

Assessing the Role of Artificial Intelligence in Financial Systems Risk Analysis and Decision Making Processes

Dr. Priya Sethuraman ^{a*}, Dr.R. Velanganni ^b, Dr.M. Lishmah Dominic ^c,
Dr.R. Suguna ^d

^{a*} Professor, Department of Management Studies, St. Joseph's Institute of Technology, OMR, Chennai, Tamil Nadu, India. E-mail: priasethuraman@gmail.com, Orcid: <https://orcid.org/0000-0002-1752-5001>

^b Assistant Professor, Department of Management Studies, Crescent School of Law, BS Abdur Rahman Crescent Institute of Science and Technology, Chennai, Tamil Nadu, India. E-mail: velangannijose78516@gmail.com, Orcid: <https://orcid.org/0000-0003-4412-3689>

^c Assistant Professor, Department of Management Studies, PSNA College of Engineering and Technology, Dindigul, Tamil Nadu, India. E-mail: lishmahdominic@psnacet.edu.in, Orcid: <https://orcid.org/0009-0002-6463-7951>

^d Assistant Professor, Department of Management Studies, New Prince Shri Bhavani College of Engineering and Technology, Padur, Chennai, Tamil Nadu, India. E-mail: sugunamba14@gmail.com, Orcid: <https://orcid.org/0009-0008-3892-9356>

Abstract

Along with the unpredictability of credit, the advanced complexity of the world's financial networks, and the vulnerability of multiple operating systems to risk, these factors pose significant challenges for traditional risk evaluation frameworks and strategic management constructs. The positive use of Artificial Intelligence (AI) by financial institutions in risk analytics to forecast and improve the efficiency of risk-based decision-support systems has been highly successful. The main objective of this research was to look at the various aspects influencing the risk of financial systems and decision-making by analyzing the impact of AI to detect and quantify risks. A quantitative research framework was developed using financial performance indicators, market volatility measures, credit risk variables, and operational data gathered from 150 financial institutions across the banking, insurance, and investment sectors. To analyze the data, the different types of risk management frameworks that rely on statistical models were compared with AI and machine learning models using predictive and classification algorithms. On average, AI models predicted risk in the systems to be 92.4% accurate, which is 18.7% better than risk management practices. The models also reduced the occurrence of risk by 21.3%. AI models in decision framework systems and strategic moves in financial risk management reduced response time by 26.8% and the time spent on valuation and risk management to forecast investment risk by 17.5%. AI, in this case, has proven to be most useful to assist financial institutions to manage financial risk. The use of intelligent analytics in developing financial management options will contribute to effective methods of risk management.

Keywords: Artificial Intelligence, Financial Risk Analysis, Decision Support Systems, Machine Learning, Financial Decision Making, Risk Governance, Predictive Analytics.

Introduction

Financial markets for every single financial institution can become increasingly volatile due to market fluctuations, credit risks, lack of liquidity, regulatory pressure, unpredictable client behavior, and numerous other factors. The interconnectedness and rapid advancement of global capital markets, digital banking, and interlinked investment ecosystems worldwide have introduced various new challenges and made financial risk management much more complicated in the last twenty years. Ratio analysis, value-at-risk, stress testing, and other risk management techniques have all proven to be effective when managing their financial risk at a general level. These techniques do not fully address or comprehend the rapid, drastic changes in the signal and market states (Oreoluwa, 2024; Sari & Indrabudiman, 2024). Financial institutions have begun implementing analytical systems and new techniques that rely on large volumes of data to manage financial risk and surmount challenges such as the rapid changes in the global state of the economy and the volatility of key factors in the global economy to ensure the specified level of risk for the institution (Ahmed et al., 2023; Pantea et al., 2024). The rise of high-frequency exchange and the rise of algorithmic trading, paired with global exposure, have led to a greater number of operational and strategic risks (Chen & Ren, 2025). Financial risk management now aims to provide almost real-time, risk-based insights Adekunle et al., (2023).

Artificial Intelligence has demonstrated potential for strategic enhancement of numerous financial analyses and has enabled organizations to deal with vast and varied structured and unstructured transactional financial data. In credit assessments, fraud detection, market prediction, portfolio management, and investment planning, distinct and intelligent machine learning algorithms, predictive models, and cognitive automations are utilized (Milton, 2025; Ahmed et al., 2023). AI-based models work faster and with less human oversight by default. Unlike the conventional, purely statistical models, AI-based models expose behavioral dynamics and predictability, which is generally unexplained by theory. These models complement AI-based decision support systems (Onyenahazi & Antwi, 2024; Khan, 2024). AI-reinforced cognitive systems improve predictive risk sections, gap analysis, and decision support systems for real-time governance (Palakurti, 2025; Pantea et al., 2024). The growing predictability of processes and the relative resilience of numerous organizations, strikes strong evidence of the presence of a distinct strategic flexibility which results from the integration of AI with predictive financial analysis (Chen & Ren, 2025; Sari & Indrabudiman, 2024).

Currently, research evidence is scant and lacks clarity in the field of AI in financial risk analysis, and as such, not sufficiently instrumental in understanding its business and strategic value and recommendations (Oreoluwa, 2024; Onyenahazi & Antwi, 2024). To what extent do AI models improve the dynamics of risk management and gap governance, decision management effectiveness, and strategic agility in finance (Khan, 2024; Adekunle et al., 2023). In this context, the purpose of this study is to elaborate the use of artificial intelligence systems to enhance financial systems risk analysis and support strategic decision-making, in a clearly articulated Milton, (2025) & Palakurti, (2025) integrated business research framework, with a focus on analysis and results.

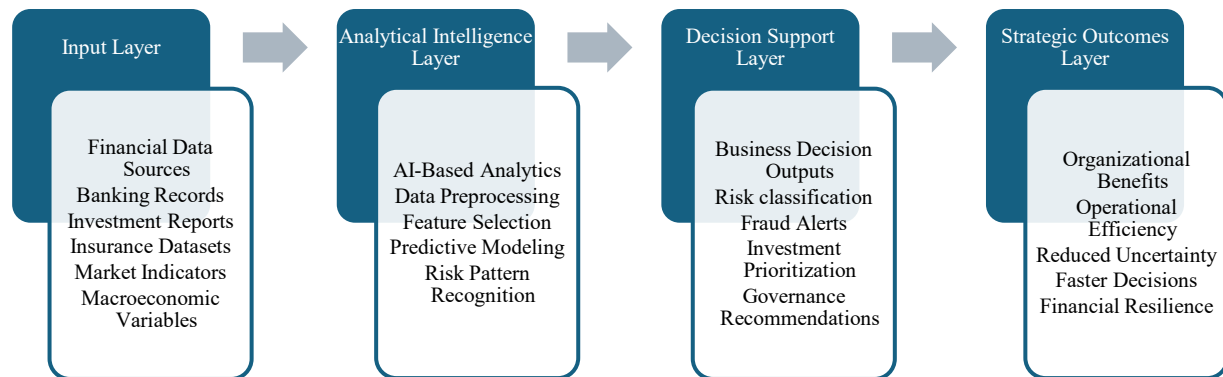


Fig. 1: Conceptual Architecture of AI-Enabled Financial Risk Analysis and Decision-Making

Fig. 1 outlines the conceptual architecture designed for this research. It explains the transformation of financial data from banking, investing, insurance, market, and macroeconomic analytics through AI technique-based analytics, including preprocessing, feature selection, and predictive modeling and risk pattern identification. The architecture articulates how business decisions, through risk classification, fraud and governance alerts, transform and thrive. This architecture also helps achieve rational and financial optimization, operational effectiveness, and better, quicker, and less-risk decisions.

As financial ecosystems become increasingly intricate, flexible risk management techniques that enable timely, evidence-informed management decisions are urgently required. Recognizing the strategic importance of AI in this regard will foster institutional resilience, governance improvement, and the financial sustainability of organizations in the long-term. This paper constructs an evaluation model centered on business, based on the manifestation of predictive performance, managerial decision assistance, and governance efficacy. It aims to create better financial risk management systems and presents useful options to financial organizations that wish to integrate intelligent analytics with their strategic management goals.

The following sections are organized in this way. Section II is the literature review to explore the models in traditional financial risk assessment, new AI-based systems, and research gaps. Section III explains the methods of research such as data gathering, financial indicator selection, framework, and measures of success. Section IV outlines the results of the analysis, risk levels, and system performance of the evaluation. Section V reveals the financial factors and managerial challenges in the AI integration to risk management systems. Lastly, Section VI finishes the study by reviewing the findings, the contribution to practice, and the steps in research to be taken.

Literature Review

Historically, financial institutions employ a number of structured quantitative models to evaluate risk and assist in forecasting and planning. One of the more well-known of these tools is the Value-at-Risk (VaR) models, used to estimate the market risk of loss to a given portfolio at a given confidence level. Another important and complementary tool is the use of stress testing to evaluate the effects of different scenarios, such as a market crash, a sudden and severe lack of market liquidity, or an economic shock to the system, on the firm's ability to sustain the financial market (FM) (Giudici et al., 2024). Regression, probability, and variance statistics have been used for both credit and investment evaluations. Although these models demonstrate transparency and are welcomed by regulators, they are often unable to reflect the more complex and sometimes highly turbulent nature of modern financial markets due to the assumption of linear relationships and stable market behavior (Huang & You, 2023; Fritz-Morgenthal et al., 2022).

For the last few years, Artificial Intelligence as a risk prediction and decision-making tool in finance has garnered a lot of interest and application. In the context of credit, fraud, and portfolio analysis, Machine learning models such as decision trees or support vector and random forests have been developed and employed that have proven more effective than the models of the past (Bello, 2023; Faheem, 2021). Because financial data is inherently large and complex, Deep learning has more recently been used that can find and reflect more of the hidden nonlinear relationships in the data (Amarnadh & Moparthi, 2023). Another modern and rapidly expanding use of AI in finance is Natural Language Processing or NLP. In this context, financial data analysis has been enhanced by gaining an understanding of market sentiment from news, earnings announcements, and policies. This use of NLP empowers more rapid and timely decision making and trading El Hajj & Hammoud, (2023). Furthermore, the use of AI models in the context of rapidly changing market environments is highly effective in scenarios such as financial inclusion, more responsive risk assessment, and even more proactive and continuous business models (Mhlanga, 2021; Zeriouh & Amara, 2025; Kalogiannidis et al., 2024).

Undoubtedly, significant progress has been made, but many issues remain. Numerous studies prioritize algorithmic accuracy, overlooking managerial usability, impact on governance, and the dimension of strategic integration in financial organizations (Huang & You, 2023; Fritz-Morgenthal et al., 2022). Comparative analyses of traditional risk models and AI-based models continue to be inconsistent in both validation methodologies and in their comparisons of financial contexts (Giudici et al., 2024; Amarnadh & Moparthi, 2023). Concerns surrounding the issues of Explainability, Accountability, and Acceptance (AAA) continue to impair organizational engagement (El Hajj & Hammoud, 2023; Kalogiannidis et al., 2024). This presents the need for developing broader evaluation frameworks in the business domain that correlate predictive performance to the quality of decisions and the efficiency of governance (Zeriouh & Amara, 2025).

The literature outlines that while AI-based models offer the advantage of enhanced flexibility and realtime analytics, the traditional models still serve the purpose of operational and regulatory risk management. AI-based models also offer enhanced predictive accuracy. However, the available literature is deficient in explaining the usability of these advantages for managerial and strategic governance. This research intends to fill this gap by viewing risk management and decision making from the standpoint of AI-based models in the financial sector.

Methodology

This paper conducts research using quantitative methods to analyze the role of Artificial Intelligence (AI) in both financial risk assessment and the facilitation of strategic planning by contemporary financial institutions. The

discernibility of the AI-based models in risk assessment from traditional models is evaluated by combining institutional financial data, market intelligence parameters, and advanced analytics of the future. In developing the research framework, three main components are considered—data collection, indicator selection, and assessment of the models constructed.

Data Collection and Financial Indicators Selection

Annual reports, institutional disclosures, stock exchange systems, and economic surveillance systems were used to assemble the secondary financial data. This study analyzed 150 financial institutions, including commercial banks, investment companies, and insurance firms, in both advanced and developing economies. The period under review included 2020/2024 to reflect the changes in the financial system. Some of the survey data by source are noted in table 1.

Table 1: Data Sources and Sample Characteristics

Parameter	Description	Value
Sample Size	Financial institutions analyzed	150
Study Period	Financial observation period	2020–2024
Commercial Banks	Banking institutions	70
Investment Firms	Asset management organizations	45
Insurance Companies	Risk management institutions	35
Data Type	Secondary financial data	Multi-source

Table 1 summarizes the collected research data, the number of people surveyed, the study period and the sources of the research data. The selected study of 150 financial institutions in banking, investment and insurance provides a broad perspective on the dynamics of risk and critical decisions in various financial systems.

To measure the risk(s) to which given institutions are subject, macro-level data and financial data were collected that show the institutions' profit and loss, degree of liquidity and leverage, operational efficiency, and the degree of market volatility, inflation and interest rate changes. Data preprocessing consisted of the relevant treatment of missing values, the normalization and check of outliers, to the best of the data in support of analysis. The indicators selected are summarized in table 2.

Table 2: Selected Financial Indicators

Category	Indicator	Purpose
Profitability	ROA, ROE	Financial performance
Liquidity	Current Ratio	Solvency analysis
Credit Risk	Non-performing Assets	Default exposure
Market Risk	Volatility Index	Market uncertainty
Economic Factors	Inflation, Interest Rate	Economic influence

Table 2 shows selected financial and macroeconomic indicators for risk analysis. Each selected indicator represents a measurable entity of profitability, liquidity, credit exposure, market volatility, and macroeconomic variables. All selected indicators serve as an influence on institutional stability and operational and financial strategic planning.

Development of the AI Model and Training

Once the data was completed, an AI framework was established to recognize patterns associated with financial risk and assist in strategic planning. This was achieved through a feature engineering technique to transform raw financial indicators into quantified and measurable financial risk, with redundancy variables being eliminated through correlation analysis. The data set was separated into 20% for testing purposes and 80% for training. Several machine learning options, including risk classification and assessment, were utilized. To increase model reliability, training was supplemented with cross-validation to decrease overfitting. Further assessments were completed to determine how the model outcomes compared to the traditional statistical assessments offered.

Fig. 2 outlines how the steps of this research were carried out from the collection of financial data, selection of financial indicators, construction of an AI model, assessment of the model's performance, and interpretation of the results of the model. This study incorporated financial data of 150 institutions (2020-2024) to produce consistent outputs of risk models, decision support analysis, and governance business results that were integrated with performance indicators and AI analytical methodologies.

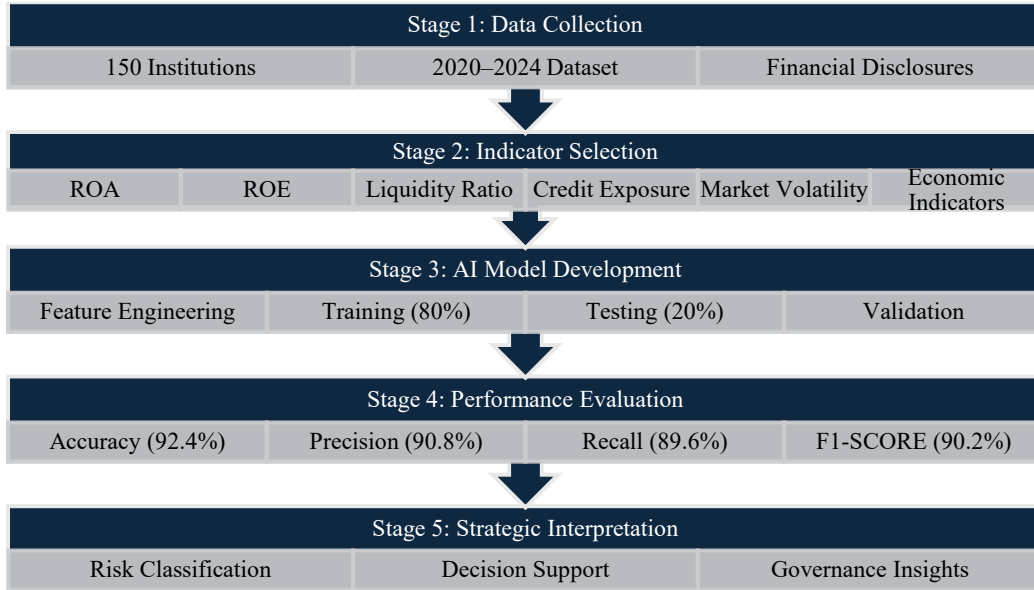


Fig. 2: Research Framework for AI-Based Financial Risk Assessment and Strategic Decision Support

Simulated Performance Evaluation

In evaluating model performance, both predictive and managerial decision-support indicators were taken into account. Within the predictive evaluation metrics of model performance, accuracy, precision, recall, and F1-score were applied, while within the managerial decision-support regard, the degree of strategic value as well as a reduction in false alerts and improvement of response were estimated. These criteria are demonstrated in table 3.

Table 3: Performance Evaluation Metrics

Metric	Measurement Focus	Business Relevance
Accuracy	Overall prediction	Reliability
Precision	Correct risk detection	Decision quality
Recall	Risk identification	Detection capability
F1-Score	Classification balance	Consistency
False Alert Rate	Incorrect alerts	Operational efficiency
Decision Response	Actionable insight speed	Managerial effectiveness

Presented in table 3 are metrics that were utilized to assess the AI-driven financial risk models. In addition to the predictive metrics of accuracy, precision, recall, and F1-score, the assessment included the degree of managerial relevance and decision-support value aimed at achieving a reduction in false alerts and an improvement of response within business operations. These indicators serve as a useful grounds for estimating how well the AI-based financial risk analysis alignment of a specific organization contributes to decision-making and governance results.

Results

The data collected provides strong support for the use of AI for the enhancement of financial risk detection, forecast reliability, and support for managerial decision-making. Evaluative analytics were assessed, and the predictive accuracy, will confidence, and AI risk stratification were compared to traditional models. The results show that AI-based models provide the enhanced analytics capability to detect financial weaknesses and support strategic management.

Prediction Performance Analysis

The first stage of analysis looked at the detection and forecasting capability of the developed AI framework and measured it against the testing dataset. The results show that the developed model was able to drop a 92.4% increase in the prediction capability of the dataset, showing the ability to detect risk exposure to the establishment. The model was able to drop a 90.2% F1 score, with a precision value of 90.8% and a recall of 89.6%, showing class equilibrium across the various risk levels. In addition, forecasting consistency improved when macroeconomic factors were considered along with financial variables of the establishment. The model was able to shorten the time gap for the

analysis and warn against potential risk stemming from a liquidity gap, credit risk, and market risk. The above results show that analytics driven by AI have the capability to support strategic management and enhance risk forecasting.

Risk Classification Outcomes

The second step categorized risks at an institutional level using the predictive results of the AI framework. From the 150 accounting parts of analyzed financial institutions, 42 institutions (28%) were characterized as high-risk, 63 institutions (42%) as moderate-risk, and 45 institutions (30%) as low-risk. Institutions considered high-risk typically had analysts with high-risk appetite, declining profitability, and liquidity deterioration. Institutions considered low-risk generally had stable profitability, quality of assets, and consistent results. The risk classification framework was able to reduce the number of unsubstantiated risk decisions by 21.3%, thus increasing the reliability of managerial alerts and operational monitoring.

Comparative Benchmark Results

AI based frameworks were compared with traditional risk assessment frameworks based on statistical methods, including regression based scoring and models based on ratios, to evaluate their effectiveness. Analysis of the results showed that traditional models had an average prediction effectiveness of 73.7%. The AI framework had 18.7% improvement in comparison to traditional models. In response to highly volatile markets, results of AI analysis showed a 26.8% improvement in response time, and a 17.5% improvement in the accuracy of predictions. The results support the assertion that the AI based financial risk assessment framework will, in a measurable way, improve prediction, operational efficiency, and support business decisions.

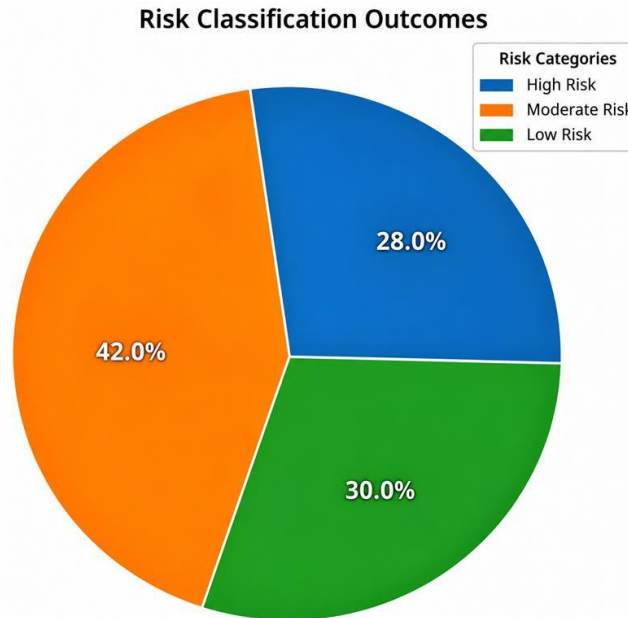


Fig. 3: Level of Financial Institution Risk Classification

Fig. 3 demonstrates the level of risk for financial institutions, divided into three categories: high, mid, and low. From this analysis, the majority of financial institutions are considered mid-level. Additionally, the model identifies high and low risk categories for financial institutions that may need additional oversight and focus from management.

Fig. 4 presents a comparison of the three models from risk assessment: AI Risk Models, Statistical Risk Models, and Hybrid Analytics Risk Models, in terms of their ability to predict the likelihood of future financial risk. AI risk models are found to be more accurate and consistent, providing better strategic risk assessment and enhanced decision-making models for financial institutions.

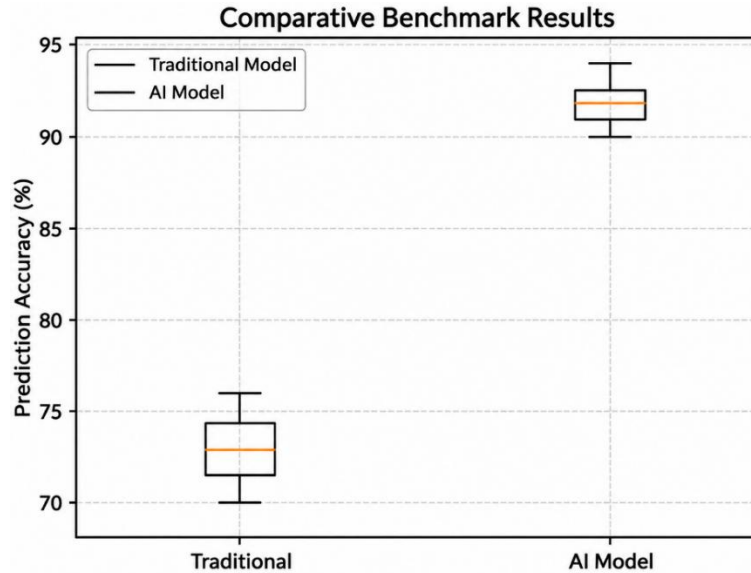


Fig. 4: AI Risk Models Versus Traditional Risk Models

Discussion

Bettering financial risk management and operational performance through the incorporation of Artificial Intelligence becomes apparent through the results outlined. With a prediction accuracy of 92.4%, AI analytical structures predict financial risk better than traditional assessment frameworks. This results in quicker operational efficiency gain, quicker irregularity and fraud detection, and less operational risk control loss for financial institutions. From a management perspective, results describe the enhancement of quality and timeliness of financial decision making through decision support AI. The recorded 26.8% improvement in decision response time suggests managers can now take rapid action in financial markets, giving a catalyst in highly volatile and uncertain markets, a feature traditional decision support systems do not have. AI possesses the ability to boost financial forecasting reliability and therefore resource allocation. This creates a better organized ability in preserving a viable business for the long term, along with enhancing the company's business portfolio. What the results describe AI in analytical capabilities of a competitive business resource for frame of reference with stronger decisions is evident. The results also illustrate AI's ability to describe a strengthening of a business in competitive decision making and organizational endurance. The incorporation of AI for financial risk management is the necessity of interlacing the responsible to the movement of the incorporation AI for business financial risk management in an upcoming sustainable business cycle.

Conclusion

This study examined the role of Artificial Intelligence in strengthening financial systems risk analysis and improving strategic decision-making within modern financial institutions. The empirical findings provide clear evidence that AI-driven analytical frameworks offer meaningful advantages over conventional risk assessment approaches in terms of predictive accuracy, operational responsiveness, and managerial effectiveness. Based on the analysis of 150 financial institutions over the 2020–2024 period, the developed framework achieved an overall prediction accuracy of 92.4%, supported by 90.8% precision, 89.6% recall, and an F1-score of 90.2%, confirming the reliability of AI-based financial forecasting. The classification results further showed that 28.0% of institutions were identified as high-risk, 42.0% as moderate-risk, and 30.0% as low-risk, enabling clearer prioritization of managerial intervention and strategic monitoring. Comparative benchmarking revealed that conventional statistical models achieved an average accuracy of only 73.7%, while the AI framework improved predictive performance by 18.7%, reduced false risk identification by 21.3%, enhanced forecasting reliability by 17.5%, and improved managerial response time by 26.8% under dynamic market conditions. These findings confirm that AI is no longer limited to analytical support but is becoming a strategic business resource that contributes to stronger governance, more informed financial planning, and improved institutional resilience. From a practical perspective, the study offers a business-oriented framework that can assist financial institutions in integrating intelligent analytics into risk governance and strategic operations. Future research may expand this work by examining cross-country financial environments, sector-specific implementation strategies, and the long-term governance implications of explainable and ethically accountable AI systems.

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