


Studies in Systems, Decision and Control

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Preface

The digital era has brought unprecedented change to financial systems, business practices, education, and social life. At the heart of this transformation lies artificial intelligence (AI), which is no longer a supporting tool but a driving force in shaping how decisions are made, risks are managed, and opportunities are created. This book explores how AI-driven control systems are revolutionizing financial technologies, while also extending their impact across related fields such as education, healthcare, sustainability, and digital commerce.

The chapters presented here address a wide spectrum of themes. Several contributions focus on fintech innovations, examining AI-powered decision-making in algorithmic trading, fraud detection, credit scoring, and digital payments, as well as the role of blockchain smart contracts, e-commerce strategies, cybersecurity risk management, and digital taxation in strengthening financial ecosystems. These studies provide insights into how financial institutions, businesses, and regulators can leverage AI to improve efficiency, accuracy, and compliance.

Beyond the financial sector, the book reflects the broad reach of AI and digital technologies in shaping today's interconnected world. Topics include AI in health-care applications such as pneumonia detection, VR and AI in education, remote work and HR strategies, entrepreneurship and innovation in Industry 5.0, renewable energy and environmental sustainability, and digital platforms that empower women entrepreneurs and small businesses. Together, these perspectives highlight the power of AI not only to automate decision-making but also to influence societal transformation.

A unifying thread across these chapters is the integration of theory and practice. From reinforcement learning in trading to AI-based risk assessment in construction, from blockchain-enabled certification systems to cognitive puzzle frameworks for dementia patients, the contributions reveal how advanced methodologies can be applied to solve real-world problems. Equally important, the studies address human and organizational dimensions such as mental health in remote work, generational trauma, consumer trust, and digital literacy, showing that technological innovation must remain grounded in human values.

This book is designed as a resource for researchers, practitioners, financial analysts, policymakers, and innovators who seek to understand the interplay between AI, control systems, and digital finance, while also appreciating the broader societal contexts in which these technologies evolve. By bridging disciplines and perspectives, the book offers both conceptual depth and practical guidance for navigating the complexities of the digital age.

We hope that this collection inspires future research and collaboration, equipping readers with the tools and insights to harness AI-powered control systems for building a more efficient, inclusive, and resilient financial and social future.

Güzelyurt, Türkiye
Melbourne, Australia
Logan, USA
Bangor, UK

Dr. Bahaaeddin Alareeni
Dr. Kholoud Alkayid
Dr. Ayman M. M. Nassar
Prof. Khaled Hussainey

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