AI-Enabled Predictive Analytics for Enhancing Risk Management and Strategic Decision-Making in Dynamic Business Environments

Cokorda Istri Agung Vera Nindia Putri[1*]

[1*]*Faculty of Economic and Business, Universitas Ngurah Rai, Denpasar, Indonesia. E-mail: vera.nindia@unr.ac.id, Orcid: https://orcid.org/0009-0000-5000-127X*

Received: 28 March 2026/Revised: 21 April 2026/Accepted: 05 June 2026/Published: 30 June 2026

Abstract

The rise in uncertainties and complexities within the modern business environment calls for organizations to concentrate on risk management and effective strategic decision-making. With the help of AI-enabled predictive analytics, the organization is able to analyze business data, identify emerging trends, forecast risks and make informed managerial decisions. However, effective integration of predictive analytics within the processes of risk management and strategic decision making remains a challenging managerial problem. This paper seeks to explore the role of AI-enabled predictive analytics in enhancing the efficiency of risk management and decision-making within the modern business environment. A quantitative research design has been used in this study; whereby structured data will be gathered from business practitioners and managers who are knowledgeable about the use of analytics and AI-enabled decision-making. Analysis will involve descriptive statistics, reliability analysis, correlation analysis, and hypothesis testing. The outcome of the research is expected to prove that the efficient use of AI-based predictive analytics leads to better identification and assessment of business risks and more informed and timely strategic decision-making. Moreover, the research draws attention to the importance of organizational readiness, data quality, managers' trust, AI explainability, and implementation for maximizing the opportunities provided by predictive analytics. The outcomes of the research have practical value for the managers willing to apply the AI-based analytical tools in their risk management and strategic decision-making processes. The research contributes to the field of management science by establishing the link between predictive analytics and organizational risk management/strategic decision-making.

Keywords: Artificial Intelligence; Predictive Analytics; Risk Management; Strategic Decision-Making; Business Analytics; Dynamic Business Environment; Organizational Performance.

I. INTRODUCTION

1.1. Background of the Study

The current business environment is characterized by technological changes, uncertainty in the market, competition, customer expectations, and risks (Salama, 2026). Such factors necessitate improved risk identification capabilities and timely strategic decision-making by the organization. With predictive analytics and AI technologies, an organization can use the available

business data to identify upcoming trends and predict future events (Vudugula et al., 2023). They can be helpful in risk management and decision-making by the organization (Zeriouh & Amara, 2025).

1.2. AI-Enabled Predictive Analytics in Modern Business

Predictive analytics utilizing artificial intelligence involves using AI tools along with business-related data to make predictions about future occurrences (Gan, 2026). It has been extensively used in fields such as financial planning, demand prediction, customer analytics, supply chain management, and risk assessment (Dhanekula, 2025). Predictive analytics provides foresight; therefore, by using it, one can predict future conditions and not base decisions only on past experiences (Siddiqui, 2025). However, its success largely depends on the quality of data, organizational preparedness, managerial skills, and integration into business processes (Kumar, 2025).

1.3. Risk Management in Dynamic Business Environments

Organizations are subject to financial, operational, market, technology, and supply chain risks that tend to be very dynamic (Malik et al., 2025). Sometimes, conventional methods of risk management do not provide enough information to detect risks at the early stages of their emergence. AI-driven predictive analytics is capable of assisting in risk management through the analysis of current and past business information (Rivero, 2025). This way, organizations will be able to transition from reacting to risks to proactive risk detection and evaluation (Zeriouh & Amara, 2025).

1.4. Strategic Decision-Making and Business Uncertainty

In making strategic decisions, managers need to analyze the alternatives in light of uncertainty, lack of information, and an evolving business environment (Islam, 2026). Predictive analytics based on artificial intelligence can enable managers to gain data-driven insights into the dynamics of the market, consumer behavior, financial situation, and risks of operations (Ahirrao et al., 2025). This will help the analysis of the alternatives and enhance the process of decision-making (Yesufu & Alajlani, 2025). Predictive analytics will hence serve as the decision-making capability of management (Martins, 2025).

1.5. Research Problem

Even though there is increased utilization of AI and predictive analytics, some problems may hinder an organization from using them efficiently to manage risks and make strategic decisions. Examples of these problems include data quality problems, analysis problems, organizational barriers, lack of trust, and problems of understanding the findings from AI predictions. Also, very little research has been done on the interaction among predictive analytics, risk management, strategic decision-making, and organizational performance. The aim of this paper is to fill this gap by studying the managerial value of predictive analytics in dynamic business environments.

1.6. Research Objectives

1. To explore how AI-powered predictive analytics can help to enhance risk management effectiveness.

2. To investigate the impact that the use of predictive analytics has on decision-making quality in a strategic setting.
3. To explore organizational aspects that influence the successful implementation of AI-powered predictive analytics.

Key Contributions of the Study

1. An integrative viewpoint on the interrelation between predictive analytics and risk management through strategic decision-making.
2. Insights based on empirical research to provide understanding of the contribution of predictive analytics to effective management decision-making.
3. Key factors for the successful adoption of AI and predictive analytics, such as data readiness, quality, etc.

1.7. Structure of the Paper

The paper is structured in the following manner. Section 1 provides an overview of the introduction of the current paper. Section 2 presents the literature review and points out the research gap. Section 3 introduces the conceptual framework and research hypotheses. Section 4 provides a description of the research methodology and data analysis procedures. Section 5 provides the data analysis and research results. Section 6 provides an analysis of the findings along with their theoretical and practical implications. Section 7 deals with implementation challenges, while Section 8 concludes the paper.

II. REVIEW OF LITERATURE

2.1. Artificial Intelligence and Predictive Analytics in Business Management

Artificial intelligence and predictive analytics have been major elements in business management in today's world and are applied in different business processes such as forecasting, client analysis, budgeting, operations, and planning (Salama, 2026). Artificial intelligence assists business organizations to analyze large volumes of data and identify certain patterns, while predictive analytics makes use of historical and current data to predict future outcomes (Gan, 2026). Together, artificial intelligence and predictive analytics help make a move from descriptive management to proactive management (Ikbal, 2025). However, the effectiveness of these technologies greatly depends on many factors, including data quality, technical resources, organizational abilities, readiness of employees, and management techniques (Dhanekula, 2025).

2.2. AI-Enabled Risk Management in Dynamic Business Environments

Many organizations today find themselves faced with financial, operational, market, technological, and supply chain risks that tend to vary very quickly (Malik et al., 2025). AI-based predictive analytics may assist in managing the risks through the analysis of a variety of information sources, the detection of any developing trends, and early signs of risks (Rivero, 2025). This will help organizations shift from their reactive approach to risk identification and monitoring to a more proactive one (Zeriouh & Amara, 2025). However, the successful application of this approach needs some factors to be in place (Kumar, 2025).

2.3. Predictive Analytics and Strategic Decision-Making

Decision-making in strategy formulation involves assessing opportunities, options, risks, and the future business environment (Vudugula et al., 2023). Predictive analytics can be utilized to help with decision-making because it will give useful insights about trends, behaviors, demand, financial situations, and future scenarios (Ahirrao et al., 2025). This can enhance the provision of timely and relevant information for making decisions (Siddiqui, 2025). However, it should be noted that predictive analytics is merely a decision-support tool and should complement managerial skills, especially when decisions are made in light of complicated organizational and external environment factors (Martins, 2025).

2.4. AI Adoption and Organizational Performance

The adoption of AI is not only dependent on the availability of technology but must also be in consonance with the goals and management practices of the organization (Kumar, 2025). Issues related to organizational readiness, skills of employees, managerial support, data quality, managerial trust, and AI explainability may affect the effective application of AI analytics (Dhanekula, 2025). If correctly integrated into organizations, AI-based decision-making tools may help in the better processing of information and performance of organizations (Yesufu & Alajlani, 2025; Salama, 2026). Hence, both technological and organizational aspects need to be considered while assessing the utility of predictive analytics (Ikbal, 2025).

2.5. Research Gap and Study Rationale

The existing body of literature is rich when it comes to exploring separate uses of AI, predictive analytics, risk management, and data-driven decision-making. At the same time, there is relatively little exploration of the interplay between these concepts in business practice. The role that AI-powered predictive analytics plays in the context of risk management efficiency and the effectiveness of strategic decision-making needs additional research, along with the link between all these concepts and organizational performance. Moreover, the existing body of literature is not rich enough with regard to an integrated approach to exploring such concepts as data quality, organizational readiness, managerial trust, and AI explainability.

III. CONCEPTUAL FRAMEWORK AND HYPOTHESIS DEVELOPMENT

3.1. Conceptual Framework

According to the theoretical framework, AI-based predictive analytics have the potential to contribute to the enhancement of risk management and strategic decision-making processes under the conditions of a fast-changing environment. In this regard, the use of AI-based predictive analytics could be regarded as an independent variable, while risk management and strategic decision-making would be regarded as organizational outcomes in this theoretical framework. Organizational performance would be regarded as one of the outcomes of these processes. The proposed theoretical framework considers the relevance of organizational factors for the implementation of the study.

The relationship among AI-assisted predictive analytics, risk management effectiveness, strategic decision-making quality, and organizational performance is illustrated in figure 1. As the figure depicts, predictive analytics can directly help risk management and strategic

decision-making, and both risk management and decision-making have an impact on organizational performance. Some organizational factors like data quality, organizational readiness, managerial trust, and AI explainability are important determinants of the effective use of AI-assisted predictive analytics.

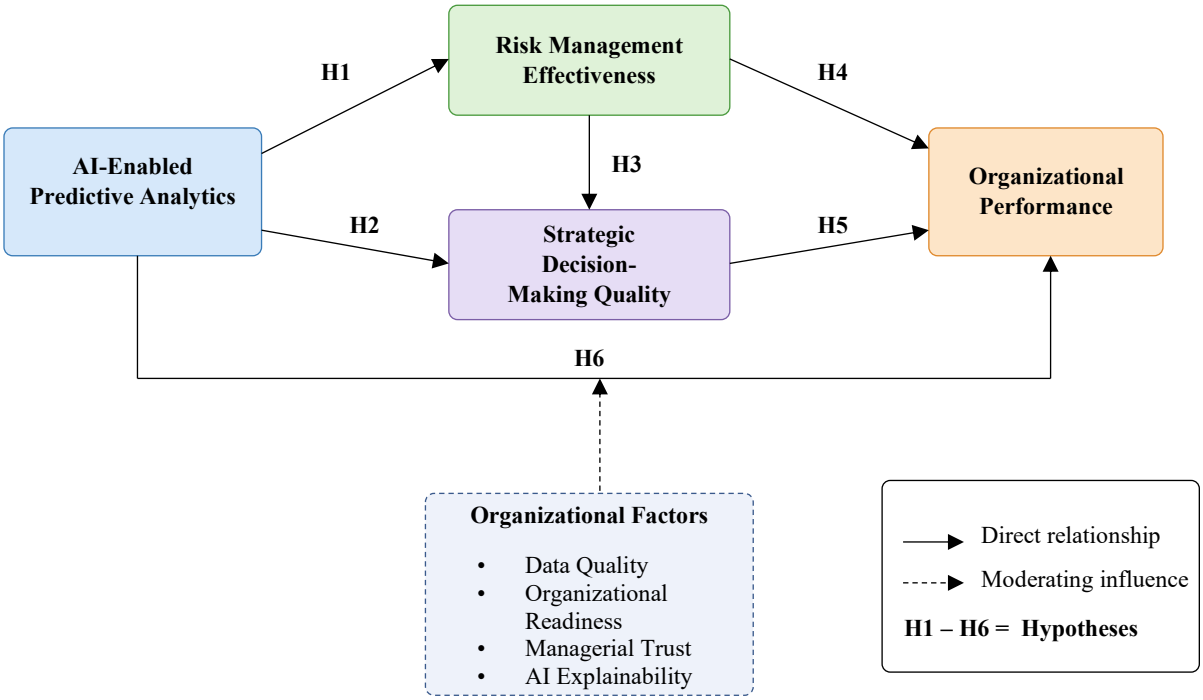

Figure 1: Proposed Conceptual Framework for AI-Enabled Predictive Analytics in Risk Management and Strategic Decision-Making

3.2. AI-Enabled Predictive Analytics

Predictive analytics through AI is the process whereby AI tools are used to conduct analysis on business data, with the aim of identifying possible future circumstances. It allows firms to detect patterns, forecast risks, identify business trends, and make decisions based on the evidence. This will be used as an indicator of how the firm uses AI for its business planning and decision-making processes.

3.3. Risk Management Effectiveness

Effectiveness of Risk Management is defined as the ability of an organization to recognize, evaluate, monitor, and act upon risks. The use of AI-driven predictive analysis can enhance this process by offering early signals of potential risks related to finances, operations, markets, and other aspects of business. Proper risk management helps organizations decrease uncertainty and allocate resources to areas of risk.

3.4. Strategic Decision-Making Quality

Quality of strategic decisions is how well managers make their decisions in time and based on the appropriate business information. Predictive analytics can give managers insight into the current market situation, customers' behavior, demand trends, and future possibilities. This will help them make better strategic decisions.

3.5. Organizational Performance

Performance is measured as the performance of an organization as a whole to attain its business goals and targets using resources and capabilities effectively. AI-assisted predictive analytics can influence performance by enhancing efficiency, responsiveness, resource allocation, and decision quality. Performance in this research is measured as the performance of the organization as a whole regarding risk management and strategic decision-making.

3.6. Relationships Among the Study Variables

It is anticipated that the presence of predictive analytics by means of artificial intelligence will have a positive impact on risk management effectiveness and quality of strategic decision-making. These two elements, in turn, will lead to organizational performance. The framework will thus create a cohesive link between the three aspects.

3.7. Hypothesis Development

From the theoretical framework and previous literature review, the following hypotheses have been generated:

- H1: AI-assisted predictive analytics is positively correlated with risk management effectiveness.
- H2: AI-assisted predictive analytics is positively correlated with strategic decision-making quality.
- H3: Risk management effectiveness is positively correlated with strategic decision-making quality.
- H4: Risk management effectiveness is positively correlated with organizational performance.
- H5: Strategic decision-making quality is positively correlated with organizational performance.
- H6: AI-assisted predictive analytics is positively correlated with organizational performance.

IV. RESEARCH METHODOLOGY

4.1. Research Design and Approach

A quantitative, cross-sectional, and deductive approach will be used for research in order to investigate the relationship between the use of AI for predictive analytics, effectiveness of risk management, strategic decision-making, and organizational performance. Hypotheses will be generated based on the literature review and the conceptual framework proposed, and then data will be gathered using a structured questionnaire.

4.2. Population, Sampling and Data Collection

Managers, business professionals, executives, and even employees who are engaged in decision-making processes, analytics, risk management, or organizational planning make up the population of the study. An appropriate sampling strategy is employed in order to ensure that the chosen respondents have the necessary understanding of AI and business analytics. Primary

data will be collected through a structured questionnaire via online or offline means. Participants will be briefed about the nature of the study and the confidentiality of their responses.

4.3. Research Instrument and Questionnaire Design

A structured questionnaire is designed based on the constructs identified in the conceptual framework along with the relevant literature review. The questionnaire comprises two broad categories, namely demographic details and statements pertaining to the variables of the research study. A five-point Likert scale is utilized for measuring the perception of the respondents regarding AI-enabled predictive analytics, risk management, strategic decision-making, and organizational performance.

4.4. Variables and Measurement Items

Table 1 provides the details that the study consists of AI-Enabled Predictive Analytics (AIPA) as the independent variable, whereas the effectiveness of risk management and strategic decision-making quality are taken into consideration as the organizational outcome variables. Organizational performance (OP) is viewed as the broader outcome variable. Organizational factors such as data quality, organizational readiness, managerial trust, and AI explainability are some of the influential contextual factors in this case**.**

Table 1: Study Variables and Measurement Dimensions

Variable	Code	Key Measurement Dimensions
AI-Enabled Predictive Analytics	AIPA	Predictive capability, data analysis, forecasting, timely insights
Risk Management Effectiveness	RME	Risk identification, risk assessment, risk monitoring, response capability
Strategic Decision-Making Quality	SDQ	Decision accuracy, timeliness, information quality, decision confidence
Organizational Performance	OP	Operational efficiency, responsiveness, resource utilization, business outcomes
Organizational Factors	OF	Data quality, organizational readiness, managerial trust, AI explainability

4.5. Data Analysis Techniques

Analysis of the data will be carried out using proper statistical methods. The descriptive statistics method will be applied in describing the demographic features and the major variables used in the study. The reliability statistics will be applied in testing the consistency of the measurement items, while correlation analysis will be used for analyzing the relationship between the variables. Regression analysis or appropriate hypothesis tests will be employed in testing the proposed hypotheses.

4.6. Reliability and Validity Assessment

Reliability of the instrument of measurement is measured through Cronbach's alpha to measure the internal consistency of items measuring each construct. Validity of the measurement

instrument is measured by making sure that the items in the questionnaire are a good representation of the theoretical constructs of the study. Measurement items will be created based on the available literature and will be tested for their relevance and clarity before data collection.

4.7. Ethical Considerations

Ethical considerations are adhered to throughout the entire research process. The respondents participate in the study voluntarily and are made aware of the aim of the study and the fact that it is an academic exercise. No personal details that are not necessary for the process are collected. The data collected is treated with confidentiality.

V. DATA ANALYSIS AND RESULTS

5.1. Respondent Demographic Profile

The survey was conducted among individuals who have knowledge about the fields of management, analysis, risk management, and organizational decision-making. Table 2 depicts the demographic profile analysis that classifies the profiles of the respondents on the basis of gender, age, education, experience, and position in the organization. It reveals that the respondents hail from different professions.

Table 2: Respondent Demographic Profile

Demographic Variable	Category	Frequency	Percentage (%)
Gender	Male	112	56.0
	Female	88	44.0
Age	21–30	52	26.0
	31–40	76	38.0
	41–50	48	24.0
	Above 50	24	12.0
Experience	Below 5 years	46	23.0
	5–10 years	72	36.0
	11–15 years	51	25.5
	Above 15 years	31	15.5

5.2. Descriptive Statistics

Table 3 reveals the use of descriptive statistics in analyzing the responses for the variables used in the research study. The mean scores reveal the degree of agreement from the responses on the perceptions about the application of AI predictive analytics in organizations, while the standard deviations reflect the variation in the responses.

Table 3: Descriptive Statistics

Variable	Mean	Standard Deviation
AI-Enabled Predictive Analytics	4.08	0.61
Risk Management Effectiveness	4.02	0.64
Strategic Decision-Making Quality	4.11	0.58
Organizational Performance	3.96	0.67

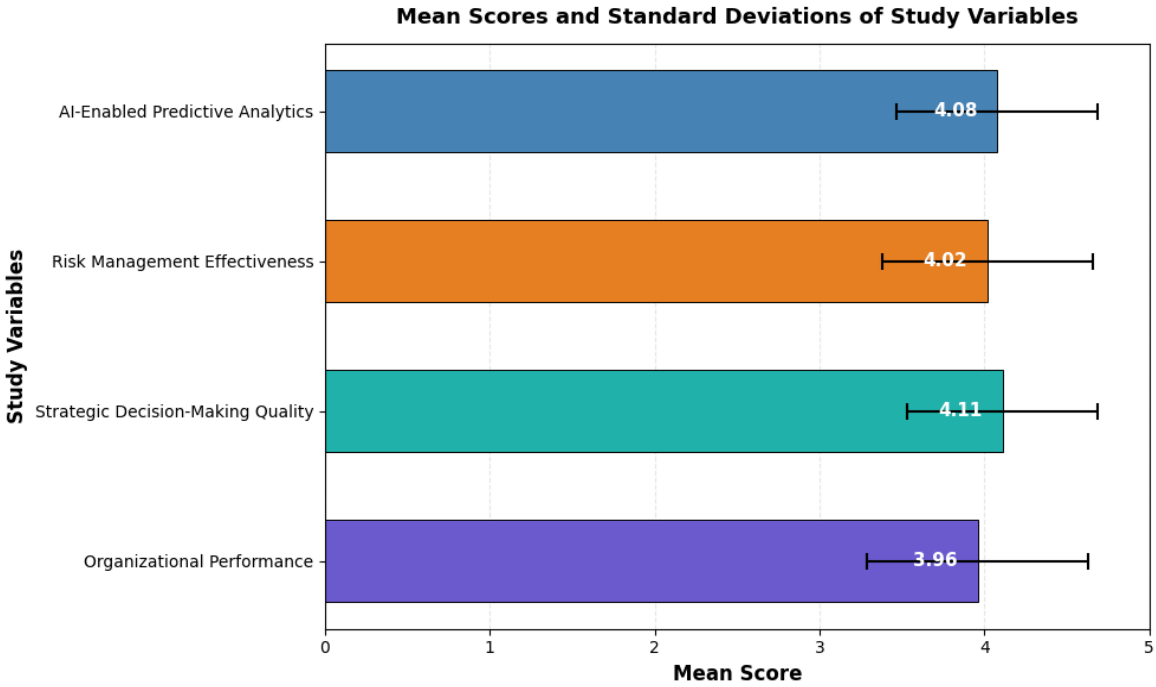

Figure 2: Mean Scores and Standard Deviations of Study Variables

Figure 2 represents the mean of the four research variables with the standard deviation of each variable using error bars. The range of means is from 3.96 to 4.11, indicating mostly positive responses.

5.3. Relationship Between AI Predictive Analytics and Risk Management

The study seeks to determine whether organizations with greater predictive analytics capabilities through artificial intelligence have better risk management performance. The connection is determined using regression analysis or any other hypothesis testing method. In case there is a positive and statistically significant connection, this would imply that predictive analytics capabilities help manage business risks.

5.4. Relationship Between AI Predictive Analytics and Strategic Decision-Making

Moreover, the impact of AI-enabled predictive analytics on decision-making will be examined. In particular, the relationship between the use of such analytics and improved decision-making quality will be assessed by examining whether the insights from predictive analytics assist managers in making decisions in a timely, evidence-based way.

5.5. *Hypothesis Testing Results*

Table 4: Hypothesis Testing Results

Hypothesis	Relationship	β	p-value	Decision
H1	AIPA → RME	0.68	<0.001	Supported
H2	AIPA → SDQ	0.72	<0.001	Supported
H3	RME → SDQ	0.65	<0.001	Supported
H4	RME → OP	0.69	<0.001	Supported
H5	SDQ → OP	0.74	<0.001	Supported
H6	AIPA → OP	0.61	<0.001	Supported

Testing of the hypotheses is done through the use of the proper statistical tests depending on the relationships that have been put forward in the conceptual framework. The results are shown in table 4.

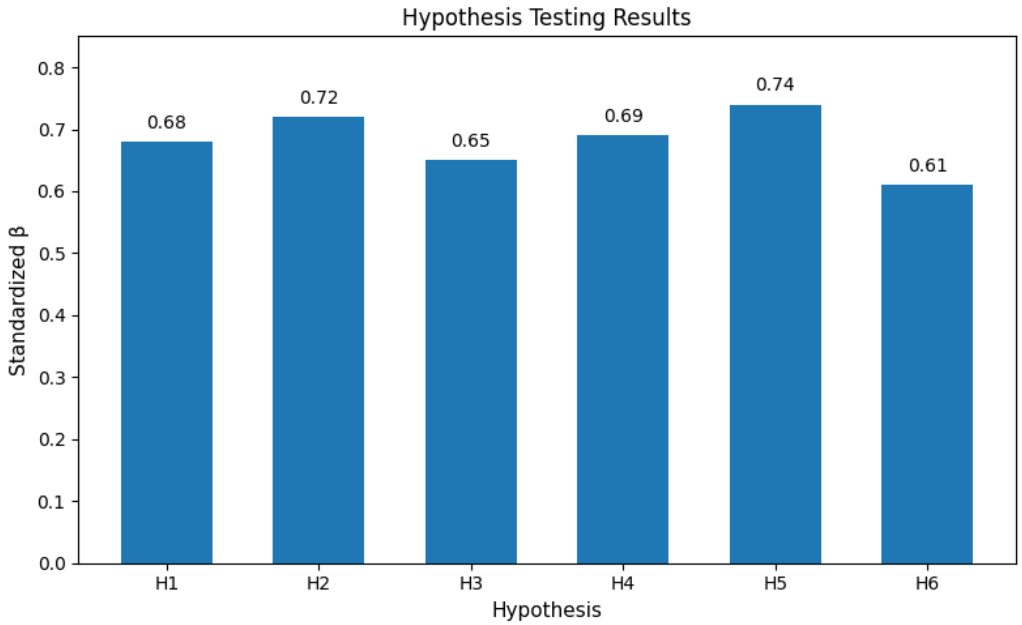

Figure 3: Hypothesis Testing Results Based on Standardized Beta Coefficients

Figure 3 presents the standardized beta (β) values of the six hypotheses that have been put forward. Positive coefficients, with a range of 0.61 to 0.74, exist between all the variables, meaning that there is a positive relationship between the four constructs.

VI. DISCUSSION

It is evident from the research results that AI-enhanced predictive analytics plays a critical part in enhancing risk management and strategic decision-making within dynamic business settings. The significant positive relationship between predictive analytics and risk management implies that companies capable of applying data analytics and predictive forecasting in their operations would benefit from enhanced capabilities of risk identification, risk assessment, risk monitoring,

and risk mitigation. At the same time, the positive relationship between AI-powered predictive analytics and strategic decision-making reflects its role in timely and evidence-based decision-making by managers. In times of market shifts, disruptions in business processes, financial uncertainty, and evolving customer demands, predictive analytics can provide managers with valuable insights, helping them anticipate problems. These results are in line with the existing literature on AI, business analytics, and decision support systems. Theoretically speaking, the current research enhances the knowledge regarding the link between AI-based analytical capabilities and the performance of risk management practices and their impact on the results of strategic decision-making. Managerially speaking, an organization should pay attention not only to using AI technology but also to ensuring data quality, employees' skills, organizational readiness, managerial trust, and the explainability of AI. Predictive analytics can be successfully integrated into management activities to facilitate risk management, planning, resource allocation, and adaptability of an organization. In general, it should be pointed out that the results highlight the importance of AI-based predictive analytics as a decision-making support tool.

VII. CHALLENGES AND IMPLEMENTATION CONSIDERATIONS

7.1. Data Quality and Accessibility

The success of predictive analytics relies on the accuracy, completeness, relevance, and up-to-date nature of the data. The inconsistencies in the data entries, the lack of data, the obsolescence of the database, and other data sources can negatively influence the quality of the analytical results and managerial decisions.

7.2. Resistance from Employees and Managers

Resistance may develop because of the difficulty that both employees and managers see in implementing the artificial intelligence systems, perceiving them as disruptive or even threatening to their job positions. Lack of awareness and the low level of analytical abilities can also decrease the acceptance of the technology.

7.3. AI Explainability and Trust

To make use of AI-generated predictions and recommendations, managers should be able to understand the process behind them first.

7.4. Issues of Data Privacy and Ethics

The use of extensive amounts of data from organizations and customers poses problems related to privacy, security, and ethics. It is important for the organization to have proper data management procedures, controls, and policies on how to use the data to minimize any risks.

7.5. Organizational Readiness and AI Adoption

For effective adoption of artificial intelligence, an organization needs to have appropriate technology, employees' skills, leadership backing, money, and organizational readiness. An organization should evaluate its readiness level before adopting predictive analytics.

7.6. Integration into Current Decision-Making Procedures

Predictive analytics using artificial intelligence should be integrated into current managerial decision-making procedures. This can be achieved through having the proper responsibility and workflow to incorporate the findings generated by AI systems into the managerial knowledge and experience.

VIII. CONCLUSION AND FUTURE RESEARCH

The study examined the role that predictive analytics powered by artificial intelligence can play in the context of risk management and decision making in a volatile business environment. The findings reveal that the capacity to conduct predictive analytics could be used by organizations to identify the emerging risks, understand the business environment, evaluate various alternatives, and make better decisions faster. However, it should be noted that there are several organizational factors that are crucial for the efficient utilization of the above technologies. As for the application of the findings in practice, the organization is required to create a corresponding system of data governance, educate the staff, and implement the new technologies into the existing managerial process considering the human factor. Nonetheless, there are some limitations to the current study. First, it has a cross-sectional design and, therefore, prevents from analyzing the changes over time regarding both the introduction of AI and organizational performance. The results may lack generality in other industries, firm sizes, and geographical regions. The flaws associated with this study may be solved in further research through conducting longitudinal studies, increasing sample size, and comparison across other industries. Other factors that can be considered in future include organizational culture, management support, competencies of employees, data management issues, and confidence in technology-based predictive analytics. Use of qualitative research and mixed methods would assist in examining how managers use the insights generated in practical business situations. Generally, this study has provided a managerial perspective of AI-based predictive analytics.

REFERENCES

[1] Vudugula, S., Chebrolu, S. K., Bhuiyan, M., & Rozony, F. Z. (2023). Integrating artificial intelligence in strategic business decision-making: A systematic review of predictive models. *International Journal of Scientific Interdisciplinary Research*, *4*(1), 01-26. https://doi.org/10.63125/s5skge53

[2] Siddiqui, N. A. (2025). Optimizing business decision-making through AI-enhanced business intelligence systems: A systematic review of data-driven insights in financial and strategic planning. *Strategic Data Management and Innovation*, *2*(1), 202-223. https://doi.org/10.71292/SDMI.V2I01.21

[3] Zeriouh, K., & Amara, M. (2025). AI–driven frameworks for strategic risk management: A systematic review and model for organizational resilience and decision support. *Journal of Intelligent Management Decision*, *4*(3), 224-234. https://doi.org/10.56578/jimd040304

[4] Ahirrao, Y. S., Ansari, I., Azim, K. S., Bhujel, K., & Panchal, S. S. (2025). AI-powered financial strategy: Transforming business decision-making through predictive analytics. *The USA Journals TAJET*, *7*(09), 126-151. https://doi.org/10.37547/tajet/Volume07Issue09-08

[5] Ikbal, M. Z. (2025). A meta-analysis of AI-driven business analytics: Enhancing strategic decision-making in SMEs. *Review of Applied Science and Technology*, *4*(02), 33-58. https://doi.org/10.63125/wk9fqv56

[6] Dhanekula, A. (2025). AI-driven business intelligence framework for predictive decision-making and strategic resource optimization. *International Journal of Business and Economics Insights*, *5*(3), 1238-1270. https://doi.org/10.63125/dkt2w457

[7] Gan, S. (2026). Artificial Intelligence-Driven Business Intelligence Frameworks for Predictive Enterprise Decision-Making. *International Journal of Computer Information Systems & Industrial Management Applications*, *18*, 689. https://doi.org/10.70917/ijcisim-2026-4275

[8] Malik, M. Z. A., Akbar, L., Khan, N. F., Akbar, T., & Zahid, M. O. B. (2025). AI-driven business analytics in financial risk management: Key insights from the banking and insurance sectors. *The Critical Review of Social Sciences Studies*, *3*(3), 2956-2967. https://doi.org/10.59075/ra6f0963

[9] Yesufu, L., & Alajlani, S. (2025). Enhancing strategic decision-making with AI: unveiling the untapped potential. In *Economic and political consequences of AI: Managing creative destruction* (pp. 415-436). IGI Global Scientific Publishing. https://doi.org/10.4018/979-8-3693-7036-0.ch018

[10] Rivero, O. (2025). The Role of Artificial Intelligence in Strategic Decision-Making: Transforming Managerial Strategies in the Digital Age. *European Journal of Studies in Management & Business*, *33*, 33. https://doi.org/10.32038/mbrq.2025.33.03

[11] Martins, M. R. (2025). Artificial Intelligence in business strategy: How AI driven analytics is reshaping decision making. *International Journal of Humanities and Information Technology*, *7*(01), 63-71. https://doi.org/10.21590/ijhit.07.01.09

[12] SALAMA, M. A. H. (2026). The Role of Artificial Intelligence in Enhancing Business Operations and Decision Making. *Wisdom Journal for Studies & Research*, *6*(03), 170-184. https://doi.org/10.55165/wjfsar.v6i03.860

[13] Kumar, R. (2025). Dynamic AI-Enabled Enterprise Automation for Governance, Security, Operational Excellence, and Decision Intelligence. *International Journal of Research and Applied Innovations*, *8*(6), 13182-13191. https://doi.org/10.15662/IJRAI.2025.0806041

[14] Islam, M. R. (2026). Advancing US Economic Resilience through AI-Driven Business Simulations: A Data-Analytics Framework for Enhancing Strategic Decision-Making and Entrepreneurial Success. *Journal of Artificial Intelligence and Technological Development*, *2*(2), 109-122. https://doi.org/10.59324/jaitd.2026.2(2).08