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THE ARTIFICIAL INTELLIGENCE (AI) REVOLUTION IN FINANCIAL MARKETS: EXPLORING THE IMPACT OF AI AND MACHINE LEARNING

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ABSTRACT

The research paper "The Artificial Intelligence (AI) Revolution in Financial Markets: Exploring the Impact of AI and Machine Learning" presents an in-depth examination of how the integration of Artificial Intelligence (AI) and Machine Learning (ML) technologies is reshaping the landscape of financial markets. The study investigates the multifaceted applications of AI and ML, ranging from advanced trading strategies to credit risk assessment, fraud detection, personalized investing, and market sentiment analysis. By analysing the effectiveness and challenges of these AI-driven financial solutions, this paper aims to shed light on their potential implications for market efficiency, risk management, and investor behaviour. Furthermore, the research delves into the ethical considerations and regulatory aspects that arise from the increasing adoption of AI in financial systems. Through a comprehensive review of the literature and analysis of relevant case studies, this paper provides a holistic understanding of the AI revolution's impact on financial markets and offers insights for policymakers, investors, and financial institutions seeking to navigate this transformative era.

THE EFFECT OF MOBILE PHONE ON THE GROWTH OF E-COMMERCE IN HIMACHAL PRADESH

PARDEEP KUMAR
ASST. PROFESSOR
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SHIMLA

ABSTRACT

The expansion of e-commerce in Himachal Pradesh has been significantly impacted by the widespread use of mobile phones. With the increasing accessibility of smartphones and mobile internet connectivity, this picturesque state has witnessed a remarkable surge in online shopping activities. Mobile phones have become a gateway to the world of e-commerce for the people of Himachal Pradesh, enabling them to explore a vast array of products and services at their fingertips. One of the most significant effects of mobile phones on e-commerce growth in Himachal Pradesh is expanding the customer base. Remote areas that were once inaccessible to traditional brick-and-mortar stores can now access e-commerce platforms via their mobile devices. This has facilitated economic growth in rural regions and provided consumers with a broader range of choices and competitive pricing. Moreover, mobile apps and websites tailored to the preferences and needs of the local population have further accelerated the adoption of e-commerce. The convenience of shopping from home, coupled with secure mobile payment options, has boosted consumer confidence in online transactions. The researcher had conducted the study survey with the help of a questionnaire on 217 respondents involved in e-commerce to know the role and "effect of mobile phone on the growth of e-commerce" in Himachal Pradesh and concludes that there is significant "effect of mobile phone on the growth of e-commerce" in Himachal Pradesh.

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