ISSN: 3067-1140

AMERICAN ONLINE JOURNAL OF SCIENCE AND ENGINEERING

VOLUME: 03 ISSUE: 02

RECEIVED: APRIL 22 REVISED: MAY 04 ACCEPTED: MAY 28 PUBLISHED: JUNE 19

Real-Time Decisioning Across Health, Business, and Finance

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Abstract

A unified intelligent data fabric enables real-time decisioning across rapidly evolving healthcare, enterprise AI, and financial ecosystems. The growing body of services and products in these domains—often developed in silos but requiring coherent integration—creates onerous operational and administrative overheads. Real-time decisioning capitalizes on investment in a data fabric to provide cohesive responses across data domains with minimal additional cost. Architectural principles that underpin the data fabric also govern cross-domain decisioning: modularity, interoperability, latency awareness, and governance-by-design. These qualities enable transparent integration of shared components into an end-to-end decisioning flow with comprehensive management.

Real-time decisioning across these ecosystems poses specific challenges. Healthcare centers on analytics and decision-support tools that empower patients and their families. In the enterprise, latent models powered by data lineage and continuous learning supervise and improve data-driven automation. In the financial domain, low-latency connections verify trades and positions, sustain anti-fraud vigilance, communicate with customers, satisfy compliance requirements, and mitigate risk. Addressing these challenges establishes a foundation for additional domains, such as telecommunications and online gaming.

Keywords : Artificial Intelligence, Automated Decisioning, Data Fabric, Data Governance, Data Privacy, Data Quality, Enterprise AI, Financial Services, Healthcare, Privacy-Preserving Analytics, Real-Time Analytics, Risk Management, Streaming Analytics, Trust Frameworks.

1. Introduction

Informal operational decision support systems can leverage a direct integration of all relevant data sources to deliver suitable decisioning. In fact, many non-financial services rely on smart data handling that aggregates and steers decisioning with little or no need for manual interaction other than start commands from the user. The development and deployment of those systems is still an engineering task, often executed by large groups with long project durations. The integration of a number of Digital-Data-Services layers makes an explainable AI delivery feasible. The next logical step would be to discover and schedule the execution of suitable decision systems.

Providing integrated data-based decision systems that deliver and guarantee live answers without a waiting time is a bold statement. Real-time decision support delivers an answer every time an event occurs without a delay, with data coming from both pre-defined tables or views as well as directly from sources linked in real time. Most traditional business, compliance, and risk reporting can benefit from the definition and integration of production-ready decision aids. Daily monitoring and alerting systems are a rudimentary requirement in most departments able to incorporate them, reflecting the true ethos of timely business intelligence.Key considerations encompass a modular yet robust architecture that can easily scale to support additional use cases; address privacy, security, compliance, and risk governance concerns through a suitable design framework; provide an

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AMERICAN ONLINE JOURNAL OF SCIENCE AND ENGINEERING
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interoperable connectivity fabric for enabling real-time intelligence and synergy across ecosystems; and offer a common layer for data and decisioning privacy, security, and trust at the blueprint level.

1.1. Scope and Objective

Real-time decisioning is delineated across healthcare, enterprise AI, and the financial industry. Research questions focus on the need for a robust, scalable architecture that integrates capabilities under a unified privacy framework, addresses compliance and risk concerns, and enables seamless connectivity and intelligence sharing. Although three domains are examined in detail, the primary contribution is the identification of patterns, relationships, and synergies that support subsequent extensions to other ecosystems.

A compelling argument has been advanced for architecting data fabrics that support real-time decisioning across healthcare and enterprise AI use cases. Focus is now shifting to the financial industry as well, thus establishing the required cross-domain synthesis. However, real-time decisioning in all three online systems is presented in tandem. Similarly to the cross-domain healthcare enterprise AI architecture, the objective is to shape a holistic, future-ready framework that meets the challenges of the virtual age.

Fig 1: Unified data fabric for modern ecosystems

1.2. Background and Significance

Data-as-a-service (DaaS) is a rapidly developing market segment, powered by the increased consumption of data in applications ranging from Data Lake, Data Warehouse to Advanced Analytics and Artificial Intelligence (AI). At present, separate DaaS implementations are being built for each domain-based application. Data discovery, data integration, data quality, data curation, data compliance, data security, and data observability tooling are developed independently. In addition, the latest ML-based Model-Marketplace and Natural Language Driven Application Development are still nascent. A Unified Intelligent Data Fabric will enable Real-Time Decisioning and address cross-domain, cross-organization, and cross-National synergies across Healthcare, Enterprise AI and Financial Ecosystem addressing Latency, Automation, and Privacy concerns.

Across the healthcare ecosystem, privacy and regulatory frameworks like HIPAA restrict access to patient data. Yet, real-time analytics and decision support addressing prevention, risk prediction, and clinical decision making require patient data to be accessible for authorized user groups across medical institutions, insurance companies, public health authorities, and pharmaceutical companies. Enterprises can no longer wait months or years to deliver new AI/ML prediction/inference capabilities. Business-driven AI/ML tools simplify and democratize the development process.

2. Conceptual Foundations of a Unified Intelligent Data Fabric

A unified intelligent data fabric is defined as a modular, adaptable, low-latency, governance-aware environment for ingesting, managing, analyzing, and distributing large volumes of data across a diverse set of ecosystems and use cases, while enabling scalable infrastructure, development, orchestration, and monitoring for the embedded AI and machine learning models. Real-time decisioning is characterized as the complete process, from real-time

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ingestion and processing of all relevant data to the creation of end-user-facing systems and services that leverage the insights.

There is no single solution addressing all the disparate components across healthcare, enterprise AI, fraud detection, and financial ecosystems in a scalable fashion, whilst also considering the Market and Risk functions. Such diversity leads to significant data silos, duplication of effort, and slower time to delivery. However, whilst there are niche solutions that offer data-discovery and lineage capabilities for enterprise AI, risk compliance and reporting, regulatory-reporting capabilities, and market-data ingestion with focus on latency, a unified conceptual framework has yet to be discussed. There is further scope beyond these individual components, as integrating and ultimately operationalizing such components allows for true cross-domain synergies to be explored and realized.

Equation 1: End-to-end decision latency

Step 1: Total latency is the sum of sequential stages

If the pipeline is sequential, total time is just the sum of all stage times:

$$T_{\text{total}} = T_{\text{ingest}} + T_{\text{prep}} + T_{\text{infer}} + T_{\text{post}} + T_{\text{signal}}$$

Step 2: Why addition is valid

If a request enters at time t_0, then:

- after ingestion: $t_1 = t_0 + T_{\text{ingest}}$
- after preparation: $t_2 = t_1 + T_{\text{prep}}$
- after inference: $t_3 = t_2 + T_{\text{infer}}$
- after post-processing: $t_4 = t_3 + T_{\text{post}}$
- after signaling: $t_5 = t_4 + T_{\text{signal}}$

Hence:

$$T_{\text{total}} = t_5 - t_0$$

Substitute recursively:

$$T_{\text{total}} = T_{\text{ingest}} + T_{\text{prep}} + T_{\text{infer}} + T_{\text{post}} + T_{\text{signal}}$$

Final Equation 1

$$\boxed{T_{\text{total}} = T_{\text{ingest}} + T_{\text{prep}} + T_{\text{infer}} + T_{\text{post}} + T_{\text{signal}}}$$

2.1. Definitions and scope

A data fabric is a platform for data integration, management, and orchestration that enables, among other features, the seamless sharing, movement, and access of enterprise data assets across on-premises and multi-cloud environments. Real-time decisioning is the ability to derive insights from data and make corresponding decisions according to a predefined SLA that requires little or no human involvement in the decision cycle. Near real-time decisioning is the same process subject to relaxed latency requirements. It applies to any complex, stream-based cycle even if, for some steps, manual intervention is common in practice or desired for other reasons. There are three main ecosystems in scope: healthcare, Enterprise AI, and financial. For each one, types of data sources, analytical functions, outputs, and user-facing features are identified, along with the regulatory and ethical considerations that apply to the use of data within that domain.

Two other terms are needed to convey the overall context more clearly. A decisioning fabric is a combination of technology, workflow, and governance that supports a wide range of decisioning pipelines. Real-time decisioning encompasses all such pipelines that typically ingest multiple streams of data from different sources, both history-rich for learning purposes and fresh for immediate use. It excludes federated pipelines whose transition paths must satisfy additional constraints but can potentially leverage multiple microservices to accelerate execution times. Full cross-domain integration is improbable because practical

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constraints limit the degree to which the relevant decisioning pipelines can operate in conjunction.

2.2. Architectural principles

Modularity, interoperability, latency awareness, and governance-by-design underpin the proposed architecture. Modularity facilitates deployment of components on-premises or in the cloud while using native, cloud-native, or third-party tools for data, analytics, and governance. Standardized schemas, formats, protocols, and APIs enable feeding, consuming, and enriching systems from outside or inside the fabric. On-demand data pipelines orchestrate batch or stream processes, achieving user-defined throughput without introducing unacceptable latency. For entrusted yet potentially sensitive data, rules configured at inception dictate physical storage locations, de-identification procedures, and permissible data operations.

Achieving a local optimum is often insufficient in the realms of healthcare, artificial intelligence, and finance. True success demands fast and sound decisioning not just within such individual domains but across multiple domains in a single ecosystem, or even facilitating real-time monitoring. However, this need for global optimization is commonly impeded by interoperability challenges and, above all, data privacy concerns. When considering such cross-domain integration, a data fabric structured around the principles of modularity, interoperability, latency awareness, and governance-by-design can facilitate the tactical lowering of local optimisation barriers while simultaneously addressing international requirements.

Principle	Meaning in the article	Operational implication
Modularity	Components can be deployed on-premises or in cloud using native or third-party tools	Supports domain expansion and incremental modernization
Interoperability	Common schemas, APIs, protocols, and standards across domains	Enables data sharing and cross-domain decisioning
Latency awareness	Pipelines are orchestrated to meet user-defined throughput and freshness needs	Supports real-time and near-real-time use cases
Governance-by-design	Privacy, storage, de-identification, and allowed operations are set from inception	Reduces compliance risk and improves trustworthiness

Table 2: Architectural principles mapped to operational meaning.

2.3. Data governance and stewardship

Data governance, accountability, and stewardship are essential aspects of the data fabric, with various roles and functions outlined for effective functioning. The question of who "owns" different data assets is nuanced; the Data Governance Board establishes ownership but may shift data ownership based on functional requirements or other factors. Ownership of accessible and data models and predictions is also expected to vary, as the stewards of these models may change. Data Quality owners and consumers can leverage the Data Quality Report for data validation or update requests to the owner.

Data quality dimensions are pre-defined, with additional requirements added during the onboarding process. Key aspects of data governance, cleanliness, privacy, security, regulatory compliance, and artificial intelligence fairness are either mandatory or advisory for all data sources ingested. Data is automatically tagged with sensitivity labels based on pre-defined conditions, and the data owners are alerted when sensitive data is ingested. The established lineage for data transforms provides clarity on the source of sensitive data.

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Advisory privacy framework principles such as minimization, purpose limitation, retention, availability, and accessibility are embedded in the data fabric using labels and rules. Risk and compliance managers are provided with reports based on these labels. A Data Ethics Board monitors data assets for potential bias, and process models help visualize the translation of protected attributes to model predictions. All processed and derived data is tracked, and proper accessibility is enforced, while audit trails are maintained for all data and model predictions.

3. Real-Time Decisioning in Healthcare

More than any other cross-domain ecosystem, all data, processing, and decisions in the Healthcare ecosystem revolve around the Patient. Therefore, what matters most is not the AI capabilities for Healthcare, but the Patient-centric Analytics and Decision Support for Healthcare Ecosystem Stakeholders. A data discovery mechanism that supports these Analytics and Decision Support services aligns with the requirements defined previously. Healthcare data in an Enterprise Data Fabric typically comes from different analytical sources; it supports the specific Decision Support information needs of physicians, lab technicians, etc. who support patients during the patient journey; and it enables native Patient services.

Data for the Healthcare Ecosystem comes from several domains involved in the patient journey: Patient Admission and Discharge, Object Identification (e.g., RFID-enabled Patient ID bands), Medication, Lab Tests, Radiology – Imaging; and other Diagnostics, etc. Major concerns relate to integration of these data with the underlying data maintenance and governance capabilities hosted within the Data Fabric; for example, Patient Data is often shared via non-interoperable PDF files. Data quality is always of paramount importance during patient- vs disease-centric risk assessment, real-time event-directed predictive analytics; and all the validations and governance ensured by the Data Fabric.

Equation 2: Decision quality score

Let:

- A= accuracy score, normalized to $[0, 1]$
- Ti= timeliness score, normalized to $[0, 1]$
- L= latency satisfaction score, normalized to $[0, 1]$

Let weights be:

- $w_A, w_{Ti}, w_L \geq 0$
- $w_A + w_{Ti} + w_L = 1$

Step 1: Weighted average principle

When several normalized criteria contribute to one overall score, the standard aggregation is a weighted sum:

$$Q_{\text{decision}} = w_A A + w_{Ti} Ti + w_L L$$

Step 2: Why normalized weights sum to 1

The condition

$$w_A + w_{Ti} + w_L = 1$$

ensures the score remains on the same scale if each component is between 0 and 1.

Step 3: Defining latency satisfaction

A simple latency satisfaction function can be:

$$L = \max\left(0, 1 - \frac{T_{\text{total}}}{T_{\text{SLA}}}\right)$$

where T_{SLA} is the maximum acceptable latency.

Or, more practically, a bounded version:

$$L = \begin{cases} 1 - \frac{T_{\text{total}}}{T_{\text{SLA}}}, & T_{\text{total}} \leq T_{\text{SLA}} \\ 0, & T_{\text{total}} > T_{\text{SLA}} \end{cases}$$

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Final Equation 2

$$\boxed{Q_{\text{decision}} = w_A A + w_{Ti} Ti + w_L L} \text{with } w_A + w_{Ti} + w_L = 1$$

3.1. Data sources and integration

Healthcare constitutes a rich, live, high-frequency, multimodal data environment. An ever-increasing flow of structured and unstructured data is generated by internal and external sources, including electronic health records (EHR), custom and packaged applications, Internet of Medical Things (IoMT) sensors and devices telehealth systems, social media, scientific literature, and private and public agencies. Examples of domains outside of healthcare where real-time decisioning is desirable include Enterprise AI (operationalizing AI/ML/Analytics workloads) and Financial Ecosystems (Algorithmic Trading, Risk Management, Fraud Detection, and Customer-Centric Services). The high-quality integration of these heterogeneous data sources is a key enabler of real-time decision support across a plethora of healthcare use cases.

Decision support, especially patient-centric decision support, is a core value proposition. Such decision support centers on different types of descriptive analytics and reporting, predictive analytics that provide predictions about future outcomes and conditions, and prescriptive analytics that recommend actions to optimize outcomes. The analytics surface a wealth of derived knowledge—knowledge distilled from the data that enables better, faster decisions.

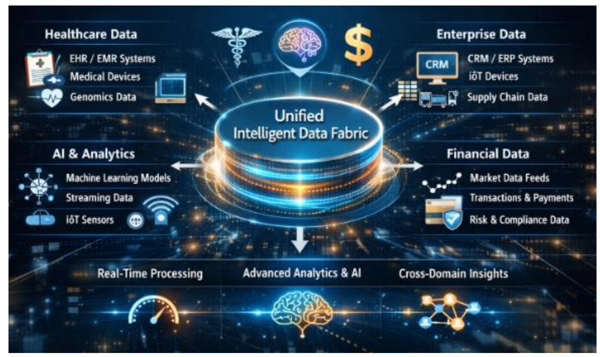

Fig 2: Real-time data integration across domains

3.2. Patient-centric analytics and decision support

Analytic capabilities enabling patient-centric care and decision support span use cases from clinical analytics to advanced patient-specific recommendations. Patient-specific predictive and prescriptive analytics provide timely insights on patient behaviour and outcomes, patient care, and next best actions. Patient monitoring analytics continuously evaluate historical and real-time data streams to generate alerts for anomalies and deviations across populations or individuals. Patient outcome prediction supports timely treatment interventions as well as capacity and logistics planning, while next-best-action recommends actions that maximise decision impact.

The value proposition for patients encompasses not only improved health outcomes but also reduced associated costs. Patient-specific analytics, derived from a patient-centric repository enriched with upstream and downstream data from other domains, have the potential to provide a competitive differentiator for healthcare institutions. Supported decision outputs can take various forms, including notifications, intelligent dashboards and agents, or automatic execution of recommended actions.

3.3. Regulatory and ethical considerations

Real-time patient-centric analytics and decision-support

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systems must comply with HIPAA (Health Insurance Portability and Accountability Act) or equivalent regulations, which establish guidelines for protecting sensitive patient health information. Patient consent must be obtained prior to using their data for analytics. Multiple data sources that pertain to similar features must be analyzed for sample bias and prediction accuracy. The final model must remain transparent to allow for recommendations to be comprehensible to patients. Corresponding reasoning must be provided to explain why certain decisions or treatment paths were recommended for certain types of patients and why alternatives were ruled out. An explainability mechanism must be developed to identify the features that drive predictions. To mitigate bias, special care must be taken while preparing the underlying sample set for LIME models or similar explainable AI techniques. Specific care must be exercised while implementing unsupervised predictive models to be on the lookout for disparate impact. All these compliance aspects need to be monitored and controlled throughout the data, AI asset preparation, and deployment process.

4. Real-Time Decisioning in Enterprise AI

Decisioning in Enterprise AI encompasses the employment of AI-based solutions for enterprise applications that originate outside the conventional areas (e.g., healthcare, finance, security) of rapidly evolving AI models. These areas leverage the development of AI solutions on shared, centralized infrastructures. Within the Enterprise AI domain, a number of AI and machine learning (ML) models need to be continuously created, managed, and learned, producing a considerable number of AI assets with varying maturity levels. Data provenance must be systematically captured to facilitate real-time operational understanding and discovery of AI assets correlated with observations gleaned from production data streams.

The primary categories of model management and continuous learning needs within Enterprise AI of a data fabric comprise model discovery, management, and observability. Model discovery and lineage capabilities should help reveal the AI assets that potentially influence the current operational situation. Model management should address the complete life cycle of AI assets, including creation, preview deployment, evaluation, and retirement. It should support versioning and trigger automatic re-learning of models with degraded performance. Deployment observations should provide a comprehensive picture of free-flowing data discerned by live-production models and early detect anomalous model behavior, such as concept drift.

Flow chart : Unified Intelligent Data Fabric: End-to-End Flow

A[Multi-domain Data Sources] --> B[Ingestion Layer]

B --> C[Data Fabric Core]

C --> D[Data Layer]

C --> E[Analytics Layer]

C --> F[Governance Layer]

D --> G[Real-time Processing]

D --> H[Batch Processing]

G --> I[AI/ML Models and Rules]

H --> I

E --> I

F --> J[Privacy / Security / Compliance / Audit]

J --> I

I --> K[Decision Engine]

K --> L[Alerts / Dashboards / APIs / Automated Actions]

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L --> M[Healthcare]

L --> N[Enterprise AI]

L --> O[Financial Ecosystems]

L --> P[Cross-domain Synergies]

4.1. Data discovery and lineage

Comprehensive data discovery capabilities are critical for ensuring that organizations and their stakeholders can locate required data, AI models, and data science assets. To this end, data fabric capabilities should not only automatically capture metadata from all processed data but should also monitor all queries executed against the data. Captured metadata should include information about the originating data sources, transformation steps, and readiness status that may be delivered via data quality monitors. Integration with established metadata frameworks is also essential for externally exposing metadata about the data fabric ecosystem. This metadata should natively include lineage information not just for externally exposed AI/ML dashboards, but also for all AI assets managed within the data fabric so that stakeholders can understand and evaluate models and their added value. Metadata-driven lineage capturing should extend beyond common data lifecycle patterns into uncommon and unexpected variation.

Transparent and easily accessible lineage representation is especially important for AI/ML models to foster trust and enable responsible usage of such assets. Therefore, AI governance processes should specifically manage model transparency and discoverability. Moreover, owing to the increasing scrutiny from regulators such as the EU regarding the deployment of AI/ML models, a clear understanding of potential association biases is essential for appropriate usage and development of these data products. Standardized monitoring patterns can help surface such biases automatically for AI/ML assets from multiple streams based on specific definitions provided via governance processes.

Equation 3: Data quality score

Let:

- q_1= accuracy
- q_2= completeness
- q_3= consistency
- q_4= currency
- q_5= domain appropriateness

Each $q_i \in [0,1]$.

Let weights:

- $\alpha_1, \alpha_2, \alpha_3, \alpha_4, \alpha_5 \geq 0$
- $\sum_{i=1}^{5} \alpha_i = 1$

Step 1: Construct the composite score

By the same weighted-average logic:

$$Q_{\text{data}} = \alpha_1 q_1 + \alpha_2 q_2 + \alpha_3 q_3 + \alpha_4 q_4 + \alpha_5 q_5$$

Step 2: Expand in named dimensions

Replace symbols with meanings:

$$\begin{aligned} Q_{\text{data}} = \alpha_1(\text{accuracy}) + \alpha_2(\text{completeness}) \\ + \alpha_3(\text{consistency}) + \alpha_4(\text{currency}) \\ + \alpha_5(\text{domain appropriateness}) \end{aligned}$$

Step 3: Equal-weight special case

If all dimensions are equally important, then:

$$\alpha_1 = \alpha_2 = \alpha_3 = \alpha_4 = \alpha_5 = \frac{1}{5}$$

So:

$$Q_{\text{data}} = \frac{1}{5}(q_1 + q_2 + q_3 + q_4 + q_5)$$

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Final Equation 3

$$\boxed{Q_{\text{data}} = \sum_{i=1}^{5} \alpha_i \, q_i} \text{ where } \sum_{i=1}^{5} \alpha_i = 1$$

4.2. Model management and continuous learning

Model management entails overseeing the machine learning model lifecycle, assuring the deployment of accurate production models, documenting model-related information, and managing implementations of models in production. Model versioning prevents stale production models by allowing for multiple versions of the same model in production and documenting which version was used in a prediction. Triggers for retraining an AI model may be time-based or based on shifts in the data that are monitored by the AI observability process. To avoid deploying inaccurate models, automated procedures compare the new model against the production model at retraining and along the decision-making framework and alert stakeholders should the new model be less accurate. Governing the inventory of models aiding business decisions forms a key operational control.

Effective model management aids model governance by improving understandability of models used in decision-making, which in turn helps with identifying, anticipating, assessing, managing, and communicating risk through bias mitigation. Model development frameworks and libraries provide a rich source of this information but thus far it has not been governed for models deployed in production (particularly if developed by third parties). The demand for data explains the rush by enterprises to deploy AI Systems; the growing investment in AI systems now has an associated risk—exposing previously uncertain decisions to new data sets that were not part of the training corpus and that differ significantly from the training data and leading to unexpected results.

4.3. Operationalization and observability

A comprehensive operationalization strategy spans model deployment, monitoring of model performance and serving infrastructure, alerting, and incident response. Deployment patterns for production-ready models are clearly specified, with structured components for real-time, batch, online reinforcement learning, and internal operational use cases. Given the critical nature of the underlying production infrastructure, mechanisms for automated monitoring and alerting based on usage patterns and serving success rates play a key role. Such observability removes much of the burden of day-to-day operations. In addition, incidents detected by the observability layer trigger notifications that document the event and are escalated to the appropriate actioning groups.

Clear and auditable incident response processes ensure that alerts are not ignored or treated as noise. Observability alone cannot guarantee platform robustness; the potential for negative performance implications is enhanced considering that many models automate higher-order functions (e.g., financial trading, asset allocation, fraud detection). Such model-serving pipelines must be designed to identify any systematic misalignment of operational decisions with established governance frameworks. Consequently, pre-established artifacts document the decision-making processes across AI assets, including a clearly defined escalation matrix.

5. Real-Time Decisioning in Financial Ecosystems

Financial systems operate in the fast-paced context of exchanges and commonly aggregate market data from multiple sources, leading to several data types. Thus, data ingestion encompasses a diverse range of requirements, and one of the crucial success factors for many financial models is low-latency execution; bank groups usually employ their own internal control systems for these requirements. An end-to-end latency from the last data source to the model

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prediction of less than 250 milliseconds is often expected. Different buffering strategies for specific models can be adopted. Risk and compliance demands in financial ecosystems are generally significantly more stringent than in other ecosystems, with both internal and external regulations requiring a variety of obligations to be fulfilled. Regulatory bodies in most regions require that institutions disclose their risk position at least daily, undertaking appropriate controls before disclosures and providing audit trails for internal and external parties. The establishment and understanding of a model that contributes to the risk assessment must also have a degree of explainability.

Fraud detection solutions usually process data from structured and unstructured sources and are mostly designed around detection pipelines that encompass a range of potential scenarios, covering both amplitude and depth. Frequently, models covering amplitude are the first line of defence and trigger notifications when specific feature sets represent an irregular situation. In these scenarios, an additional level of user-centric support can improve client services by addressing the notification message of potential irregularity to the user with an understandable and transparent support message. Recent perception-based models represent a target for potential improvements. Excessive alerts and consequent client fatigue can drive customers away from the monitoring process.

5.1. Market data ingestion and latency considerations

Financial ecosystems depend on market data, such as stock prices, foreign exchange rates, commodity prices, and cryptocurrency prices, as inputs for decision systems that offer customer services resembling Internet search. These decision systems generally consist of three phases: (i) user-facing systems that react to user queries, (ii) back-end services that actively provide market information, and (iii) internal decision systems that learn from real-world events. End-to-end latency for market data acquisition and processing is key. Requirements, implementation, and monitoring of latency targets are critical to ensure that risks associated with poor latency are adequately handled.

End-to-end latency of transaction-level data should target a few milliseconds, with no more than half of such data latency exceeding one second. Concretely, this involves: a latency budget of <500ms for regulatory compliance/reports; no buffering of data with 500ms markup when passing through, with <1s latency if internecine data presenting a strategic differential; and a maximum of 10-20% of transaction-level data latency exceeding 5s.

Fig 3:Unified data fabric for AI ecosystems

5.2. Risk, compliance, and transparency

Effective real-time decisioning within financial ecosystems requires careful consideration of risk, compliance, and transparency issues. Although no financial institution wishes to breach regulatory constraints, maintaining compliance is often an uphill challenge amid the pressure to minimize runs through the risk engines. Automated compliance reporting using natural language generation offers a promising approach for meeting many requirements without undue burden. Adapting artificial-intelligence principles, especially explainability, to general risk, regulatory-reporting, and

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compliance scenarios reduces risk exposure while boosting key enablers of revenue growth and customer trust.

Financial decision-making involves myriad risks, including involvement in market and credit risks associated with trading and lending activities. Pitfalls that result in prolonged integration into the compliance and reporting procedures often stem from a lack of planning and asset-management-driven development that likewise addresses observability for production models undergoing continuous learning. Repeated non-compliance or unforeseen decisions and exposures that culminate in financial losses engender loss of trust among customers and regulators, resulting in reduced business opportunities for organizations. Adopting appropriate risk controls and clearly defined audit trails is essential for ensuring customer happiness and sustaining the business.

Layer	Representative services / functions
Infrastructure Layer	Cloud-native compute, storage, security, networking, data movement
Data Layer	Cataloguing, discovery, integration, streaming/batch provisioning, quality controls
Analytics Layer	Data science, feature engineering, model execution, decision services
Governance Layer	Lineage, monitoring, compliance, stewardship, bias and privacy oversight

Table 3: Four-layer data fabric view.

5.3. Fraud detection and customer-centric services

Fraud detection and customer-centric services: Detection pipelines in the financial sphere continuously analyze transactions, assessing fraud-risk against feature sets fine-tuned through machine-learning techniques and maintained via automated monitoring. Additionally, decision and advisory systems improve customer experience, trained on models similar in structure to fraud detection pipelines yet employing disparate feature sets. Distinct paths notify customers regarding concerns, suggest alternative options, and propose solutions to appropriate departments. User-interaction data subsequently informs decision-making models and enhances experience through capability refinement.

6. Cross-D ecosystem Synergies

Successful real-time decisioning in a specific D ecosystem—e.g. healthcare, enterprise AI, financial—often creates demands for other D domains by virtue of the synergies that result from sharing assets such as data and models. In the design of such decisioning systems, careful attention to cross-D requirements can therefore add value. Building on observations from the enterprise AI domain, foundations for this cross-D analysis are outlined, and concrete conditions for system design are identified, organized, and summarized. Three classes of conditions are identified: (1) those that are essential to enable cross-D integration, (2) those associated with sharing assets such as privacy-preserving analytics, (3) those that contribute to seamless scalability and resilience across D domains.

Principle requirements for successful joint decisioning across domains include the availability of common standards, schemas, and interfaces to support data interchange for machine learning and operational use cases, the ability to securely share data and decisioning assets (including models) with appropriate controls and guarantees on privacy, security and audit trails, and consideration of scale and reliability at the cross-D level, including capacity planning, fault tolerance and disaster recovery. Specific conditions are specified in greater detail. Utilizing a cross-D synergy-driven approach to system design should result in higher-value outcomes overall.

6.1. Interoperability and standardization

Interoperability and standardization across the three domains

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RECEIVED: APRIL 22 REVISED: MAY 04 ACCEPTED: MAY 28 PUBLISHED: JUNE 19

hinges on the future establishment and adoption of common standards, schemas, interfaces, and augmentation of the existing standards-specific to each ecosystem. In healthcare, Fast Healthcare Interoperability Resources (FHIR) represent such a standard, while the IEEE and the Open Group have popularized the Architecture Framework (TOGAF) for modelling enterprise processes and resources. The financial services, specifically the Trading and Messaging domain, are presently governed by some degree of informal standardization, such as the Financial Information eXchange (FIX) semantical protocol and the Advanced Message Queuing Protocol (AMQP).

A well specified library of asset-level properties would increase discoverability of available machine learning (ML) resources within the company or cloud. It would also allow for a graphical view of who is responsible for which aspect of the ML operations, easing the consistent identification of the right contact person when required. Furthermore, a serviced asset-level library would enable the monitoring of the degree of ML operationalisation maturity according to tailored criteria, tracking of models deemed unnecessary, and sufficient inquiries of personnel response to operationalise customer demand. In addition, backlog capabilities would allow the ML operation pipeline to treat and fulfil requests for new models external to the normal planned pipeline activities.

Equation 4: Lineage fidelity score

Let:

- C_ℓ= lineage completeness
- D_ℓ= lineage discoverability
- P_ℓ= provenance depth adequacy

with each in $[0,1]$.

Weights:

- $\beta_1, \beta_2, \beta_3 \geq 0$
- $\beta_1 + \beta_2 + \beta_3 = 1$

Step 1: Composite lineage score

$$F_{\text{lineage}} = \beta_1 C_\ell + \beta_2 D_\ell + \beta_3 P_\ell$$

Step 2: Traceability derivation for completeness

Suppose:

- $N_{\text{traceable}}$= number of data assets whose lineage is fully traceable
- N_{total}= total number of data assets

Then lineage completeness is naturally:

$$C_\ell = \frac{N_{\text{traceable}}}{N_{\text{total}}}$$

Step 3: Discoverability derivation

Suppose:

- $N_{\text{discoverable}}$= number of assets whose lineage can be queried and viewed
- N_{total}= total assets

Then:

$$D_\ell = \frac{N_{\text{discoverable}}}{N_{\text{total}}}$$

Step 4: Provenance depth adequacy

Suppose required provenance depth is d_{req}, and average captured depth is d_{obs}. Then:

$$P_\ell = \min\left(1, \frac{d_{\text{obs}}}{d_{\text{req}}}\right)$$

Final Equation 4

ISSN: 3067-1140
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$$\boxed{F_{\text{lineage}} = \beta_1 C_\ell + \beta_2 D_\ell + \beta_3 P_\ell}$$

6.2. Data privacy, security, and trust
Cross-domain integration requires a foundation of mutually assured data privacy, security, and trust. Solutions must address not just conventional issues adjacent to enterprise data-sharing but also those posed by the use of shared data for AI-based decisioning and the dynamics of federated systems.

Data privacy is safeguarded by encryption, with data typically encrypted in motion, in use, and at rest. Encryption keys are stored separately to ensure security in the event of a data breach. When utilizing sensitive data in decision support systems, institutions are obliged to comply with privacy regulations (e.g., HIPAA in the United States), which ensure that personally identifiable information of patients is not exposed in the support system outputs. Access to sensitive data is only permitted with consent from the individuals concerned, a privilege that is backed by an appropriate access control system. Organizations sharing sensitive information with distributed enterprises, such as social media or credit card providers, must also encrypt data in use; for example, organizations sharing customer transaction history with an external bank require privacy-preserving analysis to identify customers who have not yet taken a loan from the bank and deploy a targeted campaign accordingly.

Privacy-preserving analytics are the foundation for sharing data among self-interested, collaborative partners. Differential privacy allows the execution of statistical queries on sensitive datasets while ensuring privacy guarantees. The goal is to provide means for analyzing the database while ensuring that the output of the analysis does not disclose too much information about any individual entry. Secure multi-party computation allows a group of distrusted parties to compute a joint function while keeping their inputs private. Privacy-preserving federated learning enables collaborative training of AI models on sensitive datasets residing at different sites without sharing the datasets. These techniques build trust among parties with shared sensitive but non-correlated datasets and can be employed in various use cases across data ecosystems. Trust frameworks formalize the requirements and processes necessary to govern shared activities in a federated ecosystem.

Flow chart : Data Governance and Stewardship Flow

A[Data Source Onboarding] --> B[Metadata Capture]

B --> C[Data Quality Checks]

C --> D[Sensitivity Labeling]

D --> E[Lineage Tracking]

E --> F[Access Control Enforcement]

F --> G[Privacy / Retention / Purpose Limitation Rules]

G --> H[Compliance and Risk Reporting]

H --> I[Ethics and Bias Review]

I --> J[Approved for Consumption / Analytics]

6.3. Scalability and resilience
Capacity planning encompasses providing adequate processing power, network bandwidth, and data storage to sustain desired levels of real-time decisioning. Scalability refers to the ability to accommodate growing workloads without compromising quality. Horizontal scaling counters rising loads via additional resources; vertical scaling instead augments individual processing units; typically, streaming workloads scale horizontally, whereas batch jobs make heavier use of vertical scaling.

7. Technical Architecture and Implementation Patterns

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AMERICAN ONLINE JOURNAL OF SCIENCE AND ENGINEERING

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At the technical architecture level, a three-layered view is used to group common functions into services that align with the data fabric's layered structure: infrastructure services for data movement, transformation, and storage; data services for cataloguing and governance; and analytics services for operational and exploratory use cases. For each layer, a representative set of services is characterized in terms of major inputs and outputs, workflow patterns, and enabling technologies.

At a deeper level, the integration patterns associated with real-time streaming and batch processing are described, with emphasis on data freshness and the orchestration of workflows through choreography. The final perspective addresses the AI/ML lifecycle within a data fabric: how models are developed, monitored, redeployed, and eventually retired so that a broad set of assets can be combined into a single responsible and governed AI layer. Supporting tooling for observability, debugging, and governance completes the picture.

Data Fabric Layers and Services

A data fabric is a unified architecture that helps organizations integrate, manage, secure, and utilize all their data assets for advanced analytics and decision-making. It employs automation and machine learning to orchestrate data management operations across a rapidly evolving ecosystem of data sources, storage technologies, and analytics capabilities. Many organizations have already invested in data warehouses, data lakes and operational databases, and are attempting to build a shared analytics platform on top of these sources. For specific analytical areas such as enterprise AI, fraud detection, or HealthHub systems, specialized implementations are being conceived to address common data integration, preparation, and governance challenges. A data fabric consolidates these implementations as shared modules while providing a unified view of the underlying data ecosystem.

7.1. Data fabric layers and services

The intelligent data fabric comprises four layers aligned to its primary purpose: decision-support and automated services in multiple business domains. The Infrastructure Layer provides the cloud-native infrastructure for compute, storage, security, and network resources. The Data Layer provisions data at any scale to support real-time decision-making and advanced analytics. The Analytics Layer encompasses data science and data engineering functions that enrich datasets and support use-case-specific analytics and services. The Governance Layer covers the monitoring and provisioning of trusted data, pipelines, and models within the intelligent data fabric, ensuring regulatory compliance and risk mitigation.

These four layers serve and leverage a set of core services embedded within the fabric: data discovery and exploration with integrated data quality assessment; real-time streaming and batch data integration; risk management, audit, and command-and-control capabilities; monitoring, alerting, and observability across all components; lineage tracking for data assets, analytics, pipelines, and production models; and tooling for data stewardship. Together, these services provide the functional capabilities needed for data-driven decision-making and enable automatic cataloguing of data, pipelines, models, alerts, and metadata during the operationalisation of analytics services, without requiring specific engineering activities.

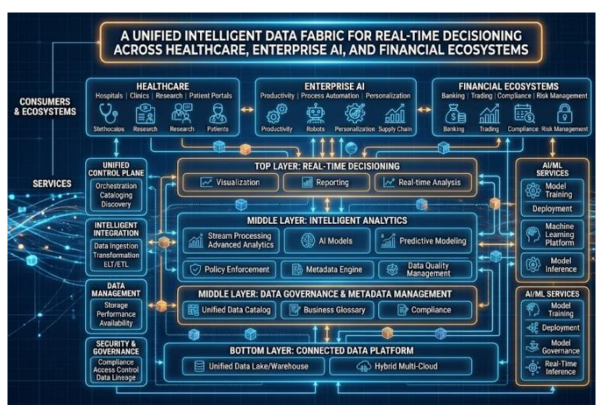

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Fig 4: Unified data fabric for real-time decisioning

7.2. Real-time streaming and batch integration

Streaming and batch processing paradigms coexist in modern data ecosystems; the choice depends on the nature of the use case. Streaming workloads continuously ingest, transform, and store short-latency data feeds. Individual records experience an operational latency of a few tens of milliseconds. Some latency can usually be tolerated for time-sensitive use cases, where freshness is the main consideration; batch processing techniques can be applied using a buffering or windowing strategy and data that is seconds to minutes old can be considered for such processing tasks. Choreographed integration whenever possible is preferable to streaming execution, as it reduces infrastructure overhead.

Analytic fresh-ness against the latency of the underlying data is an important decision factor in data consumption. Rank the desired freshness level for each consumer: streaming, continuous (sub-second), sub-minute, sub-hourly, hourly, daily, weekly, monthly; and the class of data freshness staleness (freshness + tolerance) can be estimated. Non-AI/ML workloads represent the largest volume of fresh data consumption, but also have the least strict latency requirements; nearly all data can be processed in a batch-oriented fashion. As workload demand evolves, an equilibrium operating point can usually be established: deploy whichever architecture class is most cost effective for the desired consumption rate.

Equation 5: Compliance, risk, and ethics score

Let:

- P= privacy compliance score
- S= security score
- B= bias mitigation / fairness score
- E= explainability score
- U= auditability/compliance score

Weights:

- $\gamma_1, \dots, \gamma_5 \geq 0$
- $\sum_{i=1}^{5} \gamma_i = 1$

Step 1: Additive compliance-risk-ethics score

$$C_{\text{overall}} = \gamma_1 P + \gamma_2 S + \gamma_3 B + \gamma_4 E + \gamma_5 U$$

Step 2: Hard-constraint interpretation

In regulated systems, sometimes one failed dimension invalidates the whole system. Then a multiplicative rule is stronger:

$$C_{\text{strict}} = P \cdot S \cdot B \cdot E \cdot U$$

Why?

- if any one factor is 0, total score becomes 0,
- which matches regulatory reality better.

Step 3: Combined practical form

A blended form is:

$$C^* = \lambda C_{\text{overall}} + (1 - \lambda) C_{\text{strict}}, 0 \leq \lambda \leq 1$$

Final Equation 5

Most directly:

$$\boxed{C_{\text{overall}} = \gamma_1 P + \gamma_2 S + \gamma_3 B + \gamma_4 E + \gamma_5 U}$$

Most strict regulatory variant:

$$\boxed{C_{\text{strict}} = P \cdot S \cdot B \cdot E \cdot U}$$

7.3. AI/ML lifecycle in a data fabric

Model development, deployment, monitoring, governance,

ISSN: 3067-1140
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and retirement occur within the data fabric, facilitating observability and observability and employing Borders' shared standards and interfaces to achieve cross-domain integration. The entire ML lifecycle—including initial development, operationalization, monitoring, retraining, and retirement—occurs within the data fabric. Models are retrained as needed, continually improved, and accurately cataloged. Observability tooling assists stakeholders throughout the process, allowing model disruptions to be identified, monitored, and remedied easily.

The Activity Privileges model, for instance, represents all possible character privileges within a given activity and serves as a core dependency in almost all activity-related detections. After development and initial training, life cycle governance ensures retraining occurs when data statistics begin to drift, while observability tooling and a rigorous versioning structure help monitor the model's quality over time. Such robust governance minimises risk, allowing models to be unflinchingly trusted until retirement.

7.4. Observability, debugging, and governance tooling
Dashboards, logging, distributed tracing, anomaly detection, data lineage, and governance interfaces for monitoring, debugging, regulatory compliance, and ethical oversight of data pipelines, analytics, and model management.

Core observability and debugging requirements for robust distributed systems find application across the data fabric's Real-Time Decisioning components. On the Observability + Debugging axis, dashboards aggregate monitoring and operational data from key analytics and pipelines to enable rapid identification of data quality, latency, and operational issues. Corpus-level dashboards track ad-hoc query volume, latency, and error rates, allowing load, service-level agreement, and fault-localization metrics for Query Layer Services to be aggregated into a single view. Auto-discovery toolsets identify, log, and trace queries running against the data fabric, open up structured monitoring patterns, and enable both non-Charts applications as well as built-in alerting and reactiveness on these logs.

On the Governance axis, interfaces and tools for auditing, tracing, and steering the Data Fabric itself, musty underpin Observability + Anomaly Detection, Data Privacy, and Data Bias axes. In general, mechanisms which facilitate ease of governance reduce the friction of management and allow Corporate Governance bodies to operate rapidly and unobtrusively. In the area of Data Lineage, lineage propagation from Data Ingestion models through to Monitoring mechanisms is a critical path especially with respect to GDPR compliance; indeed GDPR mandates that the full lineage of any Personally Identifiable Information (PII) must be available to the Data Subject upon request.

8. Evaluation Framework and Metrics

Real-Time Decision Quality and Latency: The caliber and swiftness of the decisions produced by the unified intelligent data fabric and the underlying latencies is of paramount concern. Three vital parameters in this assessment are accuracy, timeliness, and acceptable latency range for respective kinds of decisions. For every type of real-time decision integrated into the fabric, these metrics need to be precisely formulated. After such formalization, the development of suitable benchmark datasets—along the lines of the TREC Temporal Propagation task for temporal inference—would enable the assessment of the answer quality. A comparison of these parameters against the requirements established for the real-time decision-integration use cases would reveal the degree of fulfillment.

Data Quality and Lineage Fidelity: The degree of trust placed in a data fabric rests greatly on the quality of the data ingested. Given the variety of data sources connecting into the fabric, multiple dimensions of data quality, along the lines proposed by Wang et al., comprise the requirements. The other key aspect of data quality is the fidelity of the data lineage, which must be complete enough to trace every piece of data back to its origin. The requirement for complete data lineage, and, ideally, high lineage discoverability, must therefore also be satisfied.

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Compliance, Risk, and Ethics Metrics: The requirements of regulatory compliance and ethical risk are also unavoidable—any deployment of the data fabric that fell short in these domains would be severely detrimental. A checklist mechanism based on the principal guidelines and legislation can, therefore, provide a valid approach for auditing putative deployments. The PIA and Fairness Checklists provide two such audit avenues, ensuring that privacy, security, bias mitigation, and examinability concerns are appropriately addressed.

8.1. Real-time decision quality and latency

Real-time decision quality and latency depend on accuracy, timeliness, and acceptable latency ranges, which require benchmarking procedures. Accuracy measures the correctness, reliability, or validity of inferred labels and decisions and is domain-specific. Anomaly detection systems predict and flag rare events that can affect systems. The prediction accuracy and number of flagged anomalies are common metrics. Actionable alerts define the correctness of alerts. Timeliness is critical since a detected situation may be useful only for a limited time period. Process workflows can impose a maximum response time.

Decision latency tracking quantifies the end-to-end latency for different types of decision-making queries to ensure the underlying architectures can sustain the user experience required in production. Timeliness covers the complete process from input request through to completion of the response, including data ingestion, data preparation, model inference, post-processing, and signalling and alerting. Acceptable latencies can be defined and maintained within range for each use case.

Metric family	Examples from the article	Purpose
Decision quality & latency	Accuracy, timeliness, acceptable latency range, end-to-end tracking	Checks whether decisioning meets production requirements
Data quality & lineage fidelity	Accuracy, completeness, consistency, currency, lineage completeness/depth	Establishes trust in data and auditability
Compliance, risk & ethics	PIA/fairness checklist, explainability, bias mitigation, audit trails	Demonstrates lawful and responsible operation

Table 4: Evaluation framework synthesized

8.2. Data quality and lineage fidelity

High data quality is a prerequisite for reliable analytic products and insights. An accepted set of data quality dimensions encompasses accuracy, completeness, consistency, currency, and domain appropriateness. First-party sources tend to rank highest in these attributes; data from other parties should carry quality annotations, and assets in a data catalog should indicate the quality of the data they yield. High data quality is vital to enterprise AI and other applications that rarely encounter data quality issues because artificial intelligence models favor signals that allow them to work well. Quality measures for data pulled from anywhere and that encounters tedious quality problems should be disallowed.

Given that the data provided from healthcare, enterprise AI, and financial markets ecosystems should be usable at least in direct or indirect for audits, the data must maintain continuous lineage fidelity. Completeness is a critical attribute for longitudinal tracks, highlighting the significance of a lineage that completely reveals data pipeline circuitry and delineates every transformation applied to the original source data. Because data privacy creation, compliance, and ethical guidance landscape allow data providers within an organization to conceal sensitive data from its consumers, the absence of data may not always indicate data quality issues. Beyond lineage completeness, depth also plays a crucial role, requiring provenance details that collectively satisfy HIPAA guidance and criteria of comparable regimes.

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8.3. Compliance, risk, and ethics metrics

Adherence to legal, regulatory, and ethical obligations constitutes a fourth dimension of decision quality. Numerous risk and compliance requirements pertain to financial institutions, trade organizations, and enterprises in highly regulated sectors. In addition to meeting formal auditing requirements, organizations increasingly strive to provide evidence of ethical considerations associated with AI and data usage. Significant efforts have been directed at modeling, detecting, and mitigating algorithmic bias.

Several types of metrics encompass these concerns. Markets such as insurance, healthcare, and lending have regulations that prohibit basing decisions on certain classes of data (e.g., race, creed, gender). Organizations often safeguard against breaching such regulations by restricting accessible data for sensitive decisions. Having sufficient data volume to accommodate such restrictions may compel operating at suboptimal accuracy levels. Requesting users' consent prior to using such data is common in financial technology services—yet most clients overlook reading lengthy agreements. Full disclosure on the potential consequences of granting consent could prove valuable, although no regulatory requirement presently enforces this. Bias-detection checks can be conducted before deploying models dependent on sensitive features. Audit trails enable regulators to verify compliance. Adequate decision-making explainability helps mitigate the ethical ramifications when addressees discover that important features were not shared or consent denied.

9. Conclusion

Acknowledging that complex, interrelated problems are unlikely to be solved in isolation, a unified intelligent data fabric for real-time decisioning across three diversified yet interconnected domains—healthcare, enterprise AI, and financial ecosystems—has been proposed. The fabric is modular and accommodates existing yet partially disconnected data management and scientific domains. In particular, demands for downtime-free operations and online learning in complex domains naturally foster decision capabilities that are as good as or better than traditional offline-batch or non-decision functions. Notwithstanding faster-than-ever advance in recognition-based AI, service consumers have always preferred models, alerts, and solutions that are transparent and predictable. Therefore, demands for scaling while being trustworthy have also led to the need for operational patterning of AI. Despite apparent differences, shared requirements across domains naturally facilitate combined implementation approaches.

Future research effort may investigate impacts of advancements in natural-language understanding and generation on real-time decisioning in greater depth and breadth. Generative models trained on large corpora across domains may reduce demands on data quality and, particularly, labeling, thus facilitating greater penetration into smaller domains, including real-time bonding of data partners for authenticating high-volume financial transactions. Combined use of generative models with larger models trained on enterprise data in closed private mode to disclose insights while satisfying legal, ethical, and social concerns may also occupy attention.

9.1. Future Directions

Future research directions include an evaluation of domain use cases on the proposed real-time decisioning architecture across the three ecosystem constituents of healthcare, enterprise AI, and financial services and, in particular, complementary requirements across the domains. Technology trajectories in 5G, future Wireless 6, and terahertz communication on the network side and high-performance computing capability both on cloud and distributed edge will further enhance the speed and analytics capabilities, thus pushing toward truly real-time decisioning. The design of new financing structures that will relaunch all sectors of the economy after the pandemic requires a strong focus of the financial services ecosystem on the principles of privacy, security, risk, and compliance. All these elements are conducive to a further strengthening of the core operational architecture of the financial services ecosystem

ISSN: 3067-1140

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and will be integrated into the proposed real-time decisioning structure. With this focus on financial services, together with fraud detection and prevention, a set of preventive user-facing service initiatives is conceived with the same objective as a push toward real-time decisioning readable by the marketing departments of banks and the fintechs operating in the financial services ecosystem.

The final goal is to develop a unified intelligent data fabric in healthcare, enterprise AI, and financial services capable of pushing several aspects of these three ecosystems toward real-time decisioning. Such support would push all aspects of data science and artificial intelligence, whether predictive or descriptive, toward a simultaneous increase in precision and speed, contributing to the safety of players and users and potentially generating disruptive innovative products at the service of customers.

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