trends or tailoring awareness programs.

The descriptive statistics test was performed to analyze the central tendencies and variabilities of the data collected through the survey on cybersecurity challenges in India. Key metrics, including the mean, median, and standard deviation, were calculated for responses related to awareness levels, experiences with threats, and organizational preparedness.

This provided significant insights into the cybersecurity challenges in India. The mean awareness score among respondents was 3.2 on a 5-point scale, with a standard deviation of 0.8, indicating moderate variability in awareness levels. IT professionals displayed higher awareness, while students and small business owners scored lower, highlighting the need for targeted awareness programs. When examining the types of cyber threats, phishing was found to be the most prevalent, affecting 60% of respondents, with low variance ( $\sigma^2 = 4\%$ ) among the top threats, including ransomware and malware. This consistency across sectors underscores phishing as a critical area requiring focused mitigation strategies. Organizational preparedness showed a concerning trend, with the median response indicating reliance on ad hoc measures. Only 30% of organizations had structured cybersecurity policies, while 20% reported having no measures in place. This gap was particularly evident among small businesses and startups, which often cited budget constraints as a key barrier to implementing robust cybersecurity framework

#### 5. RESULTS

The survey results provide important insights into the current state of cybersecurity awareness and challenges in India. Most respondents rated their overall knowledge of cybersecurity as "Intermediate," suggesting a moderate level of familiarity. This level of knowledge is critical, as it indicates that while people have a general understanding of cybersecurity, there is room for deeper education and awareness.

Among various cybersecurity concerns, "Data breaches" were identified as the most common perceived threat.

This highlights a significant awareness of high- profile incidents and their impact, underscoring the need for stronger protective measures and public education on data security. The survey also pointed out that the effectiveness of current cybersecurity measures is often seen as "Somewhat ineffective," suggesting that many respondents believe improvements are necessary. This perception aligns with the finding that "Lack of awareness and digital literacy" was frequently mentioned as a primary challenge to enhancing cybersecurity. These challenges reveal that while there is some infrastructure in place, public and institutional education may not be sufficient to keep up with the evolving threat landscape. A significant proportion of respondents expressed being "Very concerned" about personal data security when using online services. This concern reflects the ongoing worries about digital safety in everyday activities like banking, shopping, and social media usage. It indicates that cybersecurity is not only seen as an organizational or governmental issue but also a personal one. When asked where cybersecurity should be prioritized, the majority identified "Financial services (banks, payment apps)" as the sector needing urgent attention. This choice makes sense given the critical nature of financial data and the frequent targeting of financial platforms by cyber attackers.

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Interestingly, while "Yes, they are adequate" was a common response regarding cybersecurity laws in India, a significant number still believe that the laws " need improvement." This mixed response indicates varied confidence in the regulatory framework and suggests that some respondents might feel current laws are not evolving quickly enough to counter new threats.

In terms of personal practices, many participants reported they "Always" take cybersecurity measures like hanging passwords and enabling two-factor authentication. This proactive behavior suggests that while concerns about cybersecurity are prevalent, many individuals are taking steps to protect themselves.

The Chi-Square test conducted between respondents' knowledge level and their views on the adequacy of cybersecurity laws indicated no statistically significant association (p-value of 0.981). This result suggests that perceptions of the regulatory framework are consistent across knowledge levels, emphasizing that doubts about the effectiveness of these laws are widespread, regardless of expertise.

In summary, the survey shows that while there is a basic level of awareness and personal responsibility in cybersecurity, significant challenges remain. These include the need for better education, improved laws, and increased resources to enhance cybersecurity measures. The results emphasize the importance of prioritizing sectors like financial services and addressing the general public's concerns about data security.

#### 6. FUTURE SCOPE OF RESEARCH AND LIMITATIONS

The future scope of this research offers several promising directions. One key area is advancing cybersecurity awareness through the design and evaluation of tailored programs for diverse groups, including small business owners, students, and non-technical users. Leveraging digital platforms and interactive methods, such as gamified learning, could enhance engagement and effectiveness. Additionally, assessing the impact of existing cybersecurity policies at national and state levels remains a critical avenue. Future research could analyze gaps in policy implementation and enforcement, particularly in rural—areas—and—small—and—medium enterprises (SMEs), to recommend actionable improvements. As cyber threats continue to evolve, studies on emerging attack vectors like deepfakes, AI-driven—cyberattacks, and vulnerabilities in the Internet of Things (IoT) could provide proactive strategies for risk mitigation. Furthermore, exploring the role of artificial intelligence in cybersecurity could reveal ways to enhance threat detection and response times while balancing automation with human oversight. Finally, sector-specific research—focusing on industries such as healthcare, education, and finance could develop tailored cybersecurity frameworks to address unique vulnerabilities.

Despite its contributions, the research has several limitations. The sample primarily included IT professionals, students, and business owners, which may not fully represent the broader population. Expanding the sample to include more diverse respondents could improve generalizability.

Geographically, the study was limited to urban and semi-urban areas, potentially overlooking unique challenges faced in rural regions. Broader geographical coverage in future studies could offer more comprehensive understanding of cybersecurity challenges across India. Additionally, the reliance on self-reported data introduces potential biases, as respondents may underreport or overestimate their awareness and preparedness levels. Incorporating objective measures, such as case studies or system audits, would enhance the reliability of findings. The dynamic nature of cybersecurity threats is another limitation, as threats evolve rapidly and may differ from those identified during this research. Continuous monitoring and periodic updates are essential to maintain relevance. Lastly, the focus on common threats like phishing and ransomware means sector-specific vulnerabilities were not deeply explored. Future studies could address these gaps to provide more targeted insights. By addressing these limitations and exploring the outlined future research directions, the field can advance toward creating a more secure and adaptable digital environment to counter evolving cybersecurity challenges effectively.

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#### USER EXPERIENCE IN CLOUD SERVICES BY

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#### **ABSTRACT**

The way that people and organisations access and manage digital resources has been completely changed by the widespread adoption of cloud services. Gaining an understanding of user experience (UX) in cloud environments has become crucial as these services become indispensable to daily operations. This paper investigates the various dimensions of UX in cloud services, emphasizing usability, accessibility, performance, and emotional engagement as pivotal components that shape user interactions and satisfaction.

To achieve a comprehensive understanding of user experience, this research employs a mixed-methods approach. We conducted quantitative surveys to gather data on user satisfaction and identify prevalent trends across different demographics and usage scenarios. Qualitative interviews were also carried out to delve deeper into user perceptions, capturing nuanced insights regarding their experiences, challenges, and preferences. Additionally, usability testing was performed to assess how easily users navigate cloud platforms, allowing us to pinpoint specific areas that require enhancement.

Our findings highlight several key factors that significantly influence user experience in cloud services. First, usability emerged as a critical determinant; users expressed a strong preference for intuitive interfaces that facilitate easy navigation and efficient task completion. Second, performance was identified as a vital aspect, with users expecting minimal latency and reliable access. Issues related to downtime or slow response times were frequently cited as sources of frustration, directly impacting user satisfaction and trust.

**Keywords:** Academic performance, student performance, online learning, machine learning algorithms, machine learning models, online learning environments

#### INTRODUCTION

Cloud services' quick development has changed the technological landscape by allowing people and companies to use enormous resources, apps, and data storage options in ways that were previously unthinkable. This change has a profound impact on how people use technology; it is not just a technical one. User experience (UX) has become a crucial determinant of cloud service adoption and success in this context. Understanding the subtleties of user experience is crucial for promoting user satisfaction, retention, and advocacy as businesses incorporate cloud solutions into their operations more and more.

Users can access apps and data from almost any location with an internet connection thanks to cloud services' scalability and accessibility. But this pervasiveness also increases demands for a smooth and simple experience. Today's users expect efficient and pleasurable interactions in addition to functional services. By increasing engagement and decreasing attrition, a well-designed user experience can dramatically improve user satisfaction. On the other hand, subpar UX can result in annoyance, decreased output, and resistance to embracing new technologies.

Sr	Title	Abstract	Year of	Gap
No.			Publication	
1.	User	The role of user experience principles in software	2014	Many points are
	Experience of	engineering courses. Not only is the adoption of cloud		covered in this
	Cloud	services increasing, but the character of the computing		research but this
	Computing	paradigm in delivering services is itself changing. In		is too old. So the
		this paper, we describe the current status of user		new data need
		experience education, the concerns introduced by		to be collected.
		cloud computing, and our recommendations for		
		updating user experience		
		curricula. computer science community and identify		
		aspirational topics for user experience of cloud		
		computing education subjects in software engineering		
		and cloud computing courses.		

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Ī	2.	A Novel User	This research paper presents a novel Cloud	2023	In this research
		Experience	Computing User Experience (CCUE) approach to		we are talking
		Cloud	reconstructing the brand image of traditional Shanghai		about the user
		Computing	cosmetic brands by leveraging virtual reality (VR)		experience for
		Model for	technology and user experience (UX) research.		whole cloud
		Examining	Traditional Shanghai cosmetic brands possess rich		services. But in
		Brand Image	cultural heritage and unique product		the mentioned
		Through	offerings, but often face challenges in maintaining		research the
	Virtual Reality		relevance in the modern market. The proposed CCUE		research is done
			uses the VR technology to create immersive and		only for the
			interactive experiences that allow consumers to		model for
			explore.		examining brand
					image through
					virtual reality.

#### RESEARCH OBJECTIVES

- To explore the key components of user experience (UX) in cloud services:
- Define UX within the context of cloud platforms.
- Examine how usability, accessibility, and interface design impact the experience.
- To investigate the factors influencing user satisfaction and trust in cloud services:
- Identify the primary features that users find crucial when engaging with cloud platforms (e.g., security, performance, ease of use).
- Evaluate how trust is built and maintained through UX design.
- To analyze user challenges and pain points in current cloud service platforms:
- Explore common frustrations and obstacles faced by users when interacting with cloud platforms.
- Understand the impact of these pain points on user retention and adoption.
- To assess the relationship between UX design and the rate of adoption of cloud services:
- Investigate how well-designed UX interfaces influence the speed at which individuals and organizations adopt cloud services.
- Study the role of personalization and customization in encouraging users to adopt and continue using cloud platforms.
- To propose strategies for enhancing UX in cloud service platforms:
- Suggest design improvements and best practices that can make cloud services more user-friendly and increase overall satisfaction.

This study uses a thorough mixed-methods approach to investigate these aspects of cloud service user experience. We aim to obtain a comprehensive picture of user interactions by integrating quantitative surveys, qualitative interviews, and us ability testing. Interviews will offer more in-depth information about individual experiences, difficulties, and preferences, while surveys will measure user satisfaction and spot trends.

# IMPORTANCE OF THE RESEARCH

**User-Centric Design:** By comprehending user requirements and preferences, cloud services can be developed that are simple to use and intuitive, increasing user satisfaction.

**Adoption and Retention:** Successful UX research aids in locating adoption roadblocks. Providers can increase user loyalty and engagement by resolving these problems, which will eventually result in higher retention rates.

**Performance Optimisation:** Cloud services can be optimised to function effectively under a range of circumstances and user demands by using insights from UX studies.

**Security and Trust:** In cloud environments, users frequently worry about data security and privacy.

Transparency and trust can be improved by investigating how users engage with security features.

**Feedback Loops:** Ongoing UX research creates feedback systems that enable regular updates and enhancements based on actual user experiences, guaranteeing that services change to meet user demands

**Impact on Education:** As cloud computing becomes more and more integrated into training and education, UX research can help create learning tools and platforms that are more efficient.

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#### **METHODS**

- 1. Sample Selection:
- o Target Population: Users of various cloud storage services across different demographics.
- 2. Data Collection Process:
- o **Pilot Testing:** Conduct a test run of the Google Form with a small group to identify any confusing questions or technical issues.
- o Time Frame: Set a specific period for data collection (e.g., 2-4 weeks).
- 3. Data Analysis:
- Quantitative Analysis: Use Google Forms' built-in analytics or export data to Excel or Google Sheets for deeper analysis. Focus
  on calculating averages, medians, and distributions of responses.
- Qualitative Analysis: Perform thematic analysis on open-ended responses to identify common themes and suggestions.
- 4. Reporting Results:
- o Visual Aids: Create charts and graphs in Google Sheets to visually represent the data.
- o **Summary of Findings:** Present key insights, user satisfaction levels, and common areas for improvement in a report format.

#### **DATA ANALYSIS**

- 1. Cloud Services Most Used:
- o **AWS:** Appears frequently in responses.
- o Google Cloud Platform: Also a popular choice among respondents.
- Microsoft Azure: Common among users.
- o IBM Cloud/Oracle Cloud/Others: Less frequent but notable mentions.
- 2. Benefits of Cloud Services:
- o Cost Savings: Frequently mentioned as a key benefit.
- Scalability and Flexibility: Also commonly cited.
- Easy Access to Data: Highlighted by many users.
- 3. Ease of Use:
- o Many respondents find the interface "Easy" or "Very Easy" to navigate, with a few mentioning "Difficult".
- 4. Security Concerns:
- A majority feel their data is "Very secured" or "Secured", but there are some concerns about data safety, with a few responses
  indicating "Not secured" or "Can't say".
- 5. Suggestions for Improvement:
- o "Cost" is a frequent concern.
- Other suggestions include improving "Server performance" and reducing "Space limitations".

### **RESULT**

- 1. Demographic Breakdown:
- Qualification: We can calculate the distribution of qualifications (e.g., MSc, BSc, BE, etc.) to understand the educational background of the participants.
- Cloud Services Used: We can determine which cloud service (e.g., AWS, Google Cloud Platform, Microsoft Azure) is most commonly used.
- 2. Familiarity with Cloud Services:
- Familiarity Level: We can calculate how familiar respondents are with cloud services (ranging from "Not at all" to "Very Extremely").
- **Average Familiarity:** The average familiarity score could be calculated by assigning numerical values to the responses (e.g., "Not at all" = 1, "Very Extremely" = 5).

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#### 3. Benefits of Cloud Services:

• Most Commonly Mentioned Benefits: We can summarize the most frequently mentioned benefits of cloud services, such as "Cost savings", "Scalability", "Flexibility", and "Easy access to data from anywhere".

#### **CONCLUSION**

In summary, our study on cloud service user experience emphasises how crucial user-centric design and the smooth fusion of usability and functionality are. Understanding user needs and preferences is crucial for improving satisfaction and engagement as cloud services become more and more integrated into organisational and personal workflows.

Key findings show that user experiences are significantly shaped by elements like performance, customer service, and accessibility.

The study also emphasises the need for ongoing feedback systems in order to modify services in response to changing user demands.

Iterative design procedures and user research should be given top priority by cloud service providers going forward in order to produce interfaces that are more responsive and intuitive. Businesses can enhance their products, increase customer loyalty, and achieve long-term success in a cutthroat industry by developing a deeper understanding of user behaviour and preferences.

In the end, improving the user experience with cloud services involves more than just technology; it also entails developing meaningful interactions that enable users to accomplish their objectives quickly and successfully.

#### **FUTURE SCOPE**

Due to shifting user demands and technology breakthroughs, user experience (UX) in cloud services will continue to grow and change in the future. Here are some important things to think about:

**Personalisation:** To provide individualised experiences based on each user's preferences and actions, future cloud services are probably going to integrate increasingly sophisticated AI and machine learning algorithms.

**Improved Accessibility:** In order to ensure compliance with standards and laws, more attention will be paid to creating cloud services that are inclusive and accessible to users with disabilities.

**Emerging Technology Integration:** By combining technologies like virtual reality (VR), augmented reality (AR), and the Internet of Things (IoT), user interactions will be redefined, leading to immersive and interactive cloud experiences.

**Better Security and Privacy Features:** Future UX research will concentrate on improving user comprehension of security features and streamlining the administration of privacy settings as worries about data security increase.

**Collaborative Experiences:** Cloud services will keep improving collaboration tools as remote work becomes more popular, promoting smooth teamwork across various geographic locations.

#### **LIMITATIONS**

Users and organisations may encounter challenges due to limitations in cloud services' user experience (UX). Here are a few typical difficulties:

- 1. **Complex User Interfaces:** Users may find it challenging to navigate and discover features due to the cluttered or confusing interfaces of many cloud services.
- 2. **Performance Variability:** Especially in critical applications, inconsistent performance, such as sluggish response times or outages, can irritate users and interfere with workflows.
- 3. **Security and Privacy Issues:** Users' confidence in cloud services may be impacted by worries about data breaches or losing control over sensitive information.
- 4. **Integration Problems:** When cloud services are difficult to integrate with current software and workflows, it can cause inefficiencies and impede user adoption.
- 5. **Lack of Customisation:** Customers frequently want to be able to customise their cloud experience, so not having these choices can make them unhappy.
- 6. **Inadequate Support and Documentation:** When users run into problems, they may feel unsupported due to a lack of resources or restricted access to customer support.
- 7. **Challenges with Data Migration:** Transferring data between cloud services, particularly when compatibility problems occur, can be difficult and time-consuming.

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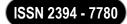
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# A COMPARATIVE STUDY OF ADAPTABILITY OF MACHINE LEARNING ALGORITHMS TO CHANGING FRAUD PATTERNS

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#### **ABSTRACT**

In the last few years, machine learning has emerged as a new technology that is used in the field of fraud detection. ML algorithms are trained on vast datasets to allow them to learn patterns that can help them identify fraud. The effectiveness of these algorithms, however, deteriorate with time as the patterns change. To tackle this problem, machine learning algorithms are re-trained periodically to ensure they stay relevant. This, however, costs time and resources, making this approach inefficient. This study performs a comparative analysis on the adaptability or robustness of various machine learning algorithms to changing fraud patterns. Six supervised machine learning algorithms that are Logistic Regression (LR), Decision Tree (DT), Random Forest (RF), K-Nearest Neighbors (KNN), Naïve Bayes (NB) and Support Vector Machines (SVM) were implemented in this study. Two datasets were used: one from 2013 and the other from 2023 which made sure that the datasets had different fraud patterns. The machine learning algorithms were trained on the first dataset and tested on the second dataset. The top three most stable algorithms are Logistic Regression, Bernoulli Naïve Bayes, and K-Nearest Neighbors.

**Keywords:** fraud, fraud patterns, fraud detection, machine learning, machine learning models, machine learning algorithms

#### INTRODUCTION

Fraud is a pervasive issue across various industries, notably in finance, e-commerce, and insurance, leading to significant financial losses and undermining trust. As technology evolves, so do the techniques employed by fraudsters, who continuously adapt their strategies to exploit system vulnerabilities. Consequently, the detection and prevention of fraud requires robust and adaptable methodologies that can respond to these changing patterns. Machine learning (ML) has emerged as a powerful tool for identifying and mitigating fraud, offering the ability to analyse vast datasets and discern intricate patterns that might elude traditional rule-based systems. However, the effectiveness of these algorithms can diminish as fraud patterns change.

A comparative study was done on eight machine learning algorithms that were trained on two datasets; however, the second dataset was constructed from first dataset by Sparkov Data Generation tool, making it smaller in volume and less authentic [1]. Another study implements few machine learning algorithms but they did not compare them and used only a single dataset [2]. [3] implemented popular supervised, ensemble and unsupervised machine learning algorithms, however they used only one dataset same as [1] and [2].

This study aims to explore how various machine learning algorithms respond to evolving fraud tactics, assessing their performance under different scenarios and identifying which methods offer the best resilience and adaptability. This research seeks to fill the gap in understanding how different machine learning algorithms can effectively respond to the challenges posed by evolving fraud patterns, ultimately contributing to more resilient fraud detection systems.

This study implements various supervised machine learning algorithms like Logistic Regression (LR), Decision Tree (DT), Random Forest, K-Nearest Neighbour (KNN), Naive Bayes (NB) and Support Vector Machines (SVM) to determine their performance to changes in credit card fraud datasets. All the machine learning algorithms will be trained on one dataset and tested on another dataset.

The aim of the research is to determine which machine learning algorithm achieves highest performance with respect to changes in fraud.

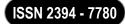
## MATERIALS AND METHODS

#### **Dataset**

This research uses two credit card fraud datasets [5][6], that contain 28 numerical input features that were the result of a PCA transformation. This was done to avoid confidentiality issues. Two features were not transformed using PCA: "Time" and "Amount" However, they were not used in this research. The feature "Class" was the response variable taking value 1 for fraud and 0 for non-fraud.

The first dataset (Dataset-1) contains transactions made by credit cards in September 2013 by European cardholders [5]. This dataset presents transactions that occurred in two days, where we have 492 frauds out of

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284,807 transactions. (The dataset is highly unbalanced, with frauds amounting to only 0.172% of all transactions.)

The second dataset (Dataset-2) contains credit card transactions made by European cardholders in the year 2023 [6]. It comprises over 550,000 transactions. This dataset is balanced.

#### **EXPERIMENT STEPS**

#### 1. Preprocessing

Oversampling: Dataset-1 is highly imbalanced with only 492 frauds out of 284,807 transactions. Frauds only account for 0.172% of all transactions. Synthetic Minority Oversampling Technique (SMOTE) was used to oversample the minority class.

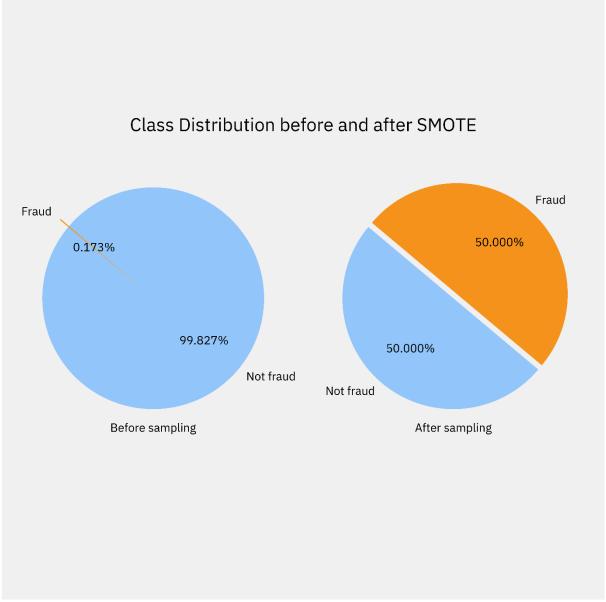


Figure 1 – Class Distribution before and after sampling

o *Hyperparameter Tuning:* Hyperparameter tuning was done to select optimal values for a machine learning model's hyperparameter (parameters not learned by the model). As hyperparameter tuning is computationally expensive and time consuming, only 1/10<sup>th</sup> of the original dataset was used while preserving class samples.

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Figure 2 - Hyperparameter Tuning results

	param_C	param_pe	nalty	param_sc	olver	mean_tes	st_score		param_C	param_gamma	param_kernel	mean_test_score
7	1.0		12	newton-chol	lesky	0	.960167	52	0.25	0.1	rbf	0.959429
5	0.75		12	newton-chol	lesky	0	.960167	57	0.5	0.1	rbf	0.957547
10	0.75		l1	libli	inear	0	.960150	62	0.75	0.1	rbf	0.955244
11	1.0		l1	libli	inear	0	.960150	67	1.0	0.1	rbf	0.954716
9	0.5		l1	libli	inear	0	.960079	42	1.0	scale	poly	0.952465
6	1.0		12	libli	inear	0	.960079					
3	0.5		12	newton-chol	lesky	0	.960027	44	1.0	scale	poly	0.875246
8	0.25		l1	libli	inear	0	.959974	2	0.25	scale	poly	0.874225
1	0.25		12	newton-chol	lesky	0	.959921	20	0.5	scale	poly	0.874138
4	0.75		12	libli	inear	0	.959921	21	0.5	auto	poly	0.874015
2	0.5		12	libli	inear	0	.959763	3	0.25	auto	poly	0.867454
0	0.25		12	libli	inear	0	.959675	68 rows	× 4 columns			
	par	am_alpha	paran	_binarize n	nean	test_score			-		hina man	tost seems
	1	0.1	2.	0.5		0.998553			para	am_var_smoot	ming mean	_test_score
	4	0.5		0.5		0.998539			0		1.0	0.996594
	7	1.0		0.5		0.998532			1		0.1	0.988009
	10	1.5		0.5		0.998525			2		0.01	0.980366
	13	2.0		0.5		0.998515						
	3	0,1		0.0		0.998122			3		0.001	0.978178
	6	1.0		0.0		0.998104			4	0.	.0001	0.977897
	9	1.5		0.0		0.998097			5	0.0	0001	0.977862
	12	2.0		0.0		0.998055			6	0.00	0001	0.977862
	2	0.1		1.0		0.997486				0.00		
	5	0.5		1.0		0.997409			7		0.0	0.977862
	8	1.0		1.0		0.997258			8		0.0	0.977862

The above table shows hyperparameter tuning results for few machine learning algorithms. A grid search was performed for each algorithm to find out optimal hyperparameters for them. Due to resource limitations, only some of the important hyperparameters were tuned and not all were considered.

KNN Elbow Method

KNN Elbow Method

O.9905

O.9905

O.9945

O.9945

O.9945

O.0005

O.

Figure 3 - KNN k-values

The above shows the results for selecting value for k in KNN using elbow methods. The first plot shows the accuracy and the second plot shows error rates. Through analysis of above result we conclude that optimal value for k is 6.

### 2. Implementation

Models were trained on Dataset-1 with optimal parameters.

After training they were evaluated with Dataset-2.

Performance metrics like accuracy, f1-score, precision, and recall were calculated for models.

# **Tools and Instruments**

To conduct the experimental methods, Python and Jupyter Notebook were used, and the computer's specifications included an AMD Ryzen 5 3550H and 8GB of RAM. For this research, Imbalanced-Learn library was used for SMOTE oversampling and Scikit-Learn library was used for machine learning algorithms, while the Kaggle Machine learning repository was employed for data collection.

### RESULTS AND DISCUSSIONS

#### **Prediction Distribution**

Table 1 - Prediction Distribution

Model	Fraud	Non-Fraud	Fraud ratio
Logistic Regression	185,089	383,541	0.48257943740043435
Naïve Bayes (BernoulliNB)	130,421	438,209	0.29762282381238175
K-Nearest Neighbor	79,915	488,715	0.16352066132613077
Decision Tree	75,120	493,510	0.15221576057222752
Random Forest	55,790	512,840	0.10878636611808751
Naïve Bayes (GaussianNB)	18,285	550,345	0.03322461365143683
Support Vector Machine	8,848	559,782	0.015806153109603382

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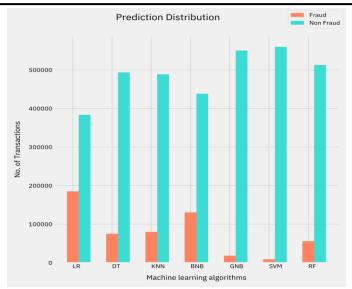


Figure 1 - Prediction Distribution

The above chart and table show the prediction distribution (ratio of fraud vs non-fraud) of transactions. The highest is logistic Regression with around 48% of transactions as fraud whereas Support Vector Machines with around 1.5%.

# Performance metrics for different machine learning algorithms for Dataset-2

Table 2 - Ferror mance wietrics									
Model	Accuracy	Precision	Recall	F1 score					
Logistic Regression	0.825141	0.999449	0.650641	0.788178					
Naïve Bayes (BernoulliNB)	0.729202	0.999655	0.458562	0.628718					
K-Nearest Neighbor	0.638461	0.992605	0.279000	0.435571					
Decision Tree	0.631105	0.996206	0.263212	0.416404					
Random Forest	0.598043	0.999642	0.196156	0.327958					
Naïve Bayes (GaussianNB)	0.527869	0.933333	0.060025	0.112796					
Support Vector Machine	0.515529	0.998983	0.031089	0.060301					

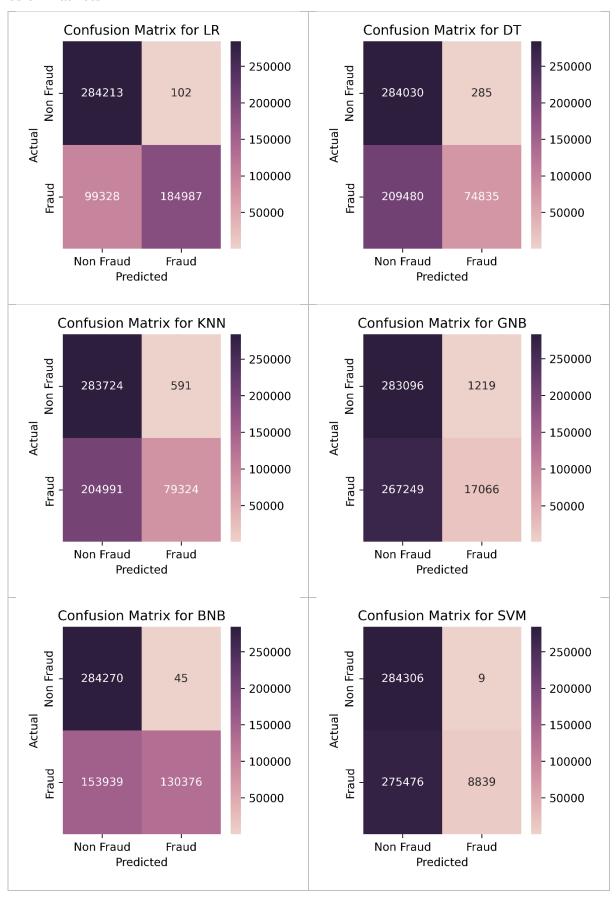
**Table 2 -** Performance Metrics



Figure 2 - Performance Metrics

The above chart and table show the values of performance metrics for various machine learning algorithms. All algorithms have higher precision and lower recall. The most accurate algorithm is Logistic Regression with an accuracy of 82.5% and the algorithm with lowest accuracy is Support Vector Machines with 51.5% accuracy. The accuracies might improve with more training and resources.

#### **Confusion Matrices**



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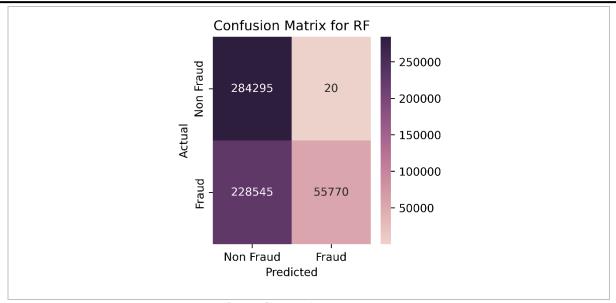


Figure 3 - Confusion Matrices

The confusion matrices show the True Negative, False Positive, False Negative and True Positive. The highest respective values were for 284,306 (SVM), 1,219 (GNB), 275,476 (SVM), 184,987 (LR).

From the above evaluations we conclude that Logistic Regression has the best accuracy (82.51%) with Bernoulli Naïve Bayes (72.92%) and K-Nearest Neighbours (63.84%) coming second and third.

Most of the models, have high precision and very low recall indicating that the models are very good at identifying positive cases (high precision), but miss many actual positive cases (low recall).

This indicates that the models are highly cautious of labelling instances as positive and only does so when it is very confident. While this reduces false positives (improved precision), it also increases the likelihood of false negatives (reduced recall). More hyperparameter tuning can be done to improve recall and maintain an appropriate balance between precision and recall.

#### **CONCLUSION**

This paper performs a comprehensive evaluation of machine learning algorithms and how they respond to change in fraud patterns. The top three most stable algorithms are Logistic Regression, Bernoulli Naïve Bayes, and K-Nearest Neighbors. Machine learning algorithms provide an efficient way to detect fraudulent transaction and knowing which algorithms are more robust than others can help reduce re-training of machine learning algorithms significantly reducing cost and resource utilization.

For future, other machine learning algorithms like XGBoost and deep learning methods like neural networks (ANN, CNN) can be implemented.

Most models get high precision but low recall. This can be addressed by lowering the decision threshold, which can increase recall but lowers precision. Different hyperparameters can be tuned with more data to improve performance and better balance precision and recall.

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# COMPARATIVE ANALYSIS OF CHATGPT AND CLAUDE: EVALUATING USER EXPERIENCE IN CONVERSATIONAL AI

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#### **ABSTRACT**

This study explores the performance and user experiences of two widely used chatbots, ChatGPT and Claude. As conversational AI becomes increasingly important in digital communication, understanding how these tools meet user needs is essential. We conduct a comparative analysis by inviting participants to interact with both chatbots and provide feedback on their helpfulness, friendliness, and overall satisfaction. Key metrics include the accuracy of responses and user satisfaction ratings. By analyzing the collected data, we aim to highlight the strengths and weaknesses of each model, offering insights into the characteristics that define effective conversational AI. The findings intend to assist users in making informed choices when selecting chatbots while providing developers with guidance on areas for improvement. This research contributes to the growing field of conversational AI.

**Keywords:** ChatGPT, Claude, Comparison between ChatGPT and Claude, Effective Conversational AI Chatbot, User Experience, Better Responses, Easy in Use, Accuracy & Relevance of Responses, Satisfaction & Clarity

#### 1. INTRODUCTION

In the age of digital communication, chatbots serve as vital tools for enhancing user interaction and providing instant assistance. This research focuses on two popular chatbots, ChatGPT and Claude, to evaluate their performance and understand user experiences. Our goal is to determine which chatbot offers better responses and is easier to use, thereby enriching the understanding of conversational AI. To achieve this, we invite participants to engage with both ChatGPT and Claude, asking them to share their thoughts on how helpful and friendly each chatbot appears.

We measure various aspects, such as the accuracy with which each chatbot comprehends user inquiries and the overall satisfaction users feel with their responses. By collecting and analyzing feedback, we aim to identify strengths and weaknesses in each model, contributing to a broader understanding of what constitutes an effective conversational AI. Ultimately, this research seeks to provide valuable insights that guide users in selecting the most suitable chatbot for their needs, as well as inform developers on areas for improvement.

This research aims to provide a comprehensive comparison between ChatGPT and Claude, focusing on user experience in general conversational interactions. The primary objectives of this research are to evaluate and compare the accuracy and relevance of responses generated by ChatGPT and Claude using a standardized set of prompts. We aim to measure user satisfaction levels for both models through surveys, focusing on key aspects such as ease of use, clarity, and the overall interaction experience and how effectively each model maintains context during multi-turn conversations, particularly in their ability to handle follow-up questions. By addressing these objectives, the research seeks to provide a comprehensive understanding of how each chatbot performs and how users perceive their capabilities in conversational settings. Our study tries to answer these main questions:

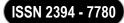
- 1. How satisfied are users when they engage with each chatbot?
- 2. How well do both models keep track of context and ensure coherence during ongoing conversations?
- 3. How do the response accuracies of ChatGPT and Claude differ when presented with the same prompts?

#### 2. BACKGROUND

ChatGPT and Claude are two smart AI systems that help computers talk to people in a natural way. ChatGPT was made by a company called OpenAI. It's built using a special type of technology called GPT (Generative Pre-trained Transformer), which helps it understand and respond to what people say. It is used in many areas, like helping with schoolwork, answering questions, and creating stories. ChatGPT plays an important role in how computers can assist people in different fields.

Claude is another AI, created by a company called Anthropic. It is also designed to help computers talk to people, but the makers of Claude focused on making sure it is safe and does not cause harm. The name Claude might be inspired by Claude Shannon, an important scientist who helped create the foundation for how computers understand information. The creators of Claude wanted to make sure it works well and safely,

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helping people while following important rules and values. Both ChatGPT and Claude are big steps forward in how we use AI to talk with computers.

#### 3. LITERATURE REVIEW

#### **ChatGPT User Experience: Implications for Education**

X Zhai (2022) conducted the study that examines how smart computer programs, known as AI, can help teachers and students. We want to understand how these programs can make learning more personalized and easier for everyone. The research found that AI programs can change how we learn by providing personalized lessons, helping teachers understand each student better, and making learning more flexible for everyone. AI can help students learn in different ways, like giving them lessons that fit their needs and helping teachers understand what each student needs to succeed.

# Conversational AI Forensics: A Case Study on ChatGPT, Gemini, Copilot, and Claude

Y Park, J Kim, B Kim, D Jeong, (2024) focused on conversational AI technologies, such as ChatGPT, Gemini, Copilot, and Claude, highlighting their ability to create customized lessons that cater to each student's needs and enhance teacher-student understanding. This report looks at how special computer programs, called AI, can make learning better for students and teachers. The study found that AI programs can change how we learn by making lessons just right for each student, helping teachers understand each student better, and making learning more special for everyone. The research showed that AI can help students learn in a special way, by giving them lessons that fit what they need and helping teachers know how to help each student. This can make learning more fun and easier for students, helping them do even better.

#### The User Experience of ChatGPT: Findings from a Questionnaire Study of Early Users

M Skjuve, A Folstad, P B Brandtzaeg (2023) reinforced these findings by emphasizing the positive user experience of AI programs, particularly their ability to foster more personalized and enjoyable learning experiences. This report is about how smart computer programs can help students and teachers learn in a special way. The research found that these smart computer programs can help students learn in a special way. They can make lessons that fit exactly what each student needs and help teachers know how to help each student. This can make learning more fun and easier, helping students do even better in school.

#### ChatGPT vs. Bard: A Comparative Study

I Ahmed, A Roy, M Kajol, U Hasan, PP Datta, MR Reza (2024) conducted a comparative study on ChatGPT and Bard, revealing that both AI tools offer ways to enhance learning through tailored content and improved student-teacher interactions, ultimately making learning more fun and accessible. This project is about how clever computer programs can help students and teachers with their lessons. The study showed that these clever computer programs can help students learn in a special way. They can create lessons that are perfect for what each student needs and help teachers know how to give the best help to each student. This can make learning more enjoyable and easier, and help students do really well in school.

# Research Gap

Despite the valuable insights from these studies, there are still gaps. There are no research papers that directly compare ChatGPT and Claude based on user experience and performance. There hasn't been enough exploration of how each model keeps context during long conversations and how each model responds to the same questions. Our project aims to fill these gaps by directly comparing ChatGPT and Claude, focusing on their ability to maintain context and the variety of their responses.

### 4. DATA COLLECTION

We used two main ways to collect data: an online questionnaire and interviews. We created a structured questionnaire using Google Forms. This was designed to gather information about users' experiences with both ChatGPT and Claude. The questions focused on how accurate and helpful the responses were. The questionnaire included multiple-choice questions and rating scales, which helped us collect clear data that could be easily analyzed. We shared the questionnaire through social media and personal networks to get a wide range of responses from different people.

Along with the survey, we also conducted five interviews with individuals who had used both AI models. These interviews helped us get deeper insights into their experiences, allowing us to explore the users' feelings, opinions, and specific examples of how they interacted with ChatGPT and Claude. The data collection process spanned two weeks, allowing participants ample time to provide thoughtful responses. At the conclusion of the data collection period, we systematically gathered and organized all the responses for analysis to gain a deeper understanding of how the two AI models compare.

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#### 5. DATA ANALYSIS

We collected responses from both an online questionnaire and interviews to learn how people felt about using ChatGPT and Claude. Here's what we found out:

Most people were happy with both ChatGPT and Claude. ChatGPT got a higher satisfaction score of 4.3, while Claude got 4.0. This means people were a little more satisfied with ChatGPT. However, the difference between the two scores wasn't big enough to be sure it's a major issue. The satisfaction difference (p = 0.0637) tells us that while ChatGPT was rated higher, the difference might just be due to chance. Both models were easy to use. ChatGPT was rated 4.4 for how easy it is to use, and Claude got 4.1. People said both were simple to figure out, but ChatGPT was just a little easier. The difference (p = 0.0251) shows that ChatGPT did perform slightly better, but it's not a huge difference. When it came to how clear the responses were, ChatGPT got a score of 4.3 while Claude scored 4.0. This means most people thought ChatGPT gave clearer answers. Claude's answers were sometimes seen as unclear, which might be something to improve. The difference (p = 0.0829) is not enough to say it's a big problem, but it's still noticeable.

Context retention means how well the model keeps track of the conversation. ChatGPT scored 4.2, and Claude scored 4.0. While both models did a good job of remembering what was said before, ChatGPT was rated a little better. The difference (p = 0.0611) shows that while ChatGPT was rated higher, it wasn't a major difference. When it came to giving accurate answers, ChatGPT was seen as more reliable. ChatGPT scored 4.18 for accuracy, while Claude got 4.0. This shows that most people thought ChatGPT gave more accurate answers. The difference (p = 0.1793) suggests that the difference in accuracy wasn't huge, but ChatGPT still came out ahead.

#### COMPARISON OF CHATGPT & CLAUDE 4.4 43 43 4.3 4.2 4.18 4.2 41 3.9 3.8 Over all Ease of Use Clarity of Context Accuracy of Satisfaction Responses Retention Responses ■ CHATGPT CLAUDE

Fig 1.1: Bar Chart of Comparison between ChatGPT & Claude

### 6. CONCLUSION

In today's fast-changing world of AI, it's important to know how people feel about and use the tools they interact with. Our survey results show that most users really like ChatGPT. They find it easy to use, clear in its answers, and accurate. Because of this, ChatGPT was the top choice for many people when compared to Claude. In the survey, 68% people said they preferred ChatGPT, 20% preferred Claude, and 12% didn't have a preference. This shows that more people liked ChatGPT than Claude. Even though some people liked Claude, ChatGPT was the clear winner when it came to preference.

Claude, on the other hand, had mixed reviews. Some users were happy with it, but others felt its answers weren't as clear or accurate as ChatGPT's. This shows that there are areas where Claude can improve, especially in how clearly it responds and how accurate its answers are.

The interviews helped us understand more about how each model worked in real conversations. Many people said they liked how ChatGPT felt more natural and easy to use, especially in longer chats. Some people said Claude had trouble keeping track of the conversation or giving detailed answers, which matched what we saw in the survey.

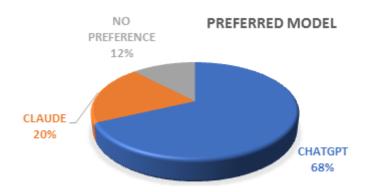


Fig 1.2: Preferred Model According to Responses

In the end, our research shows that ChatGPT is great at being easy to use, clear, and accurate, while Claude needs some work in these areas. By improving features like clarity and keeping track of the conversation, Claude could become a better choice for users. These findings will help guide future improvements in AI, making these tools even better for everyone.

#### 7. FUTURE SCOPE AND LIMITATIONS

This study offers valuable insights into users' experiences with conversational AI, focusing specifically on ChatGPT and Claude, and also presents directions for future research. To enhance the generalizability of the findings, increasing the sample size and incorporating a more diverse range of participants could be beneficial. Future studies could further compare a broader set of AI models and explore the evolving versions of ChatGPT and Claude as they are updated, which could reveal shifts in performance and advancements. Additionally, investigating features such as personalization and feedback systems could aid in the development of more intuitive and user-centered AI technologies. By acknowledging these limitations, future research can expand upon this work to deepen the understanding of user interactions with conversational AI.

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#### BUILDING TRUST THROUGH BLOCKCHAIN

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#### **ABSTRACT**

People no longer trust charities as a result of the lack of transparency, which has caused social funding to stagnate. The donor is unaware of how his money is being used legally. This paper explores how blockchain technology can address the transparency issues faced by charity organizations in India. By providing an immutable, decentralized, and auditable record of donations and expenditures, blockchain can enhance trust among donors, improve accountability, and streamline supervision. The study presents a framework that integrates blockchain in the operational workflows of charities to ensure a higher level of transparency, thus encouraging more donations.in funding these types of social organizations.

**Keywords:** Charity organizations in India lack transparency, which has a negative impact on people's willingness to donate.

#### **INTRODUCTION**

The charity sector has long struggled with transparency and accountability, leading to diminished trust among potential donors. Blockchain technology emerges as a powerful solution by providing a secure, decentralized ledger that records every donation and its usage transparently. Each transaction is immutable, allowing donors to see exactly how their contributions are spent. This increased visibility helps prevent fraud and mismanagement while enhancing donor confidence encouraging more individuals to support vital social causes

#### **BACKGROUND:**

Building a charity trust through blockchain technology addresses key challenges in the nonprofit sector, including transparency, accountability, and efficiency in fund distribution. Traditional charitable organizations often face concerns regarding mismanagement, high administrative costs, and lack of visibility into how donations are utilized. Blockchain, a decentralized and immutable ledger system, provides a solution by ensuring that every transaction is recorded securely and transparently. This technology enables donors to track their contributions in real time, reducing the risk of fraud and ensuring that funds reach the intended beneficiaries. Additionally, smart contracts—self-executing agreements programmed

#### LITERATURE REVIEW:

Blockchain technology has emerged as a transformative force in multiple industries, offering a decentralized and immutable ledger that enhances trust. This literature review explores how blockchain builds trust by analyzing existing academic and industry sources.

#### Aid Charity and Donation Tracking System Using Blockchain:

The advantages of using Blockchain technology over a conventional system in various fields are briefly discussed by the author, as well as the difficulties that come with it in those fields. Blockchain can eliminate the need for third parties to be involved in any transactions.

# TheoreticalFoundation Trust Blockchain

Trust is a fundamental element of social and economic interactions. Traditional mechanisms for trust rely on intermediaries such as banks, regulatory bodies, and centralized institutions. Blockchain challenges this model by offering a trustless system where trust is embedded in technology rather than in third parties (Nakamoto, 2008,

#### **Decentralization and Security**

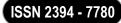
Traditional systems often require centralized authorities to maintain and validate transactions, which can lead to single points of failure and manipulation.

The blockchain—automate donation disbursement based on predefined conditions, minimizing the need for intermediaries and enhancing trust in the system. Various organizations have already implemented blockchain-based charitable solutions, such as Binance Charity Foundation and BitGive's GiveTrack,

# **Blockchain in the Charity Sector:**

**Security** – The decentralized nature of blockchain reduces fraud risks, as transactions cannot be altered once recorded.

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**Smart Contracts** – These self-executing contracts automate donation distribution based on predefined conditions, ensuring accountability and reducing administrative costs.

**Reduced Intermediaries** – Traditional charity models involve multiple intermediaries, increasing overhead costs. Blockchain minimizes these, directing more funds to actual causes.

**Global Accessibility** – Blockchain facilitates cross-border donations with lower transaction costs, enabling seamless contributions worldwide. Blockchain facilitates cross-border donations with lower transaction costs, enabling seamless contributions worldwide.

Impact students' critical thinking and problem-solving skills.

#### **Smart Contracts and Automationin:**

Smart contracts, self-executing contracts with predefined rules, enable automated trust between parties without the need for intermediaries. These contracts enhance trust by ensuring that agreements are executed precisely as programmed, reducing the likelihood of disputes (Buterin, 2014). it leads to reduced human interaction.

#### **Financial Transactions**

Xiaoming Cryptocurrencies and decentralized finance (DeFi) platforms leverage blockchain to provide secure and transparent financial transactions. By eliminating intermediaries, blockchain reduces costs, fraud, and delays, fostering greater trust in financial exchanges (Narayanan et al., 2016). In healthcare, blockchain ensures secure patient data sharing, reduces fraud in medical billing, and improves drug traceability. Electronic health records (EHRs) built on blockchain provide patients with more control over their medical history while maintaining data integrity (Mettler, 2016).

Will Despite its potential, challenges such as regulatory uncertainty, scalability issues, and technical barriers remain obstacles to widespread adoption. However, as blockchain technology continues to evolve, it holds significant promise in reshaping the future of charitable giving by fostering greater transparency, reducing operational inefficiencies, and strengthening donor trust.

#### Research Gap

Despite the growing interest in leveraging blockchain technology for charitable organizations, a significant research gap remains in understanding its practical implementation and long-term impact on building trust. Existing studies primarily focus on the theoretical advantages of blockchain, such as transparency, security, and decentralization, but there is limited empirical evidence on how these features translate into increased donor confidence and improved operational efficiency. Additionally, while some research explores blockchain-based donation tracking and smart contracts, there is a lack of comprehensive analysis on the challenges charities face in adopting this technology, including regulatory barriers, technical complexities, and cost implications. Furthermore, little attention has been given to how different stakeholders, including donors, beneficiaries, and nonprofit organizations, perceive and interact with blockchain-based trust mechanisms.

#### These gaps it can help in better use of AI for students.

# **Aid Charity and Donation Tracking**

#### **System Using**

The study may lack an exploration of advanced Blockchain applications, such as real-time donation tracking or decentralized verification, which are key areas in modern charity systems.:

**Understanding Educational Outcomes:** AI is increasingly integrated into classrooms through personalized learning tools, adaptive assessments, and even virtual tutors.

**Limited Empirical Evidence:** While blockchain's theoretical benefits (transparency, security, and decentralization) are well-documented, there is a lack of real-world studies demonstrating its effectiveness in building donor trust.

**Comparison with Traditional Methods:** The impact of AI on students' privacy, autonomy, and mental well-being Few studies compare blockchain-based charity trust models with traditional trust-building mechanisms, making it unclear whether blockchain offers superior advantages.

Research is lacking on how blockch ain-based charity systems can scale effectively and sustain long-term operations without excessive costs or technological limitations.

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#### **Data Collection**

The The survey was distributed online through social media platforms, emails, and relevant online communities to ensure a diverse range of respondents.

#### **Survey Design:**

The Questionnaire In addition to the survey, semi-structured interviews were conducted with key stakeholders, including: Charity organization leaders

#### **Blockchain technology experts**

The interviews aimed to provide deeper insights into the practical challenges and benefits of using blockchain technology in charity systems. Interview questions explored topics such as:

Perceived challenges in implementing blockchain in charities the role of blockchain in building trust and transparency

Key barriers to adoption from both organizational and donor perspectives

The interviews were conducted online or in-person, recorded with consent, and transcribed for analysis.

#### **Interviews:**

The goal The interviews aimed to provide deeper insights into the practical challenges and benefits of using blockchain technology in charity systems. Interview questions explored topics such as:

Perceived challenges in implementing blockchain in charities The role of blockchain in building trust and transparency

Key barriers to adoption from both organizational and donor perspectives

The interviews were conducted online or in-person, recorded with consent, and transcribed for analysis.

#### **Data Analysis**

For my data Data collection for building charity trust through blockchain involves gathering information from donors, charities, and beneficiaries using secure, transparent, and decentralized ledger systems. This includes transaction records, smart contract interactions, and stakeholder feedback to analyze the impact of blockchain on trust and accountability in charitable giving.

Problem	believe in blockchain(yes)	believe in blockchain(N0)
Transparency is needed and think blockchain can provide it (yes)	60	20
Transparency is needed and think blockchain can provide itBlockchain (No)	20	30
Total	80	50

# **Calculate Expected Counts:**

Now, let's calculate the expected counts for each cell using the formula:

# Expected Count=(Row Total)×(Column Total

**Grand Total** 

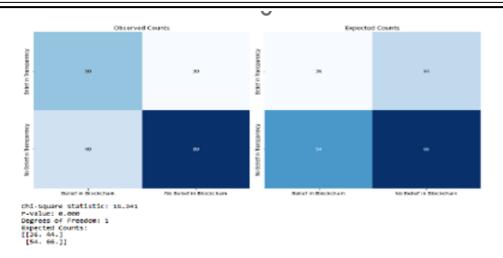
# **Chi-Square Calculation:**

Now, we calculate the Chi-Square statistic using the formula:

$$\chi 2 = \sum (Observed-Expected)2$$
Expected

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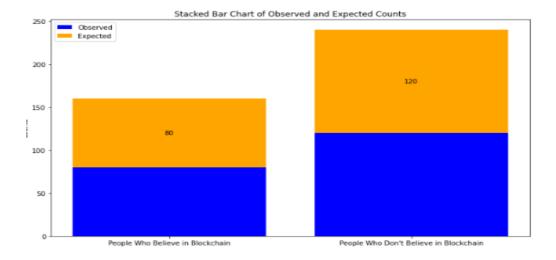
#### numbers.

Interpretation: Serves as a benchmark for comparison against observed counts.

#### Overall Insights

Comparative Analysis: Comparing observed and expected counts helps identify discrepancies that may indicate a significant relationship between beliefs.

Statistical Significance: Chi-square test results (Chi-Square Statistic, P-Value, Degrees of Freedom) help determine if the differences are statistically significant, suggesting a potential association between beliefs in blockchain and transparency.



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#### P-Value

To calculate the p-value, we compare the Chi-Square statistic to the Chi-Square distribution with 1 degree of freedom. You can look this up in a Chi-Square table or use a function in Excel or Python. Based on the ChiSquare distribution, with  $\chi 2=5.199 \cdot 2=5.199 \cdot$ 

#### Conclusion

Chi-Square Statistic: 5.199

p-value: 0.022

Degrees of Freedom: 1

Expected Counts

Problem	Belief in Blockchain (Yes)	Belief in Blockchain (No)
Awareness of Blockchain (Yes)	53.33	26.67
Awareness of Blockchain (No)	46.67	23.33

Since the p-value (0.022) is less than 0.05, we can reject the null hypothesis and conclude that there is a statistically significant relationship between the belief in transparency and the belief that blockchain can provide transparency.

#### **RESULT:**

The Since the p-value (0.022) is less than 0.05, this result is statistically significant. This means that we reject the null hypothesis, which states that there is no association between the two variables (Awareness of Blockchain and Belief in Blockchain Providing Transparency).

In practical terms, this statistically significant result suggests that there is a relationship between awareness of blockchain and the believe that blockchain can provide transparency. Specifically, individuals who are aware of blockchain are more likely to believe that blockchain can offer transparency in the context examined by the survey.

#### Positive Long-term Impact on the Charity Ecosystem

In the long term, it is expected that the adoption of blockchain technology could lead to a more transparent and trustworthy charity ecosystem. This would benefit both donors and beneficiaries by creating a system where the flow of funds is more visible and verifiable.

#### **CONCLUSION:**

Final conclusions: This study highlights the transformative potential of blockchain technology for building trust in charities. The findings indicate that there is a significant gap in public perception of how blockchain can promote transparency and potential pitfalls and adopting a balanced approach, educators can harness the power of AI to create more engaging and effective learning experiences.

It is crucial to strike a balance between leveraging AI tools and fostering human connection. By promoting digital literacy, ensuring data privacy, and addressing potential biases, we can mitigate the neutral impacts of AI and maximize its benefits for students.

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#### **Key conclusions from the study indicate that:**

**Transparency is vital:** The demand for transparency in philanthropy is paramount among donors. Respondents have shown that improving transparency enhances the trust of charitable organizations, emphasizing important fields to improve this sector.

There is a gap in recognition. There is a great awareness of how to use blockchain effectively to secure actual monitoring and verification. This gap highlights the need for educational efforts to educate both donors and charities about blockchain's potential.

**Positive perceptions of blockchain:** Among those familiar with blockchain, there is a positive perception that it has the potential to increase transparency and build trust.

# **Future Scope of research and Limitations:**

The This finding has important implications, especially in areas like blockchain adoption and trust-building:

Educational Efforts: Since awareness appears linked to positive beliefs about blockchain's transparency benefits, efforts to increase blockchain awareness could improve public perception of its value in providing transparency.

Trust in Blockchain Technology: For applications in transparency, such as in charitable organizations, this data supports the view that educating users about blockchain could foster greater trust in its implementation.

The future scope of this research emphasizes the need for a multifaceted approach to building trust in charity organizations through blockchain. By focusing on awareness-building, solution development, donor behavior analysis, regulatory considerations, and tailored implementations, future studies can help unlock the full potential of blockchain technology in creating a more transparent and accountable charitable ecosystem. This will ultimately contribute to a more trustworthy and effective donation process, benefiting both donors and the communities served by charity organizations enhance education and empower accountable charitable ecosystem. This will ultimately contribute to a more trustworthy and effective donation process, benefiting both donors and the communities served by charity organizations.

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#### IMPACT OF AI ON STUDENTS

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#### **ABSTRACT**

Artificial Intelligence (AI) is increasingly shaping the way students learn, study, and interact with technology. AI tools, such as virtual assistants, personalized learning apps, and automated grading systems, have the potential to improve education by offering customized learning experiences. These tools help students learn at their own pace and provide instant feedback, making education more accessible and efficient. AI also supports teachers by automating administrative tasks, allowing them to focus more on teaching.

**Keywords:** Artificial Intelligence (AI) in Education, Student Learning Outcomes, AI tools, Challenges of AI in Education, Future of AI in Learning

#### **INTRODUCTION**

The emergence of Artificial Intelligence (AI) in education has introduced new ways for students to engage with learning materials, solve problems, and enhance skills. AI's role in academia spans tools such as personalized learning platforms, automated feedback systems, virtual assistants, and more, all of which can influence students' academic performance, mental health, and future career choices. The objective of the research is to analyze the impact of AI on students' academic performance and learning outcomes, social skills and communication, psychological effects of AI usage, including stress and dependency.

#### **BACKGROUND:**

Artificial Intelligence (AI) is changing many areas of our lives, including education. AI refers to the ability of machines to perform tasks that normally require human intelligence, such as understanding language, solving problems, and making decisions. In education, AI is being used in a variety of ways to help students and teachers.

For students, AI-powered tools can offer personalized learning experiences. For example, AI can adapt to each student's strengths and weaknesses, providing lessons and exercises that are just right for them. This means that students can learn at their own pace, without feeling rushed or left behind. AI can also help students who need extra support by offering additional practice or explanations.

#### LITERATURE REVIEW:

Artificial Intelligence (AI) is increasingly being integrated into education, and researchers have explored its effects on students in various ways. The literature reveals both positive outcomes and concerns about the use of AI in classrooms.

Impact of artificial intelligence on students' sustainable education and career development using extended toe framework:

# Dr. K. Logasakthi, Dr. K. Ravishankar (2023)

Conducted a study that shows AI-driven tools enhance personalized learning, skill acquisition, and continuous education, leading to long-term career readiness. It also helps in career guidance, skill mapping, and job market analysis, enabling students to make informed career choices. The review does not address the impact of AI adoption could vary across fields like arts, science, and engineering, but may not be deeply analyzed. The study may not fully explore how AI impacts students' employability over extended periods.

# The Impact of Artificial Intelligence on Students' Learning Experience:

Abill Robert, Kaledio Potter, Louis Frank(2024) studied the integration of AI in education holds significant promise for transforming the learning experience for students. AI technologies have the potential to provide personalized learning, immediate feedback, and foster collaboration among students. However, careful consideration of privacy, ethics, and maintaining a balance between AI and human instruction is necessary to maximize the benefits of AI in education and ensure a holistic learning experience for students. The study may not fully explore the long-term impact of AI on students' cognitive abilities and independent problem-solving skills. The study may lack insights into the emotional and social development challenges students face when relying heavily on AI instead of human interaction.

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#### Study on the Impact of Artificial Intelligence on Student Learning Outcomes:

P. Sasikala, R. Ravichandran (2024) their study found that AI-driven tutoring systems and personalized learning tools help students understand complex topics more effectively, also AI tools provide real-time feedback, helping students identify and correct mistakes more efficiently. AI-powered platforms adjust teaching methods based on individual student needs, enhancing retention and comprehension. Gamification, interactive simulations, and AI-assisted study plans contribute to increased student motivation. AI supports students with disabilities and language barriers, promoting inclusive education. The study may not assess whether AI-driven learning leads to better knowledge retention over time. There might be limited discussion on how excessive reliance on AI could impact students' critical thinking and problem-solving skills.

#### The effects of artificial intelligence applications in educational settings: Challenges and strategies:

Omar Ali , Peter A. Murray , Mujtaba Momin , Yogesh K. Dwivedi , Tegwen Malik (2023), this study investigated AI applications, such as intelligent tutoring systems and adaptive learning platforms, improve personalized education, reduces workload for educators by automating grading, attendance tracking, and student performance monitoring. Issues such as technological infrastructure, high costs, and resistance from educators slow AI integration in schools and universities. AI raises concerns about data security, student privacy, and potential biases in learning recommendations. The study likely suggests teacher training programs, ethical AI frameworks, and investment in AI-driven infrastructure to maximize AI benefits in education. The study may not analyze how AI-driven education affects students' cognitive and career development over time and how AI alters the role of educators and whether it leads to reduced human interaction.

# **ChatGPT and AI: The Game Changer for Education:**

Xiaoming Zhai (2023) explores the impact of artificial intelligence (AI) on education, particularly the role of ChatGPT, a pre-trained natural language model developed by OpenAI. The article outlines five transformations that will shape the future of education, including the impact of AI on the educational goals, educational procedures, learning materials and methods, assessment and evaluation, and learning outcomes. The study may not assess whether ChatGPT-driven education leads to better knowledge retention and critical thinking skills. It might lack a discussion on biases in ChatGPT's responses and the risk of students receiving inaccurate or one-sided information.

#### Research Gap

There is limited research on whether AI improves students' knowledge retention and critical thinking in the long run. Many studies discuss AI benefits, but fewer explore whether students become overly dependent on AI, reducing independent problem-solving skills. AI tools may provide biased or one-sided information, but there is not enough research on how this affects students' learning and perspectives. AI is commonly studied in STEM education, but its impact on subjects like history, literature, and the arts is less explored. Research focuses on academic performance, but there is a gap in understanding how AI affects students' social skills, emotional intelligence, and teacher-student relationships. Not all students have equal access to AI-based tools due to financial or technological barriers, but this issue needs more research. Studies often discuss AI's advantages, but there is a gap in exploring AI-related cheating, plagiarism, and ethical concerns in student assessments. By understanding these gaps it can help in better use of AI for students.

#### **Justification of Further Research**

Further research on the impact of AI on students is essential due to the transformative and rapidly evolving role that AI technologies are playing in education. Here are several reasons why this research is critical:

- > **Understanding Educational Outcomes:** AI is increasingly integrated into classrooms through personalized learning tools, adaptive assessments, and even virtual tutors.
- Equity and Accessibility: AI has the potential to create more inclusive education environments by catering to students with diverse needs and learning paces.
- > **Ethical and Psychological Implications:** The impact of AI on students' privacy, autonomy, and mental well-being needs further exploration. AI collects large amounts of personal data, which raises concerns about data security, privacy, and surveillance. Additionally, students may become overly dependent on AI, impacting their motivation and critical thinking.
- > Long-term Impact on Skills Development: AI tools can enhance learning by providing interactive and immersive educational experiences. However, it's important to study if students are developing crucial skills, such as problem-solving and creativity, or if AI automates too much of the learning process.

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#### **Data Collection**

The collection of data for the study on the impact of AI on students, a questionnaire was designed using Google Forms.

**Survey Design:** The Questionnaire uses a mix of closed-ended questions (yes/no, frequency scales, and multiple-choice options) for quantitative analysis and to ensure ease of response. The questions were designed to be direct and relatable, ensuring students understand each question and respond accurately. By analyzing this data, researchers can gain a detailed understanding of AI's current role in student life, its benefits, potential downsides, and how it influences learning behaviors and perceptions of future AI applications.

**Sampling Method:** To examine the impact of AI on students effectively, a well-planned sampling strategy is necessary to ensure that the survey data reflects a diverse range of student experiences, backgrounds, and education levels. This sampling process should consider factors like students' age, academic level, access to AI, and usage frequency, to gain comprehensive and meaningful insights into how AI influences different groups of students.

**Interviews:** The goal of these interviews is to get a deeper understanding of how AI tools impact students' learning, how they manage their time, how they make decisions, and how they feel about AI in education. Unlike surveys, which give us general information, interviews allow students to share their personal experiences. This helps us discover specific ways they use AI and any challenges they might face, which might not come up in a survey. In simple terms, interviews help us understand the "why" and "how" behind students' answers and give a clearer picture of their thoughts and experiences with AI.

#### **DATA ANALYSIS**

For my data analysis, I collected information from students to understand how AI has impacted their studies. I created a questionnaire using Google Forms and distributed it to students. Additionally, I conducted interviews with a select group of students to gather more detailed insights and better understand their perspectives.

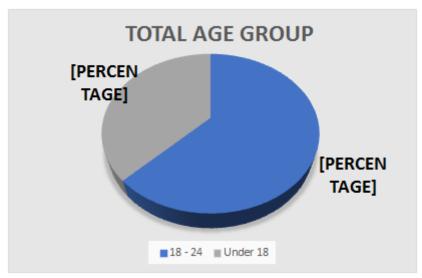


Figure 1.1

This pie chart illustrates the distribution of age groups among students who are affected by AI. It divides the total number of students into two categories. 18-24 this segment represents students who are within the age range of 18 to 24 years. Under 18 this segment includes students who are younger than 18 years old. 62% of the students impacted by AI are in the 18-24 age group and 38% of the students affected by AI are under the age of 18.

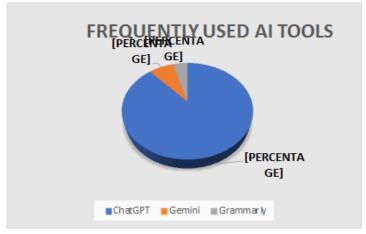


Figure 1.2

This pie chart illustrates the popularity of different AI tools among students. It shows the percentage of students who frequently use each of the following tools 7% of students frequently use ChatGPT, 4% of students frequently use Gemini, 89% of students frequently use Grammarly. The blue portion of the pie chart, representing ChatGPT, is significantly larger than the other two portions. This indicates that ChatGPT is the most popular AI tool among students. Grammarly and Gemini have a smaller user base compared to ChatGPT.

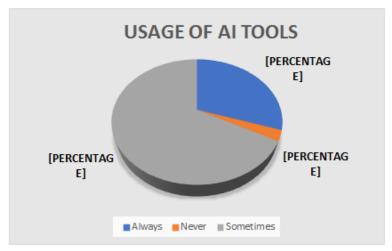


Figure 1.3

This pie chart illustrates how frequently students use AI tools. It divides the students into three categories based on their usage. The grey portion of the pie chart, representing "sometimes", is significantly larger than the other two portions. This indicates that the majority of students use AI tools occasionally. The orange portion, representing "never", is the smallest segment, suggesting that only a small percentage of students do not use AI tools regularly.

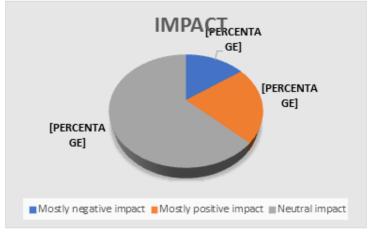


Figure 1.4

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This pie chart illustrates how students perceive the overall impact of AI on their learning experience. It divides students' opinions into three categories. 15% of students believe that AI has had a mostly negative impact on their learning. 22% of students believe that AI has had a mostly positive impact on their learning. 63% of students believe that AI has had a neutral impact on their learning.

The grey portion of the pie chart, representing "Neutral Impact," is significantly larger than the other two portions. This indicates that the majority of students perceive AI as having a neutral effect on their learning. While a smaller percentage of students view AI's impact as either mostly positive or mostly negative, there is still a noticeable division of opinions.

#### **RESULT:**

The results from t-Test were clear. The P-value was 0.0024, which is greater than the significance level of -4.3589. The p-value represents the probability of obtaining such a t-statistic or a more extreme one, assuming that there is no real difference between the two groups. This shows students who use AI tools less frequently and students who use AI tools more frequently tend to perceive a more neutral impact on their learning.

In the interviews, the student's perspectives on AI were divided. Some highlighted its advantages in academic work, while others expressed concerns about relying on AI-generated data and the potential erosion of critical thinking skills, decision-making abilities.

Combining the questionnaire responses, interviews and analysis gave a view of how students experience AI tools. The t-Test confirmed that most students who use AI tools in studies is helpful but also not that beneficial. This shows that AI tools have a neutral impact on students in their academic work.

#### **CONCLUSION:**

In conclusion, while AI offers immense potential to enhance education, its impact on students is multifaceted and can be neutral if not carefully implemented. By understanding the potential pitfalls and adopting a balanced approach, educators can harness the power of AI to create more engaging and effective learning experiences.

It is crucial to strike a balance between leveraging AI tools and fostering human connection. By promoting digital literacy, ensuring data privacy, and addressing potential biases, we can mitigate the neutral impacts of AI and maximize its benefits for students.

# FUTURE SCOPE OF RESEARCH AND LIMITATIONS:

The research on the impact of AI on students offers a valuable foundation for further exploration. Future studies could delve deeper into specific areas to gain a more comprehensive understanding. Longitudinal studies can track the long-term effects of AI on student outcomes, including academic achievement, career readiness, and mental health. Research can investigate how individual factors like age, gender, and learning style influence the impact of AI. Studies can explore the effectiveness of teacher training programs in preparing educators to integrate AI into their classrooms. Further research is needed to develop guidelines and frameworks for the ethical use of AI in education, addressing issues such as data privacy, algorithmic bias, and transparency.

While the current research provides valuable insights, it is important to acknowledge its limitations. Reliances on self-reported data may introduce biases and inaccuracies. Smaller sample sizes may limit the generalizability of findings. The rapid pace of AI development can quickly render research findings outdated. The impact of AI may vary across different cultural and educational contexts. By addressing these limitations and exploring new research avenues, we can better understand the complex relationship between AI and student learning, paving the way for a future where AI is used to enhance education and empower students.

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# AI'S INFLUENCE ON CONTENT CREATION AND MEDIA: EXAMINING AI TOOLS INFLUENCE ON CASUAL USERS

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#### **ABSTRACT**

Artificial Intelligence (AI) is changing how people create and share content online. This research explores how casual users use AI tools, such as ChatGPT, Canva AI, and Gamma, to make content creation easier and faster. It examines how these tools affect creativity, originality, and the quality of the content they produce. By gathering user data, this study aims to understand whether AI tools help or harm creativity and how they influence the overall content creation process. The findings will help us understand how AI is shaping the future of media and content creation for everyday users.

**Keywords:** AI Content Creation, Generative AI Tools, User Experience with AI, AI and Creativity, AI in Design and Presentation, ChatGPT Usage, AI User Satisfaction

#### 1. INTRODUCTION

Today, artificial intelligence is transforming the way we create content, making it faster and easier for everyone, from professionals to casual users. It helps us to create videos, write stories, and design pictures in new and exciting ways. Tools such as ChatGPT can help write an article in minutes, while Canva AI generates creative designs that take hours. The main objectives of this research are to determine whether these tools actually make content creation easier and faster for casual users, Are AI tools that inspire more creativity, or are they limiting the originality of the content created by users. We aim to assess whether the content produced with the help of AI tools is of good quality compared with human-created content. This research will also explore how satisfied users are with the results when using AI tools for content creation.

#### 2. BACKGROUND

Artificial Intelligence (AI) is changing the way people create objects such as stories, pictures, and presentations. In the past, AI was initially used for tasks like data analysis and recommendation systems, making content like this took a lot of time and special skills. Currently, AI tools are making the process much faster and easier by assisting with tasks such as writing, designing, and editing. AI tools, such as ChatGPT, Canva AI, Gamma, and Grammarly, are becoming useful for people at all levels. ChatGPT helps people write faster by creating text that sounds natural. Canva AI makes it simple to create cool designs without needing to know much about the art. Gamma is great for building neat presentations, and Grammarly helps fix grammatical mistakes and improves writing. These tools allow more people to create high-quality content, even if they do not have much experience. For example, with Canva, anyone can create professional-looking images on social media or blogs. AI also helps businesses get more done by speeding up tasks, such as writing or making templates. However, there are some concerns regarding this. Some people think that using AI too much might make content less creative, because AI often follows patterns that are the same. This study examines both the positive and negative aspects of AI tools, focusing on how they affect creativity and the quality of the content they make.

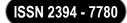
#### 3. LITERATURE REVIEW

The use of Artificial Intelligence(AI) in content creation has become a key area of research, demonstrating both possibilities and challenges. Looking at the current studies, we can see valuable insights, but there are still important questions and gaps that require more attention.

# **Generative AI Tools for Collaborative Content Creation – A Comparative Analysis:**

"Prafull Malakar and M. Leeladharan (2024) conducted a study comparing seven AI tools for collaborative content creation. This study shows that Grammarly Business is the best among the seven AI tools for helping people to work together to create content. Each tool has its own strengths, such as Grammarly Business, which is great for checking grammar and spelling, while others, like Writesonic and Jasper, are better at coming up with creative content ideas. This mix of abilities means that people need to choose the right tools for their projects. The study also points out how helpful AI tools can be for students and professionals in making content faster and better. However, they did not focus on how different users felt when using these tools. In addition, they did not examine how using AI tools for a long time might change the way people think or create. Understanding these aspects is important for creating AI tools that are easier and better for everyone to use.

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#### Media and AI: Navigating the Future of Communication

Dr. Dhruv Sabahrwal, Dr. Ritu S. Sood, and Prof. Sanjeev Sood (2024) examined AI's impact on photography and filmmaking, The study shows that AI is changing photography and movies by boosting creativity and making work easier. In photography, AI helps take better pictures and makes editing simpler, whereas in Indian movies, it enhances visual effects and speeds up production. However, there are concerns about AI taking up jobs and their fair use. This study highlights that AI should support, not replace, human creativity, as emotions and storytelling are still key in both fields. "There is not enough attention paid to what people think about AI-made content. Knowing how much people like or accept AI can help us learn more about using AI in the future. Understanding this can help make AI work better in media, so it's an area that future studies should focus on exploring further.

#### Formalizing Content Creation and Evaluation Methods for AI-Generated Social Media Content

Christian Molholt Jensen and Axel Hojmark (2023) explored AI-generated content for LinkedIn, The study shows that AI tools like ChatGPT and GPT-4 can help businesses create high- quality LinkedIn posts by using data from company websites to build a knowledge graph. This approach improved content but sometimes used too much extra knowledge to reduce quality. They also found that ChatGPT could be a good and cost-effective tool for evaluating posts, showing similar results to human reviews. Overall, the method enhances content, but requires careful handling of facts to ensure quality. In this study, it is not clear how well the AI-generated content compared to human-written posts, especially because the AI's prompts made the content worse. Thus, more studies are needed to determine whether AI can consistently create better content than real people.

# Human vs. Generative AI in Content Creation Competition: Symbiosis or Conflict?

Fan Yao, Chuanhao Li, Denis Nekipelov, Hongning Wang, and Haifeng Xu (2024) This paper talks about how new technology called generative AI (GenAI) is changing the way we make things online. While GenAI can create many different contents very quickly, people worry that it might take away from human creativity. Researchers have developed models to study how human creators and GenAI compete with each other. They found that it was possible for both to work together happily. How well this works depends on things like the size of the market and how smart AI is. This research helps us to understand how humans and AI can create content in the future. The research does not sufficiently explain how humans and AI can work together, instead of just competing.

#### **AI-Assisted Social Media Content Creation Workflow**

Juuso Lehtimäki (2024) analyzed how AI tools assist in creating text, images, and videos for social media. This study describes how artificial intelligence (AI) can help people make things like text, pictures, and videos on social media more easily. This study shows how to use current AI tools and create a simple way for content makers to use these technologies. They focused on using ChatGPT to write content and midjourney to create images. By combining these tools, anyone can create cool social media posts without requiring a lot of skills in photography or design. Even though AI can help more people be creative, it also raises concerns about how it might affect professional creators and how it could be used incorrectly as technology continues to improve. The study briefly touched on copyright concerns, but failed to address the responsibilities associated with the potential misuse of AI-generated media. Issues, such as the creation of misleading or harmful content, highlight the need for clearer guidelines and accountability in the use of AI tools. "Research on these ethical dimensions will help create frameworks that promote the use of responsible AI in content creation.

#### Research Gap

Although these studies have shown how AI helps in content creation, there are still some gaps. They do not fully explore how different people feel when using AI tools, or how long-term use might change creativity. Some studies do not focus on how much people trust and accept AI-made content, which is important for the future. In addition, there is not enough comparison between AI and human-created content to determine which one is better. While AI and humans can work together, more research is needed on how they can effectively team up. Finally, there should be more focus on ethical issues, such as copyright problems and the misuse of AI-generated media. Understanding these gaps can help improve AI tools and make them more useful.

# Justification of Further Research

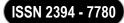
Researching the influence of content creation AI tools on people is crucial for several reasons:

#### Understanding User Experience:

There is a need to explore how different users perceive and interact with AI tools. Gaining insights into user experiences can help developers create more effective and user-friendly applications that meet diverse needs.

o What is the Impact on Creativity: Investigating how prolonged use of AI tools affects users' creativity and

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thought processes is essential. This research can clarify whether these tools enhance or hinder individual creativity, providing valuable information for tool design and user practices.

Adoption and Acceptance: Understanding the factors that drive user acceptance of AI-generated content is
vital for promoting positive engagement with these tools. Insights into user acceptance can inform strategies
that encourage wider adoption in content creation.

#### • Ethical Considerations:

As AI tools become more prevalent, examining their ethical implications on users is essential. Researching user perceptions of authenticity, ownership, and misinformation can help establish guidelines for responsible AI use in media.

# 4. DATA COLLECTION

To collect data for this study on the influence of AI tools in content creation, a questionnaire was designed using Google Forms.

**Survey Design:** The questionnaire consisted of structured, close-ended questions to capture quantitative responses, as well as a few open-ended questions to gain qualitative insights into the users' perceptions. The questionnaire was shared with a diverse sample of casual users, including students, teachers, and company employees, all of whom have varied levels of familiarity with AI tools in media and content creation.

**Sampling Method:** A stratified sampling method was used to ensure a balanced representation of different groups of casual users. Participants were divided into distinct categories like students, teachers, and company employees based on their roles and experience levels with AI tools in content creation.

*Interviews:* In addition to the survey, semi-structured interviews were conducted with a subset of participants to gain deeper insights into their personal experiences. These interviews provided more detailed views on the challenges and benefits of using AI tools in content creation, which helped to complement and add depth to the survey data.

#### DATA ANALYSIS

For my data analysis, I gathered insights from casual users to understand how they feel about AI tools in their content creation work. I created a Google Form questionnaire and shared it with students, teachers, and company employees. In addition to the questionnaire, I conducted interviews with a few users to get more in-depth insights and better understand their opinions.

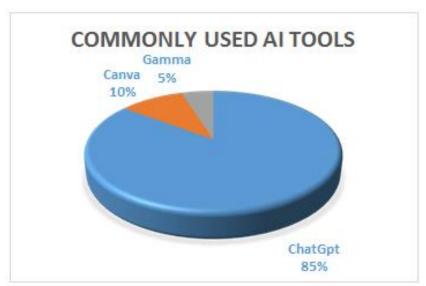


Figure 1.1

This pie chart shows which AI tools people use the most. It tells us that ChatGPT is the most popular, with 85% of users choosing it as their main tool. ChatGPT is popular because it can talk like a human and help with lots of tasks. Canva is used by 10% of people and is popular for its design features, like making images look better with AI. Gamma is only used by 5% of people, which might mean it's a less-known tool or used for specific needs.

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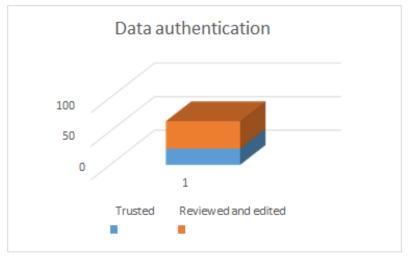


Figure 1.2

The above pie chart shows how much people trust content created by AI. Out of all the people, 24 chose "Yes, completely," which means they fully trust AI- created content without changes. However, 41 people said they often review and edit AI content, showing that they prefer to check and adjust it before using it. This suggests that most people still feel the need to verify AI-generated content to make sure it's accurate and fits their need



Figure 1.3

This chart shows people's opinions on whether AI affects their originality. 25 people believe that AI causes them to lose originality, meaning they feel they trust AI's output too much. However, 40 people think that AI actually helps them express themselves better. They use AI's suggestions but still review and edit the content to make it more personal and unique. This suggests that more people see AI as a helpful tool to improve their ideas rather than something that replaces their original thinking. Once I received the responses, I analyzed the data in Excel. I categorized responses into two main groups: "Positively Satisfied" and "Negatively Satisfied." This helped me see which users felt that AI tools improved their work and which users felt that these tools made tasks harder or less effective. I focused on three specific aspects: whether AI tools help users work faster, enhance content quality, and support creativity.

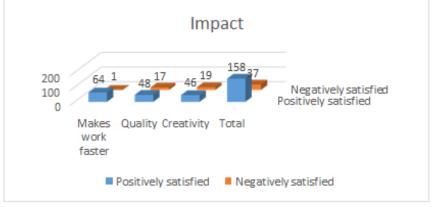


Figure 1.4

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ISSN 2394 - 7780

To find out if there were meaningful differences in satisfaction levels across these areas, I used an ANOVA (Analysis of Variance) test. The ANOVA test helps identify if variations in satisfaction are whether positive or negative and statistically significant, meaning that any differences are not just due to random chance. I set up a table in Excel to display the satisfaction counts for each category and used the ANOVA test to compare the "Positively Satisfied" and "Negatively Satisfied" groups across the categories of speed, quality, and creativity. The test provided two main results: The F-statistic and the P-value.

The results from the ANOVA test were clear. The P-value was 0.007, which is lower than the common significance level of 0.05. This low P-value shows that there is a real, statistically significant difference between users who felt positive and those who felt negative about AI tools in all three areas. In simpler terms, this means that most users reported positive satisfaction with AI tools, especially for helping them work faster and improving the quality of their content.

Overall, this shows that users generally find AI tools beneficial in their content creation tasks.

In the interviews, most users shared that AI tools boost their creativity and streamline their work. However, while they appreciate the support, some expressed concerns about trusting AI-generated content, feeling unsure about its accuracy and originality.

In summary, combining the questionnaire responses, interviews, and statistical analysis gave a detailed view of how users experience AI tools. The ANOVA test confirmed that most users see AI tools as helpful, particularly for speed and quality, while also supporting creativity. This suggests that AI tools have a positive role for casual users in content creation, with most users finding clear advantages in their daily tasks.

#### 5. RESULTS

The survey results provide important insights into how people from different backgrounds and age groups interact with AI tools for creating content. Most respondents are in the younger age group (18–24), suggesting that they are more comfortable with and open to using AI technologies. This age group often leads in adopting new tech, showing a trend toward early acceptance of AI tools.

Among the various AI tools, ChatGPT was identified as the most commonly used. This popularity likely stems from its versatility and ease of access, making it a go-to option for many users. Other tools, such as Canva and Gamma, were also well-received, especially for their strengths in design and presentation, which appeal to users looking to create visually appealing content. Overall, the feedback indicates that AI tools generally make the content creation process faster and easier. Many users reported improvements in the quality of their work and a boost in workflow efficiency. They appreciate how AI can help them generate ideas quickly and streamline their tasks. However, there are mixed feelings about the impact of AI on creativity. Some users feel that AI fosters their creativity by providing new ideas and suggestions, while others believe it can be limiting, making them overly reliant on the technology. This variation highlights how individual experiences with AI can differ significantly.

Additionally, the survey uncovered some technical challenges users face, such as spending too much time managing AI outputs and dealing with reliability issues. These concerns suggest that there is room for improvement in the functionality of these tools and the support provided to users.

The results of the ANOVA test provided valuable insights into user satisfaction with AI tools. With a P-value of 0.007, well below the significance level of 0.05, the test indicated a statistically significant difference between positive and negative satisfaction levels across the areas of speed, quality, and creativity. This means that the majority of users felt positively about AI tools, especially regarding how these tools help them work faster and improve content quality. Overall, this suggests that AI tools are generally viewed as beneficial by users, playing a supportive role in content creation by enhancing efficiency, quality, and creativity.

In summary, both the survey shows that people are increasingly relying on AI for creating content. It reveals both the benefits and challenges that users face. The results emphasize the need to understand how different people use these tools and how their views on creativity and efficiency can vary.

#### 6. FUTURE SCOPE OF RESEARCH AND LIMITATIONS

The future scope of research includes exploring the ethical implications of AI-generated content, particularly regarding bias in AI algorithms and their impact on diversity in media representation. As AI tools become more integrated into content creation, understanding how biased data sets affect outputs is crucial, as they can lead to a lack of representation and reinforce stereotypes. Additionally, examining how these biases appear across various media forms—such as text, images, and videos—can identify areas needing intervention. Researching the effects of AI on storytelling diversity will provide insights into audience interactions with media content.

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By addressing these ethical concerns, future studies can help develop guidelines for responsible AI use, fostering a media landscape that values diversity and promotes fairness, ensuring that AI serves as a tool for empowerment rather than exclusion.

One limitation of the current study is that AI technology changes very quickly. Because advancements in this field happen so fast, the findings from this research might become outdated soon. As new features, tools, and platforms are introduced, they can change how users engage with AI, which makes it hard to keep the research relevant over time.

This means that what is true today might not be true in the future, highlighting the need for ongoing research to understand how people use AI tools as technology continues to evolve.

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#### SECURITY CHALLENGES IN ONLINE TRANSACTIONS

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#### **ABSTRACT**

This research examines the security, efficiency, and challenges of online transactions in today's digital landscape. With increasing global adoption of digital payments, the study aims to identify key vulnerabilities, assess security measures, and propose improvements to enhance trust in online financial transactions. Issues such as phishing scams, hidden fees, fraud, and poor customer support are analyzed through surveys and qualitative interviews. The findings contribute to developing a more secure and transparent digital transaction environment.

**Keywords:** Online transactions, digital payments, e-commerce security, cybersecurity in financial transactions, fraud prevention, phishing and identity theft, data privacy and protection, financial technology (FinTech), customer trust in digital payments, multi-factor authentication (MFA), regulatory compliance in online transactions, blockchain for secure payments, artificial intelligence in fraud detection.

#### 1. INTRODUCTION

Online transactions have revolutionized financial activities, offering consumers convenience and efficiency. The rise of e-commerce, mobile banking, and digital wallets has accelerated the shift toward cashless transactions. However, this transformation has also introduced security threats, fraud risks, and service-related concerns that require further investigation. This research seeks to analyze current trends, user challenges, and security loopholes to propose potential solutions that enhance the digital payment experience.

#### 2. BACKGROUND

Online transactions have become an essential part of the financial ecosystem, driven by advancements in technology, increased smartphone penetration, and global internet access. Digital wallets, contactless payments, and e-commerce platforms have enabled users to conduct transactions with ease. However, cybersecurity threats, lack of transparency in fees, and customer dissatisfaction with transaction failures persist. The growing adoption of digital transactions calls for a comprehensive study of these challenges to improve trust and security.

# 3. LITERATURE REVIEW

Several studies have examined the trends, challenges, and security concerns associated with online transactions. Sharma and Verma (2022) explored the rapid adoption of mobile wallets and contactless payments, identifying them as key drivers of digital transactions. However, their study lacked a detailed focus on security risks associated with emerging technologies, such as QR code payments and blockchain-based solutions.

Ahmed and Reddy (2023) discussed various security challenges in online transactions, including phishing attacks, identity theft, and the effectiveness of multi-factor authentication in fraud prevention. While their research provided valuable insights into existing threats, it did not explore the role of artificial intelligence in enhancing fraud detection and cybersecurity measures.

Gupta and Patel (2021) investigated consumer trust in digital transactions, emphasizing the importance of transparency and reliable customer support. Their findings indicated that users are more likely to engage in online transactions when platforms provide clear policies and quick problem resolution. However, the study lacked an in-depth discussion on how blockchain technology and digital certificates could further enhance consumer trust.

Banerjee and Singh (2020) focused on privacy and data protection in digital financial services, highlighting concerns related to data-sharing practices and user consent. They argued that financial institutions need to improve transparency in data handling to maintain user confidence. However, their study did not address the general lack of consumer awareness regarding their data rights and how privacy regulations differ across various regions.

Chen and Li (2023) reviewed fraud detection techniques in online payments, particularly the use of machine learning algorithms to identify suspicious transactions. While their study showcased the efficiency of AI in fraud prevention, it lacked a focus on non-intrusive fraud detection methods that maintain ease of use for

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legitimate users. Their findings suggest that balancing security and user convenience is crucial in digital payment systems.

Overall, these studies highlight the evolving nature of online transactions and the associated risks. While advancements in digital payments continue to improve efficiency, security remains a major concern. This research aims to bridge the gaps identified in previous studies by providing a comprehensive analysis of user experiences, security measures, and regulatory frameworks in the online transaction ecosystem.

#### **RESEARCH GAP**

Despite significant advancements in online transaction technology, several gaps remain unaddressed. Many studies focus on technical aspects such as encryption and fraud detection but fail to capture users' real concerns, such as security anxieties, hidden fees, and dissatisfaction with customer support. Furthermore, limited research exists on the regulatory inconsistencies across different regions and their impact on transaction security. This study aims to bridge these gaps by analyzing user experiences, trust factors, and policy effectiveness to develop a more secure and transparent online transaction ecosystem.

#### Justification of Further Research

The increasing reliance on online transactions has transformed financial interactions, yet several unresolved challenges persist. While digital payment systems offer convenience and efficiency, they also expose users to security threats, hidden fees, and inadequate customer support. Many existing studies focus on technological advancements such as encryption and fraud detection but fail to address the human-centric concerns of trust, transparency, and accessibility in digital financial services.

Additionally, regulatory frameworks for online transactions vary across different countries, leading to inconsistencies in user protection. This creates uncertainty among consumers regarding their rights and recourse options in cases of fraud or disputes. Further research is required to evaluate the effectiveness of existing regulations and propose unified policies that enhance user security and confidence.

Another overlooked aspect is the impact of emerging technologies such as blockchain and artificial intelligence (AI) on online transactions. While these innovations promise greater security and efficiency, their adoption remains limited due to technical complexity and lack of awareness among users. Investigating how these technologies can be seamlessly integrated into mainstream financial systems can help bridge the gap between innovation and usability.

By focusing on these unexplored dimensions, this research aims to provide a holistic understanding of online transaction challenges and recommend strategies for creating a safer, more transparent, and user-friendly digital payment ecosystem.

Despite the increasing adoption of digital payments, studies have overlooked users' real concerns, such as security anxiety, hidden fees, and poor customer support. Further research is needed to address these gaps, assess evolving threats, and evaluate regulatory measures. By examining user experiences and industry trends, this study aims to propose improvements that enhance trust and security in online transactions.

#### 4. DATA COLLECTION

- **Survey Design**: A structured questionnaire was created using Google Forms, including both quantitative (close-ended) and qualitative (open-ended) questions.
- Sampling Method: Stratified sampling was employed, categorizing respondents into students, professionals, and small business owners.
- **Interviews**: Semi-structured interviews were conducted with selected respondents to gain deeper insights into security concerns, hidden fees, and customer service experiences.
- Secondary Data Sources: In addition to primary data collection, secondary sources such as government reports, cybersecurity whitepapers, and financial technology journals were reviewed. This helped in cross-referencing findings with existing studies and identifying broader industry trends and regulatory policies that impact online transactions.

#### **DATA ANALYSIS**

A combination of quantitative and qualitative analysis was conducted to interpret the collected data, ensuring a comprehensive understanding of user experiences with online transactions. The analysis focused on key themes such as security concerns, fee transparency, customer service satisfaction, and user trust.

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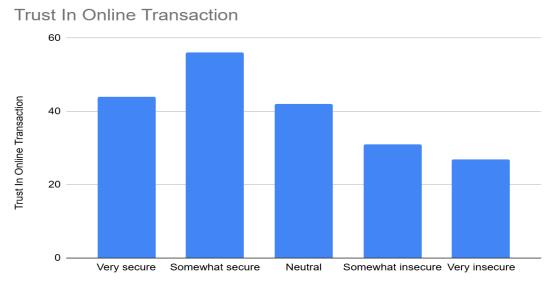


Figure 1.1

This bar chart represents the levels of trust users have in online transactions. Categories on the x-axis range from "Very secure" to "Very insecure." The y-axis measures the count or percentage of users who selected each category.

#### **OBSERVATIONS:**

- The highest trust level is in the "Somewhat secure" category, with around 50%.
- The "Neutral" and "Very secure" categories also have significant trust levels, with "Very secure" slightly lower than "Somewhat secure."
- Lower trust is reflected in the "Somewhat insecure" and "Very insecure" categories.

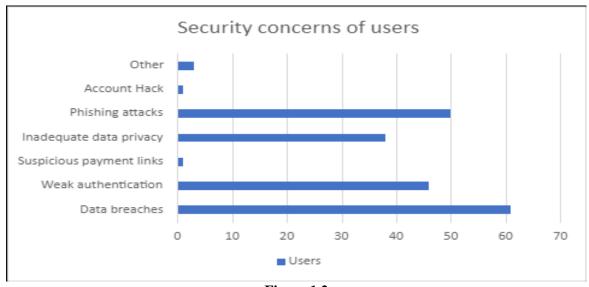


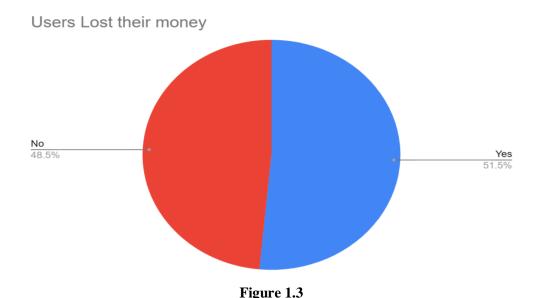
Figure 1.2

This horizontal bar chart highlights various security concerns that users have regarding online transactions. Categories include "Data breaches," "Weak authentication," "Phishing attacks," "Inadequate data privacy," "Suspicious payment links," "Account Hack," and "Other."

#### **OBSERVATIONS:**

- "Data breaches" is the top concern, affecting nearly 60 users.
- "Phishing attacks" and "Weak authentication" also represent significant concerns.
- Lower on the list are concerns about "Inadequate data privacy," "Account Hack," and "Suspicious payment links," with only a few users citing "Other" issues.

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This pie chart shows the proportion of users who have lost money during online transactions. The chart is split into two sections:

- Yes (51.5%): Indicates that 51.5% of users experienced financial loss.
- No (48.5%): Represents users who have not lost money.

This shows a slight majority of users who faced financial loss in online transactions.

I performed Descriptive analysis on my data. The descriptive analysis aims to summarize, the key findings from user responses on critical aspects of online transactions: transaction security, fee transparency, and customer service satisfaction. By examining each area, we gain insights into users' experiences, concerns, and satisfaction levels, which provide a clearer understanding of the strengths and weaknesses in the current online transaction landscape.

The data from 200 respondents revealed varied experiences and opinions regarding online transaction security and services. The most common feeling reported was "somewhat secure," noted by 56 individuals, reflecting mixed confidence levels. Concerns about security threats were significant, with 75 respondents indicating they feared potential risks, pointing to widespread apprehension.

Specific security concerns were also prominent, with "data breaches or unauthorized access" being the top issue mentioned by 61 respondents. Issues related to transaction services, such as "inconsistent transaction success rates," were frequently reported, highlighting usability challenges.

When examining the financial aspect, 103 out of 200 respondents said they had not lost money due to transaction failures or unauthorized charges. For those who had lost money, partial recovery was the most common outcome, cited by 48 people, showing that recovery can be inconsistent. Challenges in seeking support were notable, as 67 respondents reported "difficulty reaching support," underlining customer service issues. The top improvement suggested by participants was the need for "stronger security

measures," mentioned by 54 respondents. Lastly, the most common belief regarding the adequacy of protective measures taken by platforms was "Yes, they are doing enough," expressed by 79 respondents.

#### **Key Points:**

- 56 respondents felt "somewhat secure" about online transactions.
- 75 respondents reported fearing potential security threats.
- "Data breaches or unauthorized access" was the leading concern (61 responses).
- "Inconsistent transaction success rates" was the most common service-related issue (55 responses).
- 103 respondents had not experienced financial losses, while 48 reported partial recovery when they did.
- 67 respondents found it challenging to reach support.
- 54 respondents suggested stronger security measures for improvement.

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#### 5. RESULTS

The research on online transactions aims to provide a comprehensive understanding of the experiences, challenges, and security risks associated with digital payment systems. By investigating the viewpoints of users, industry professionals, and regulatory frameworks, this study intends to produce results that will be valuable for both users and providers in creating a safer, more efficient, and user-friendly digital transaction environment. Key results anticipated from this research include:

**In-Depth Identification of User Challenges**: This study is expected to reveal the primary issues users face while conducting online transactions, which could range from security concerns to hidden charges and transaction delays. By systematically gathering feedback on user experiences, the research will quantify how often these issues occur and how they impact user trust. This granular understanding of challenges—such as the prevalence of phishing scams, unauthorized charges, or poor connectivity—will provide actionable insights for service providers. Addressing these issues could lead to an increase in user confidence and a higher adoption rate for digital payments, especially in regions with lower levels of trust in digital systems.

#### **Detailed Insights into Security Loopholes and Vulnerabilities:**

One of the primary outcomes of this research is the identification of significant security vulnerabilities within online transaction systems. These findings will focus on areas where data protection is insufficient, such as weak authentication protocols, poor encryption standards, and inadequate user education about cybersecurity.

The research will delve into the types of cyber threats users face, including phishing attacks, identity theft, and malware. By highlighting these security concerns, this study can inform digital payment platforms of where their defenses are lacking. As a result, service providers and financial institutions may be better equipped to implement stronger security measures—such as multi-factor authentication, regular audits, and user education on secure practices—to safeguard users.

**Evaluation of User Awareness, Security Practices, and Risk Perception**: This research will provide a clear assessment of user knowledge and habits around secure online practices. By measuring user familiarity with security measures such as password management, multi-factor authentication, and encryption, the study will determine the extent to which users feel capable of protecting themselves online.

Additionally, the research will investigate users' perceived risks of using digital transactions compared to their actual knowledge of protective practices. This gap analysis will help to identify areas where user education is needed most and may lead to the development of targeted awareness campaigns to increase user knowledge of basic online security measures. For instance, educating users on the importance of strong passwords and recognizing phishing attempts can play a crucial role in reducing vulnerability to cyber threats.

#### 6. FUTURE SCOPE OF RESEARCH AND LIMITATIONS

The research project on online transactions has significant potential for further exploration in various areas. The following outlines some potential future research directions:

**Technological Advancements**: As technology continues to evolve, future research can explore the implications of emerging technologies, such as blockchain, artificial intelligence (AI), and machine learning, on online transaction security and efficiency. Studies can assess how these technologies can enhance fraud prevention, streamline transaction processes, and improve user experience.

**User Behavior Analysis**: Longitudinal studies can be conducted to analyze how user behavior and preferences evolve as digital payment technologies become more prevalent. Understanding the factors that influence user adoption and trust in online transactions will help in designing better systems and services.

Comparative Studies Across Regions: Expanding the research to include a comparative analysis of online transaction experiences across different countries or regions can provide insights into varying user behaviors, regulatory practices, and cultural attitudes towards digital payments. Such studies can help identify best practices and lessons learned from different contexts.

**Focus on Vulnerable Populations**: Future research can examine the specific challenges faced by particular demographic groups, such as elderly users, low-income individuals, or those in rural areas, in accessing and utilizing online transaction systems. Tailoring solutions to meet the needs of these groups can enhance financial inclusion and security.

**Impact of Regulatory Changes**: Investigating the effects of evolving regulatory frameworks on user behavior and transaction security can provide valuable insights.

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This research could assess how regulations impact user trust, service provider compliance, and overall market dynamics in the digital payment landscape.

**Cybersecurity Education and Awareness Programs**: Future studies can explore the effectiveness of educational initiatives aimed at improving user awareness of online transaction security practices. Research can assess how training and resources influence user behavior and the adoption of safe online practices.

**User Experience Enhancements**: Research can focus on improving the user experience of online transaction platforms. This includes investigating user interface design, accessibility, and customer support effectiveness to identify ways to streamline processes and enhance satisfaction.

**Analysis of Payment Trends**: Continued research into evolving payment trends, such as the rise of contactless payments, cryptocurrency adoption, and peer-to-peer payment platforms, can provide insights into the future landscape of online transactions and potential challenges.

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#### AI EMPOWERED EDUCATION

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#### **ABSTRACT**

This research explores the integration of Artificial Intelligence (AI) in education, examining students' familiarity with AI-driven tools, their perceptions of its benefits and challenges, and the potential impact on teaching roles and educational equity. AI technologies, such as intelligent tutoring systems and personalized learning platforms, offer adaptive learning experiences that cater to students' individual needs, promising to transform traditional educational methods. However, these technologies also raise significant concerns, including data privacy, algorithmic bias, and the risk of reducing teachers' roles in classrooms. This study aims to address these issues by assessing student perspectives on AI's role in education, identifying key benefits such as personalized learning paths and challenges, including privacy and bias. Additionally, the research investigates how AI can work alongside educators, potentially reducing learning gaps and supporting inclusivity. Through surveys and interviews with both students and educators, the study seeks to provide insights into implementing AI responsibly, ensuring it enhances rather than detracts from the educational experience. The findings aim to inform best practices for AI in education, contributing to an equitable, ethical, and supportive AI-powered learning environment.

#### INTRODUCTION

Artificial Intelligence (AI) is transforming education by offering personalized learning experiences through tools like intelligent tutoring systems and adaptive learning platforms. These technologies enable students to learn at their own pace, adjusting content based on individual strengths and weaknesses. However, while AI promises to enhance education, it raises concerns such as data privacy, as AI systems need access to extensive student data, and the risk of algorithmic bias, potentially favoring certain student groups over others. Additionally, the increasing reliance on AI brings worries about the reduced role of teachers, who are essential for providing emotional support and fostering a nurturing educational environment. This research aims to explore students' understanding of AI in education and how it can be integrated responsibly to support privacy, equity, and the crucial human aspects of teaching.

#### **OBJECTIVES OF THE RESEARCH**

- 1. Assessing students' familiarity with AI based tools in education :
- Gauge students' understanding of AI in their learning environment.
- Explore students' awareness and usage of AI powered educational tools.
- Investigate students' exposure and knowledge of how AI systems operate.
- 2. Analyzing students' perceptions of the benefits and challenges of AI in education :
- Explore students' views on AI's benefits, including personalized learning and automated grading.
- Investigate concerns related to data privacy, reduction of human interaction, and AI accuracy.
- Assess students' comfort with AI collecting and analyzing their learning data.
- 3. Exploring the changing role of teachers in an AI driven educational environment :
- Investigate students' views on how AI might change teachers' roles.
- Explore whether AI can or should replace aspects of teaching.
- Examine if AI can work alongside teachers to reduce learning gaps.
- 4. Evaluating whether AI can help reduce learning gaps among students:
- Assess students' perceptions of AI's effectiveness in closing achievement gaps.
- Explore concerns about AI exacerbating inequalities if not properly managed.
- Investigate how AI is perceived in terms of inclusivity, fairness, and equal access to education.

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#### LITERATURE REVIEW AND JUSTIFICATION

#### **Literature Review:**

In recent years, significant research has explored the role of Artificial Intelligence (AI) in education, underscoring its potential to personalize learning and improve educational outcomes. Studies like those by Kaban and Stachowicz-Stanusch (2021) emphasize AI's capacity to support teachers and enhance learning outcomes, especially through intelligent tutoring systems and data-driven personalization. Rahiman and Kodikal (2020) investigate the transformative potential of AI in higher education, focusing on personalized learning and administrative efficiencies. These studies highlight AI's potential to create individualized learning pathways, which can foster more effective and efficient learning.

However, research also points to the potential risks and limitations of AI in education. For example, Luckin et al. (2019) highlight ethical concerns such as student data privacy, algorithmic bias, and the challenges AI faces in replicating human teaching's nuanced, emotional aspects. Many studies acknowledge that while AI tools can greatly enhance learning personalization, they risk replacing critical human interaction, leading to concerns about reduced teacher involvement and dependency on automated feedback. In addition, the potential for bias in AI algorithms, which could favor specific groups or reinforce existing inequalities, has been widely discussed.

#### IMPORTANCE OF RESEARCH

#### **Enhancing Student Learning Experiences:**

➤ AI holds the potential to transform education by offering personalized learning paths that cater to individual student needs, allowing them to progress at their own pace. This research investigates student perspectives on AI tools to determine how well these technologies are received and whether they truly enhance learning or create unforeseen obstacles.

#### **Addressing Privacy and Ethical Concerns:**

➤ AI systems rely on extensive data collection, raising concerns about student privacy and data security. Additionally, algorithmic biases may inadvertently reinforce inequalities, impacting disadvantaged students more severely. This research provides valuable insights into these concerns, highlighting areas where AI implementation can be made more transparent, ethical, and secure.

# **Supporting Educators and Redefining Teaching Roles:**

As AI tools become capable of automating certain tasks, such as grading and personalized instruction, educators' roles are evolving. This research explores students' views on this transition, evaluating how AI might complement rather than replace teachers, thereby preserving the human aspect of teaching. Understanding these dynamics is crucial for developing best practices where AI serves as a supportive tool, allowing educators to focus on the social and emotional dimensions of teaching.

# Promoting Educational Equity and Reducing Learning Gaps:

➤ AI has the potential to bridge learning gaps by providing tailored support for students of different academic backgrounds. However, if not carefully managed, AI could exacerbate educational inequalities. This research assesses whether AI tools are perceived as inclusive and fair, helping to create strategies that make AI-based education accessible and beneficial for all learners, especially those from underserved communities.

#### **Guiding Policy and Ethical Standards for AI in Education:**

The findings from this research offer valuable insights for policymakers, educational institutions, and AI developers. By highlighting student and educator perspectives, this research supports the development of ethical guidelines and policies that prioritize students' well-being, privacy, and equitable access to AI-enhanced learning resources.

#### **MATERIALS**

- 1. Survey Instrument:
- Questionnaire Design:
- Demographics Section:
- Email
- Name
- Qualification

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#### 1. Experience with AI in Education

- Have you experienced any AI-based tools or applications in your education (e.g., smart tutors, personalized learning systems, etc.)?
- How comfortable are you using AI-powered tools for learning (e.g., chatbots, intelligent tutoring systems)?

# 2. Perception of AI's Impact on Education

- Do you believe AI can have a positive impact on education?
- Do you think AI will have a long-term positive impact on education?
- In your opinion, what are the key benefits of using AI in education?

#### 3. Effectiveness of AI in Personalized Learning

- How effective do you believe AI is in providing personalized learning experiences to students?
- Do you think AI can help reduce learning gaps between students with different abilities?

#### 4. Role of Teachers in AI-Powered Classrooms

• What role do you believe teachers should have in an AI-powered classroom?

# 5. Concerns and Challenges with AI in Education

- What is your main concern about the use of AI in education?
- What improvements do you think AI-based education systems need to be more effective for students?

# 2. Google Forms Setup:

- Create a Google Form with clear instructions and sections as outlined above.
- Use multiple-choice, rating scales, and text fields to gather diverse data

#### **CONCLUSION**

The conclusion effectively highlights the importance of understanding students' perspectives on AI in education to shape its role in future learning environments. It acknowledges both the promising potential of AI—like personalized learning and resource accessibility—and the concerns students have, such as privacy issues, bias, and the irreplaceable role of teachers.

This balanced view advocates for AI as a complementary tool to educators rather than a replacement, with an emphasis on maintaining the human touch in education. Students see teachers as vital for guidance, mentorship, and emotional support, underscoring that AI should enhance, not replace, these essential roles.

Moving forward, the conclusion calls for collaboration among developers, educators, and policymakers to address these concerns by building transparent, fair, and adaptable AI systems. Addressing privacy and bias concerns, along with providing ongoing training for educators, are essential steps to ensure AI's responsible integration into education.

In this vision, AI and educators work together to create a more inclusive and effective educational system, preparing students for a future where AI is woven into many aspects of life. By aligning AI with ethical and educational values, we can enhance the educational landscape for all learners.

#### **FUTURE SCOPE**

- 1. **Enhancement of Personalized Learning:** Future research should focus on refining AI technologies to improve personalized learning experiences. This includes developing advanced algorithms that adapt to individual learning styles and preferences, ensuring that AI tools effectively meet diverse student needs.
- 2. **Ethical Implications of AI:** There is a significant need for ongoing evaluation of the ethical implications associated with AI in education. Future studies can work on creating frameworks to ensure AI systems are transparent, unbiased, and uphold student privacy. Collaboration among educators, technologists, and policymakers will be essential in establishing responsible AI usage guidelines.
- 3. **Role of Educators in AI-Powered Classrooms:** Further investigation is needed regarding the evolving role of educators in AI-driven environments. Research can explore how teacher training programs can be adapted to equip educators with the necessary skills to integrate AI tools effectively while retaining their vital role in guiding and supporting students.

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4. **Longitudinal Studies on Learning Outcomes:** Conducting longitudinal studies that examine the long-term effects of AI on learning outcomes, student engagement, and equity in education will provide valuable insights. Such research will help assess the sustained impact of AI technologies in educational settings.

#### **LIMITATIONS**

**Limited Generalizability**: The findings of this research may be context-specific and not fully representative of all educational settings. Variability in institutional resources, technological infrastructure, and student demographics can limit the applicability of the results to different environments.

**Sample Size and Diversity**: The study may have limitations related to the sample size and diversity of participants. A small or homogeneous sample can affect the robustness of the conclusions drawn and may not capture the full range of student experiences and perceptions regarding AI in education.

**Rapidly Evolving Technology**: The fast-paced development of AI technologies means that findings could quickly become outdated. As new tools and applications emerge, the implications of this research may shift, necessitating ongoing examination and updates to remain relevant.

**Ethical and Privacy Concerns**: The study may not fully address all ethical considerations surrounding AI in education, such as data privacy and the potential for bias in AI algorithms. These concerns require ongoing attention and research to ensure responsible AI implementation.

**Integration Challenges**: The practical integration of AI tools in educational settings can face significant challenges, including resistance from educators, lack of training, and insufficient infrastructure. These factors may limit the effectiveness of AI applications despite their potential benefits.

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The authors explore AI's transformative potential in higher education, with a focus on personalized learning and administrative efficiency.

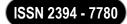
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# AI-POWERED AUTOMATED QUESTION PAPER VALIDATION SYSTEM

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#### **ABSTRACT**

This project introduces an automated system that creates AI-controlled questions that are focused on validation systems for natural language (NLP) processing. The system evaluates academic documents to measure question quality, classify cognitive difficulties, and recognize errors with 95% accuracy. The validation process integrates semantic analysis, Bloom's classification mapping, and mathematical reviews in educational standards. Important aspects of this are its error detection, the use of sintanalize, context-based embodiedness and knowledge of knowledge to determine ambiguity, objective inaccuracy, and curriculum. AI, question paper check, NLP, machine learning, OCR, exam regulation, automation, text recognition, error detection, education assessment, AI-based review, test tests, computer linguistics, education checks. If important topics are highlighted, automatic alerts monitor LMS integration or educator participation.

Keywords: AI, Question Paper Validation, OCR, NLP, Automation

#### **INTRODUCTION**

Checking automated question papers is extremely important in modern education systems, ensuring the fairness, accuracy and efficiency of checks. Survey errors such as false marking distributions, double questions, numerical inconsistencies can negatively affect student ratings and can impair academic integrity. Increased complexity of inspection systems requires the use of artificial intelligence (AI) to improve the accuracy and reliability of question verification. Using AI technology, agencies can optimize the verification process, reduce manual workloads, and minimize human error.

Methods for reviewing your research include reading, manual revision, professional checks, and regular approach checks. However, these methods are time consuming, susceptible to human error and contradictory through various evaluators. Rule-based validation systems can enforce predefined guidelines, but are not adaptable to a variety of questions and patterns. The requirements for robot frames to recognize differences and ensure predefined standards using AI control guidelines use order compliance.

Automatic AI Provider Question Paper Verification System analyzes and validates surveys using natural language processing (NLP), machine learning (ML), and optical character detection (OCR). The system can process both text-based and image-based surveys, extract relevant content and perform validation reviews. B. Recognition of double questions, false marking assignments, inappropriate question sequences. By using advanced algorithms, the system can identify subtle inconsistencies that may be overlooked by manual verification.

Question One of the most important aspects when checking image forms is the proper distribution of notes. The AI machine assessments whether or not the whole emblem corresponds to the anticipated distribution standards and characterizes inconsistencies.

Additionally, questions that are repeated within the same paper or in various exams are determined to prevent redundancy and ask questions. This system can also make curriculum coverage available to ensure that all required topics are properly represented.

The main factor affecting the effectiveness of fully investigated AI-based validation is the choice of schooling for data recording, rules and versions. -best schooling data, along with preceding surveys and validation rules, permits fashions to be taught and advanced over time. The machine consists of monitored mastering strategies and unattended mastering strategies to categorize errors and enhance the accuracy of reviews. Through non-stop mastering, AI can in addition adapt to advanced questions and new examination formats, making it a strong answer for academic institutions .

The advantages of AI-powered question paper validation include increased efficiency, reduced human intervention, and improved accuracy. The system can process large volumes of question papers in significantly less time than manual validation, enabling quick and effective assessments. Furthermore, validation of AI control reduces the subjectivity of the problem and ensures fairness and consistency. Institutions can integrate this system into existing examination workflows to automate quality checks and enhance examination integrity.

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Despite its advantages, AI-based question paper validation faces certain challenges, such as handling ambiguous or subjective questions and ensuring high accuracy in OCR-based text extraction. Some complicated questions, specifically people who have an effect on diagrams, handwritten content, or context-associated analyses, want to similarly refine the AI version to attain dependable validation. Future advancements in deep learning and NLP can further enhance the system's ability to analyze complex question structures and improve accuracy rates.

By leveraging AI for both validation and question generation, educational institutions can create optimized assessments that align with curriculum objectives and learning outcomes. Furthermore, AI-maintained approval structures may be delayed for multilingual testing. This means that the availability of is manufactured, all of which have been estimated by various scientific attitudes.

In this article, we explore the validation potential of AI-driven questions by evaluating a variety of machine learning models, such as random forests, logistic regressions, and decision tree classifiers.

#### **METHODOLOGY**

# 1. Requirement Analysis:

- Text extraction from PDF and images using OCR.
- Verification of question paper structure, distribution markings, and numerical consistency.
- AI-based semantic analysis for question context validation.
- A system that automatically recommends inconsistencies in correction.
- Simple correction error.
- Integration into learning management systems and LMS, and seamless academic review.
- Detection of double and alloy questions.

# 2. Design Phase:

- Input Area Accepts surveys in PDF and image formats.
- Processing Layer Used for OCR Text Extraction and NLP for Semantic Analysis.
- Validation Module Apply predefined rules and ML models to check for errors.
- Expense Level Generates a comment version of the question paper with highlighted errors and recommendation corrections.
- Error Recognition Module Identifies markings, double questions, and incorrect numeric values.
- User Feedback Feedback Loop validates human reviews and improves AI accuracy over time.

#### 3. Implementation Phase:

- Developed using Python with libraries such as OpenCV, Tesseract OCR, and NLP-based frameworks like SpaCy and BERT.
- Extracts text from question papers and applies validation rules.
- Implements AI-driven summarization for concise error reports.
- Utilize a self-education program to enhance review precision in line with past developments.
- Dupling, deceptive content, and misleading markings.
- Implements a self-learning system that refines validation accuracy based on prior corrections.

#### 3.1 Structure of the Suggested Work:

An AI-powered automated question paper verification system follows a structured workflow to ensure accurate verification. It begins with requirement analysis, identifying key components such as text extraction using OCR, NLP for question verification, and AI models for error detection.

The system architecture is developed during the design phase and includes modules for input processing, marking checking, double detection and error modulation. The implementation phase involves coding in Python, integrating OCR and NLP, and designing an interface for error visualization.

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The testing phase ensures system reliability through unit tests, dataset validation, and accuracy evaluation, reducing false positives while improving precision. During deployment, the system is integrated into an academic platform, tested in real conditions, and optimized for scalability. Finally, performance evaluation is The testing phase ensures system reliability through unit tests, dataset validation, and accuracy evaluation, reducing false positives while improving precision. During deployment, the system is integrated into an academic platform, tested in real conditions, and optimized for scalability. Finally, performance evaluation is conducted, with future improvements focusing on AI-driven validation, enhanced NLP models, and reduced false alerts.

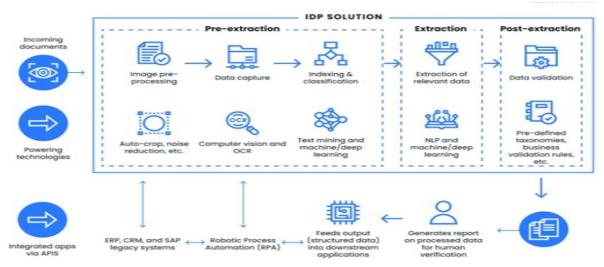


Fig. 1. Working flow chart diagram

# **Hardware Implementation**

- System requires high-performance cloud servers for real-time processing.
- GPU Acceleration of Deep Learning-Based NLP Tasks.
- A secure database management system for efficient memory, access and management of validated investigation.
- **High-performance cloud servers** to handle large-scale text processing and validation tasks.
- GPU acceleration for deep learning-based NLP models to improve processing speed and accuracy.
- Secure database management systems to store, retrieve, and manage validated question papers efficiently.
- **Multi-core processors** to support the computational requirements of OCR and NLP operations.
- **High-speed RAM** for seamless text analysis and validation processes.
- SSD memory ensures quick access to large data records and processed documents.
- Scalable cloud infrastructure (e.g., AWS, Google Cloud, Azure) for remote accessibility and high availability.
- Secure network connectivity connections to promote seamless data exchange between cloud components.
- Redundant power supply and backup systems to prevent data loss and ensure uninterrupted processing.

# **Software Implementation**

The implementation of the AI-Powered Automated Question Paper Validation System involves integrating Optical Character Recognition (OCR), Natural Language Processing (NLP), and Machine Learning (ML) for automated error detection and validation. This section outlines the key components, algorithms, and methodologies used in developing the system.

#### 4. Testing Phase:

- Conducted unit testing on OCR accuracy, NLP-based validation, and error detection.
- Validated the effectiveness of error-highlighting for examiners.
- Compared the performance of different OCR and NLP models to optimize validation accuracy.

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- Voltage system with large data records to assess scalability and efficiency.
- Tested system performance using various question paper formats.

# **5.1 System Components:**

- OCR Engine (Tesseract, OpenCV)
- NLP Engine (SpaCy, BERT, NLTK)
- Web Interface (Flask/Django for API, React for front-end)

#### **5.2 Technologies Used:**

- Programming Languages: Python, JavaScript
- Frameworks: Flask/Django, TensorFlow/PyTorch, OpenCV
- Database: PostgreSQL/MySQL
- Deployment: AWS/GCP Cloud Services

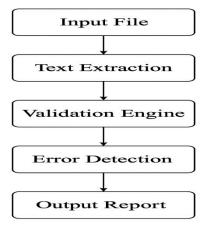
#### 6. SYSTEM ARCHITECTURE

The AI-Powered Automated Question Paper Validation System architecture illustrates the flow of data and interactions between various components of the system. The process begins with the user uploading a question paper in either PDF or image format. The system then applies OCR technology to extract textual content and preprocesses it for validation.

The extracted text is passed through the NLP-based validation module, which checks for structural integrity, mark distribution errors, duplicate questions, and numerical inconsistencies. Machine Learning algorithms analyze patterns to improve accuracy and detect potential anomalies in question papers.

As soon as errors are identified, they will be highlighted and a report will be created for the examiner who will provide corrections and recommendations. The system allows continuous improvement through a feedback mechanism, where human reviewers verify flagged errors, further refining the AI model over time.

By utilizing a structured approach with AI-driven analysis, this system significantly enhances the accuracy, efficiency, and fairness of question paper validation.



# 7. Existing and Proposed Technique

#### 7.1 Existing Techniques:

- Manual question paper verification by faculty.
- Basic spell-checking and text-matching tools.
- Limited automation in error detection.

#### 7.2 Proposed Technique:

- AI-operated NLP and ML-based auditing.
- Changed brand consistency, replication, and disclosure of out-of-base questions.
- Cloud-based framework for real-time reviews.

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#### 8. CONCLUSION

An AI-powered automated question paper verification system provides an efficient and intelligent approach to ensuring the accuracy of academic reviews. By using OCR technology for text extraction, NLP for machine learning for content verification and error detection, the system significantly reduces human effort when checking surveys, while simultaneously increasing reliability.

Unlike traditional manual verification methods, this AI-driven approach ensures faster validation with minimal errors. The integration of a structured validation mechanism enhances fairness in assessment by detecting inconsistencies in mark distribution, duplicate questions, and misplaced content. The system also includes feedback mechanisms that allow for continuous improvement and improvement of AI models over time.

Question forms can be automatically verified, leading to more accurate and fair examinations. why is that? Further improvements to this system, including the inclusion of a progressive deep learning model and the expansion of validation of various question formats, will improve its efficiency and applicability.

#### 9. FUTURE SCOPE

The AI-Powered Automated Question Paper Validation System has significant potential for future advancements in accuracy, scalability, and application. One of the primary areas for improvement is the integration of advanced deep learning models, such as transformer-based architectures and reinforcement learning techniques, to enhance semantic analysis and error detection.

By training the system on a large-scale academic dataset, it can become more adaptive to different question formats, subject-specific terminologies, and variations in marking schemes. This will help improve contextual validation and reduce false positives in error detection.

Another important improvement is the expansion of validation skills that include more diverse question types, such as multiple choices, diagram-based, and long-term subjective questions. The incorporation of AI-controlled semantic investigation can make strides understanding of complex address structures and propose enhancements in expressing and clarity.

The cloud-based provision with API integration allows for seamless connectivity with university exam portals, allowing real-time validation of surveys before final pressure. Furthermore, the implementation of interactive user feedback mechanisms can help improve the learning capabilities of the system, allowing human experts to modify their proposals and improve future validation.

Optimizing low-resource environment-friendly systems via edge computing and light AI models will allow access to a wider range of educational institutions to ensure efficiency in regions with limited computer infrastructure.

Because of their focus on these improvements, A-Operation's automated survey verification system develops and delivers highly efficient, accurate and intelligent solutions for academic checks.

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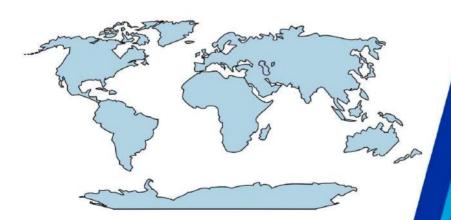
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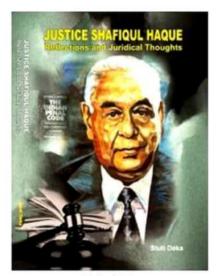


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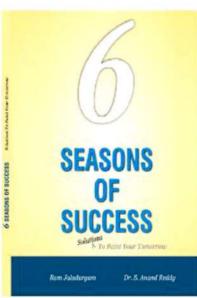
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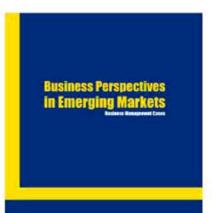
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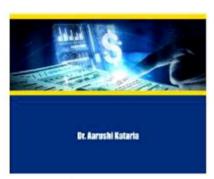


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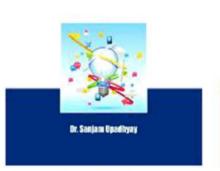
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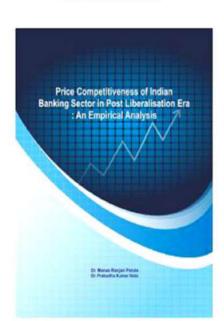
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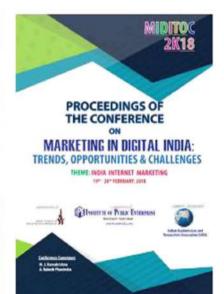
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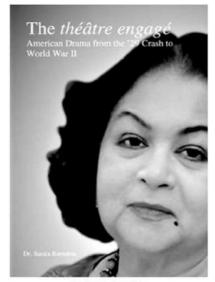
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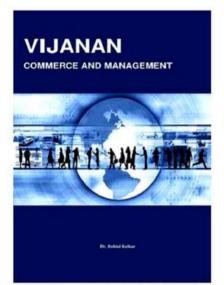


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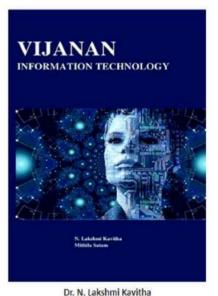
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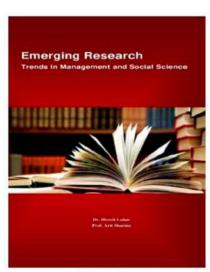
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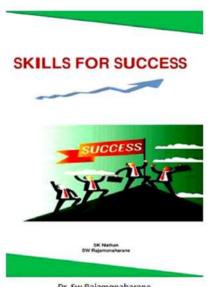


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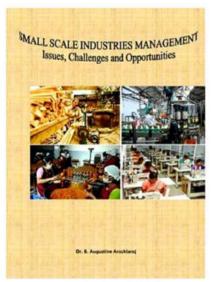
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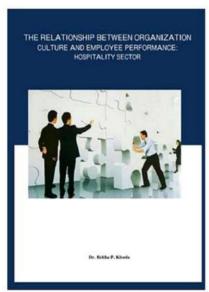
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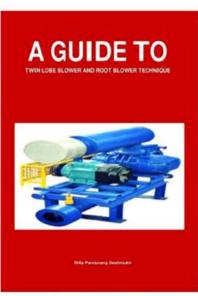




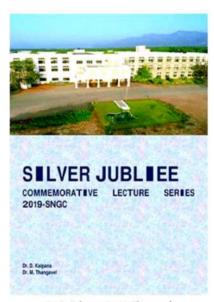
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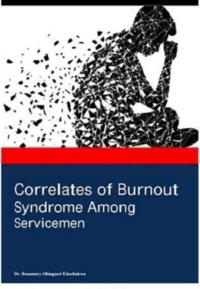
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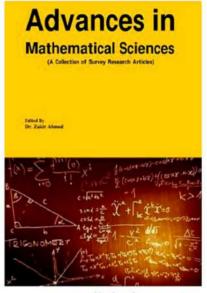
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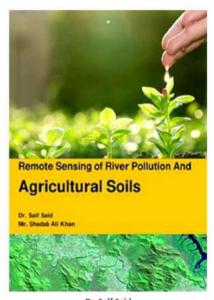
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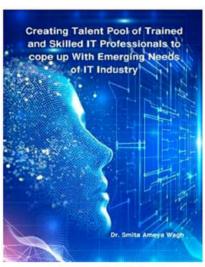
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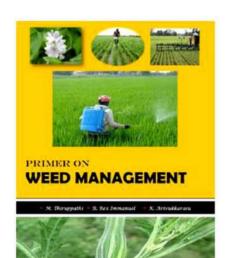
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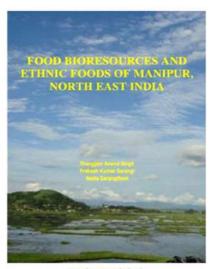
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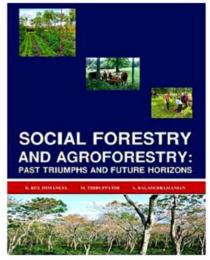
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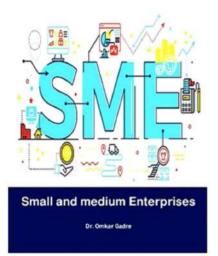
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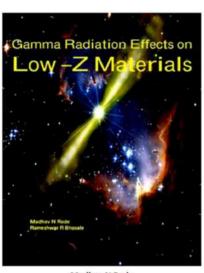
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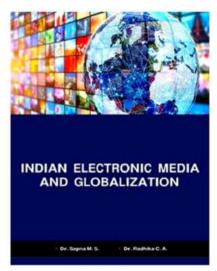
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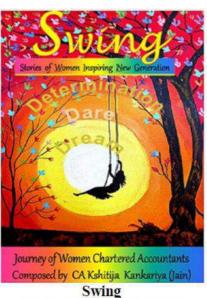
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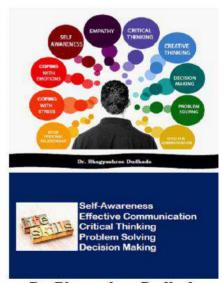
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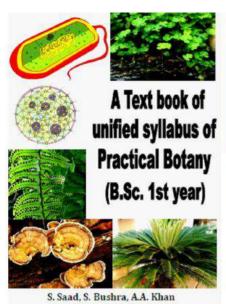
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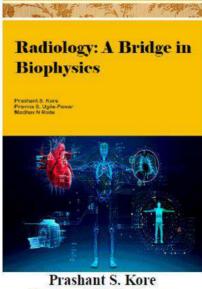
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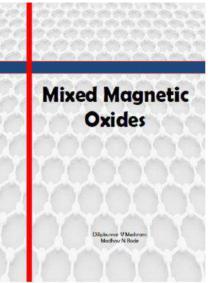
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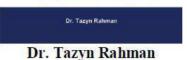
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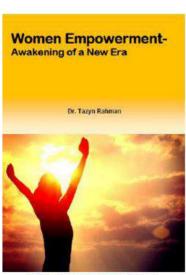
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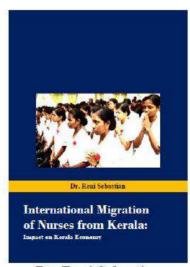
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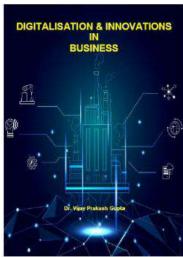
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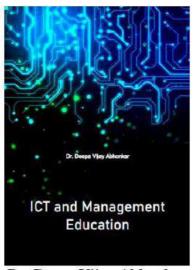
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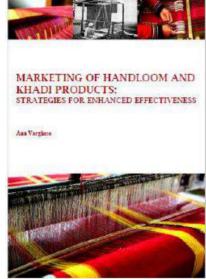
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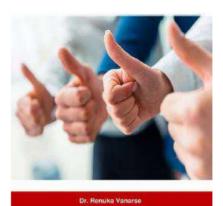
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