

# 2024 AI In Finance Survey



# **Ai Overview Financial Aid 2025**

**Elizabeth Crisp Crawford, Emory Daniel  
, Shu-Yueh Lee**

## **Ai Overview Financial Aid 2025:**

**Teaching and Assessing with AI: Teaching Ideas, Research, and Reflections** Davide Girardelli, Kelly Merrill Jr, Amy Wanyu Ou, 2026-03-19

By the end of 2022 generative AI technologies based on large language models had become easily accessible and increasingly widespread. As disruptive technologies, their full impact and range of applications are still unfolding. Education is one of the six key application areas for generative AI identified by Chiarello et al 2024 alongside human resources, programming, office automation, social media, and search engines. In education, generative AI offers new possibilities for teaching and assessment, such as personalized tutoring, automated feedback, and adaptive systems (e.g., Jensen et al 2024). However, these innovations also present significant challenges that educators must navigate to ensure that all learners may benefit from them. Specifically, educators are called to tackle, among other things, the changing dynamics of teacher-student communication, the shifting nature of their role, ethical concerns in assessment, and the impact of generative AI on intercultural understanding in increasingly diverse education settings. The aim of this Research Topic is to offer a platform for researchers and educators to reflect on the impact of these technological shifts on classroom culture and to share innovative pedagogical experiments that enhance teaching and assessing practices. The editorial team has chosen a short paper format to capture fresh ideas, conversations, and pedagogical experimentations, making them easily accessible to a wider audience of researchers and teachers. This multidisciplinary project welcomes contributions from teachers and researchers across a variety of fields (e.g., communication, education, computer science, economics, mathematics, and biology). We are particularly interested in practices with cross-disciplinary relevance that can shape classroom cultures at the tertiary level. The generative AI tools discussed in contributions must be available in a free or free-tier version or commonly available as part of university-wide enterprise licenses or similar. Submissions may focus on, but are not limited to, the following themes: effective practices and/or lessons learned in integrating generative AI tools in classroom settings; successful strategies for supporting teaching, learning, and assessment with generative AI tools; real-time student feedback through AI-driven feedback mechanisms; critical discussions on academic integrity, critical thinking, authorship, and other ethical concerns related to generative AI in classroom teaching, assessment, and curriculum design; advances in instructional communication and/or pedagogical theories in the light of the integration of generative AI tools in classroom settings; student engagement, participation, and collaborative learning in the AI-mediated classroom; educational materials, instructional sources, and teacher professional development in the AI-mediated classroom; development of knowledge and skills needed for learning in the generative AI era (e.g., digital literacy and critical generative AI literacy); critical discussions on the challenges that generative AI poses to classroom culture (e.g., digital divide, power dynamics, and intercultural inequalities); the sustainability of generative AI tools in classroom settings. The Topic Editors seek three types of submissions: 1. Great Ideas for Teaching/Assessing with AI: GIFT AIs. GIFT AIs are instructor- and student-tested ideas for effectively teaching and assessing a wide range of topics using

generative AI The goal of GIFT AIs is to inspire educators to include and to experiment with AI in their teaching practices A GIFT AI may include a original single teaching activities b original teaching units spanning several days or weeks c original semester long projects or approaches for an entire course d systematic data driven reflection on assessment practices to monitor and support student learning and improve the quality of specific courses or overall programs GIFT AI submissions should include the following components 1 title begin with GIFT AI 2 intended course subject class size level modality duration recommended skill sets for students weekly schedule cross disciplinary relevance and other relevant information 3 objectives learning outcomes 4 theoretical rationale gamification authentic assessment collaborative learning etc 5 step by step implementation instructions preparation preliminary steps required learning materials etc 6 debriefing appraisal including any limitations and or suggested variations and reflections 7 references 8 appendix optional The journals involved in this Research Topic accept a wide range of article types Suitable article types for GIFT AI submissions may include Brief Research Report and Technology and Code 2 Short Research Reports on Teaching Assessing with AI RESEARCH AIs RESEARCH AIs offer researchers engaged in advancing our understanding of the use of AI in educational settings the opportunity to present recent findings from a series of interconnected studies and classroom based research agendas The goal of RESEARCH AIs is to inform the scholarly community about comprehensive research programs and current research developments propose future research directions and contribute to evidence based practices for integrating AI in teaching and assessment Submissions to RESEARCH AIs should highlight how the presented findings stem from a coherent body of research that collectively addresses a unifying research question or theme RESEARCH AI submissions should include the following components 1 title begin with RESEARCH AI 2 abstract 100 200 words 3 introduction contextualization of the paper 4 main text comprehensive outline of the research agenda with discussion of relevant studies theories or models including research methodologies implemented and key findings 5 conclusion summarizing key points highlighting the research agenda s contributions and suggesting future directions 6 references 7 appendix optional The journals involved in this Research Topic accept a wide range of article types Suitable article types for RESEARCH AI submissions may include Brief Research Report and Technology and Code 3 Reflections on Teaching Assessing with AI REFLECTION AIs REFLECTION AIs are reflective pieces exploring the possibility of AI in teaching and assessing practices They are intended to inspire meaningful thought provoking debates among educators also in the style of op ed REFLECTION AIs should be forward looking outlining potential trajectories in pedagogical practices and or provocative discussing critical issues These reflective pieces may be based on a variety of approaches including for instance autoethnography case studies and historical analysis and authors may include bold suggestions and proposals Reflective pieces that critically question the inclusion of generative AI technology in the classroom are welcomed REFLECTION AI submissions may be written in first person form if relevant and should maintain a clear focus REFLECTION AI submissions should include the following components 1 title

begin with REFLECTION AI 2 abstract 100 200 words 3 introduction contextualizing the reflection and presenting the specific focus guiding the reflection 4 main argument discussion of the central theme with relevant examples case studies or personal teaching experiences if applicable May include an outline of possible future trajectories critical reflections bold suggestions and innovative ideas 5 conclusion 6 references 7 appendix optional The journals involved in this Research Topic accept a wide range of article types Suitable article types for REFLECTION AI submissions may include Perspective and Opinion Word Count and Supplementary Material Submissions should be a maximum of 3 000 words excluding the abstract section titles figure and table captions funding statement acknowledgments and bibliography references The word count includes appendixes unless the selected article type allows more than 3 000 words Relevant generative AI codes and scripts mentioned in the text as well as data that are not of primary importance to the text or which cannot be included in the article because they are too large or the current format does not permit it such as videos raw data traces PowerPoint presentations etc can be uploaded as supplementary material during the submission procedure and will be displayed along with the published article For more information about the submission of supplementary material please see here Manuscript Summaries Authors are encouraged to submit a manuscript summary before submitting a full manuscript The deadline for manuscript summaries is 31 01 2025 A manuscript summary is simply a summary of the manuscript one plans to submit The Topic Editors will review all manuscript summaries and provide feedback that authors should consider when writing their full manuscript Manuscript summaries will not be published externally and there is no associated fee The maximum word count for manuscript summaries is 2000 words Formatting Style Harvard is Frontiers recommended but not mandated citation style For manuscripts reviewed and accepted for publication the production process can include changing the style to Harvard

Artificial Intelligence in Educational and Business Ecosystems: Convergent Perspectives on Agency, Ethics, and Transformation Charity M. Dacey, Jasmin Cowin, Joy de los Reyes, 2026-03-13 Artificial Intelligence AI has received a great deal of attention as educational systems have been increasingly affected by rapid technological changes We invite proposals examining the dynamic interplay between human educators learners and artificial intelligence systems in contemporary educational spaces Recent advances in AI have fundamentally altered the educational landscape creating novel forms of cognitive extension and pedagogical possibility This transformation demands rigorous transdisciplinary investigation into how AI systems human actors and learning environments coalesce into dynamic educational assemblages We seek contributions that explore these emerging phenomena through multiple theoretical lenses and methodological approaches As AI systems become increasingly sophisticated anthropomorphic participants in educational processes we must reconceptualize traditional frameworks of teaching and learning This calls for examination of how cognition is distributed across human AI networks how agency emerges from these interactions and how educational spaces are transformed by these new configurations Critical questions arise about the nature of knowledge construction the role of embodied

experience and the ethical implications of AI mediated learning AI will have an exponential impact on pedagogy and there are wider implications as well which may call for thoughtful policy revisions We are seeking transdisciplinary perspectives to facilitate a fertile dialogue about the transformative impact of AI in education and business given these fields are uniquely intertwined Many questions that can be addressed include How will AI simulations in various disciplines be designed and experienced How can teachers faculty be encouraged to embrace gamification without compromising student s engagement What will AI s role be in fundamental learning communication and cognitive development of students Will there be effects on embodied cognition and experiential learning What are they How should educational governance units respond to AI integration in education and business environments and address data privacy issues What are the ethical challenges of AI in business education and how can AI be effectively incorporated in creating work force ready business graduates with a foundation in business ethics How do businesses mitigate the potential for deceptive marketing in a world of AI while maintaining profitability What are the concerns about potential centralization of power of educational technology companies In what ways can educational leaders ensure that AI prevents educational inequities and biases rather than fostering them What is AI s exponential impact on pedagogy What are the opportunities and possible affordance frameworks of AI s potential in personalizing learning and enhancing interactive dynamics What are the risks of diminishing human roles in education For this article collection we seek manuscripts with a focus on AI that address some of these questions We are particularly interested in addressing AI across all three levels of multi tiered systems of support MTSS in terms of academics social emotional and behavioral development For this Research Topic we welcome a breadth of research from a wide range of contexts perspectives and methodological approaches to bring in more possibilities for research on teacher innovative collaborative and ethical classroom AI practices

**AI with Insight: Explainable Approaches to Mental Health Screening and Diagnostic Tools in Healthcare** Riku Klén, Inbar Levkovich, Izidor Mlakar, Satja Mulej Bratec, Urška Smrke, 2026-03-02 Mental health conditions are often underrecognized and overlooked in healthcare especially in primary healthcare and in patients with primary somatic conditions where mental health disorders are present as a comorbidity Primary care physicians frequently encounter patients presenting with mental health issues whether as standalone conditions or as comorbidities to physical illnesses placing them in a pivotal role for early detection and management Screening for psychological disorders has been recognized as of great importance however several barriers to its implementation persist including lack of staff time constraints accessibility restrictions and availability of services Additionally quality of self reporting of internal states can be diminished due to reconstruction of memories inattentive responding social desirability and reliance on cognitive heuristics With advancements in big data artificial intelligence and technological advancements there are new exciting possibilities rising in approach to screening for and supporting the diagnosing of mental health conditions In primary care explainable AI offers solutions that can streamline mental health evaluations by providing

accessible and interpretable tools that align with physicians workflows Such approaches have the potential to overcome at least some barriers to identifying persons with mental health disorders as they can be cost effective efficient and can provide an unintrusive way of assessment that can be also used for regular monitoring for persons at risk Specific interesting potential can be found in the explainable evidence based approaches that can translate existing knowledge to technology supported screening and diagnosis of mental health conditions Explainable AI tools can also empower primary care providers by demystifying complex algorithms and enabling them to make informed decisions based on AI generated insights Additionally these tools can facilitate interdisciplinary collaboration between primary care physicians and mental health specialists bridging the gap in holistic care In this Research Topic we aim to create a collection of papers on recent advancements in the field of explainable AI approaches to screening and or supporting the process of diagnosing mental health disorders This Topic welcomes studies from basic research to implementation of such solutions in healthcare with areas including but not limited to Evaluation of markers that can be exploited during screening Building algorithms and their validation Applications of AI screening and diagnosis in practice Integration of AI into primary care workflows to enhance early detection and management of mental health conditions Validation or comparison of AI based approaches to standard psychometric tools AI tools for addressing mental health comorbidities in patients with chronic physical conditions The role of AI in improving care equity in underserved or resource constrained settings We welcome various article types original research review studies policy and practice reviews and policy briefs hypothesis and theory papers methods papers perspective papers clinical trials case studies technology and code reports and brief research reports Vitiligo: From Obscurity to Spotlight - Advancing Care with New Therapies and AI Yan Valle ,Torello Lotti,2026-02-11 Over the past decade vitiligo has transitioned from relative obscurity to become a focal point in dermatological research and clinical practice This Research Topic aims to explore the recent surge in vitiligo related studies offering a comprehensive overview of current advancements and emerging trends in diagnosis treatment and patient care Recent evidence highlights the efficacy of both on label and off label therapies in managing vitiligo addressing the challenges of asynchronies that can hinder therapeutic progress and lead to relapse Simultaneously patient and physician education fuelled by collaboration among the biopharma industry academia and non profit organizations has been crucial in aligning patient expectations with realistic outcomes A significant aspect of recent progress is the development of artificial intelligence AI models and tools These innovations enhance diagnostic accuracy guide treatment decisions and predict clinical outcomes across diverse ethnic skin types This Research Topic seeks to assess how advancements particularly in AI assisted tools and novel therapies can enhance patient outcomes across various clinical scenarios By exploring the multifaceted nature of vitiligo management we aim to equip healthcare professionals with the latest insights and tools to improve patient care Our ultimate goal is to evaluate how these new drug developments and advanced tools can enhance response predictions and consequently improve outcomes in diverse

settings including pre hospital in clinic at home care and follow up We also aim to identify the societal medical and technological factors that significantly impact the quality of life for vitiligo patients thereby facilitating better management strategies for those at increased risk of relapse We welcome submissions that address the impact of recent drug developments on patient outcomes the role of AI in vitiligo diagnosis and treatment planning and the societal medical and technological factors affecting the quality of life for vitiligo patients We are particularly interested in strategies to improve management for patients at high risk of relapse We encourage submissions spanning various clinical settings from controlled hospital environments to at home care and support group initiatives Accepted article types include original research hypothesis and theory papers mini reviews brief research reports case studies clinical trials letters to the editor and general commentaries *Energy Management, Energy Efficiency Policies, and Energy System Studies* Patrik Thollander, Andrea Trianni, Maria Johansson ,A. S. M. Monjurul Hasan, 2026-01-16 As global energy use and greenhouse gas emissions continue to increase industrial sectors together with transport and the built environment stand at the forefront of these challenges Pursuing a sustainable future requires a concerted effort to enhance energy management practices and establish effective energy efficiency policies Improved energy efficiency not only enhances productivity and competitiveness but also reduces energy costs and aligns with the Sustainability Development Goals SDGs particularly those related to energy use and the reduction of greenhouse gas emissions Despite the acknowledged importance of energy management and energy efficiency measures their uptake remains limited due to various barriers extensively discussed in research alongside their driving forces Recently attention has been paid towards examining the impacts of energy efficiency measures on production resources and operational performance Furthermore energy systems are becoming increasingly complex with the advent of Industry 4.0 technologies such as Artificial Intelligence Internet of Things and digital twins Industry 4.0 presents unprecedented opportunities for enhancing energy management and efficiency through real time data analytics predictive maintenance and optimization algorithms However a comprehensive understanding of the intricate relationships between energy resources and other industrial resources along with the critical factors influencing the adoption of such measures and their implications on industrial operations is still lacking A deeper interdisciplinary comprehension of these relationships holds the potential to stimulate the adoption of solutions for enhanced energy efficiency and sustainability Moreover the discourse surrounding the array of services that can be provided to industrial end users to optimize energy resource utilization in conjunction with other resources remains underdeveloped This underscores the urgent need for advanced scientific and multidisciplinary knowledge in the field of energy systems In response to these pressing challenges *Frontiers in Energy Research* is delighted to announce a Research Topic dedicated to advancing research in Industrial Energy Management Efficiency Policies and Energy System Studies We invite contributions from researchers scholars practitioners and policymakers encompassing original research articles reviews and case studies Topics of interest include but are not

limited to Industrial energy management Industry 4.0 technologies for energy management Energy auditing and optimization Renewable energy sources in industrial processes Energy efficient technologies and best practices in industrial settings Policy frameworks and regulatory mechanisms for promoting industrial energy efficiency Economic and environmental impacts of industrial energy management initiatives Techno economic analysis of energy saving measures in industrial sectors Modelling and analyzing energy systems Investigations of barriers to and drivers for energy efficiency and what drives investment Energy transitions and pathways towards sustainable regional national and international industrial development Case studies and practical applications of industrial energy management strategies Contributions utilizing advanced methodologies innovative technologies and interdisciplinary perspectives are highly encouraged Submissions should adhere to the journal's guidelines and undergo rigorous peer review

The State of Knowledge from Operational Ice Service Perspectives: Previous and Future Mandates John Falkingham, Wolfgang Dierking, Andrew Fleming, Penelope Wagner, Ed Blockley, Nick Hughes, Ludovic Brucker, 2026-02-04

Operational ice services play a crucial role in ensuring maritime safety in ice affected waters by providing routine information and forecasts These services operate within a global community sharing data and resources to enhance their capabilities The changing climate has made marine operations in ice covered areas more dynamic increasing the demand for high quality ice information Despite the availability of large volumes of satellite data and improved forecast models there is a pressing need for research to transform this data into actionable information for safe navigation National ice and weather services adhering to World Meteorological Organization WMO standards are the authoritative sources for this information facilitating critical exchanges between different national services However there is a need for these services to expand their offerings to include more detailed sea ice parameters and forecasts which will require the integration of advanced automation techniques not yet demonstrated by current products This research topic aims to explore the operational mandates of ice services communicate the necessary research to support future maritime activities and clarify the relationship between data and operational centers The objectives include disseminating information on how individual ice services function identifying research that can enhance maritime safety and providing clear examples of useful research through complementary submissions By addressing these goals the research topic seeks to bridge the gap between data availability and practical application ultimately improving navigation safety in ice affected waters To gather further insights into the operational and research aspects of ice services we welcome articles addressing but not limited to the following themes Individual operational ice service mandates and routine products Automatic sea ice classification using multi frequency SAR band synergies Automated ice mapping for navigational support New sensor capabilities for ice classification and mapping Short term and long term sea ice forecasting Long term trends and validation from ice chart archives Assessment of uncertainties in sea ice mapping techniques Review of Antarctic sea ice forecasting experiments Sea ice modeling and data assimilation for forecasting Ice edge prediction systems and their

operational deployment Climatology of regional and hemispheric sea ice Navigability assessment of East Antarctic coastal sites for non icebreakers Proceedings of the 21st International Conference on Cyber Warfare and Security Ulku Clark,Toni Pence,Bilge Karabacak, Introduction to Generative AI, Second Edition Numa Dhamani,2026-01-13 Get up to speed quickly with generative AI AI tools like ChatGPT and Gemini automated coding tools like Cursor and Copilot and countless LLM powered agents have become a part of daily life They ve also spawned a storm of misinformation hype and doomsaying that makes it tough to understand exactly what Generative AI actually is and what it can really do Introduction to Generative AI Second Edition delivers a clearly written survey of generative AI fundamentals along with the techniques and strategies you need to use AI safely and effectively In this easy to read introduction you ll learn How large language models LLMs work How to apply AI across personal and professional work The social legal and policy landscape around generative AI Emerging trends like reasoning models and vibe coding Introduction to Generative AI Second Edition guides you from your first eye opening interaction with tools like ChatGPT to how AI tools can transform your personal and professional life safely and responsibly This second edition has been completely revised to reflect the latest developments in the field from the latest innovations in prompt engineering and AI agents to fresh coverage of multimodal training reasoning models no code tools retrieval augmented generation RAG and more About the book Introduction to Generative AI Second Edition is an up to date guide to the capabilities risks and limitations of tools like ChatGPT Gemini and Claude This easy to follow guide moves quickly through the basics giving you the skills and understanding to use AI with confidence Along the way you ll explore how AI is impacting even established industries with an expert level look at global investment in AI AI education policy AI s economic impact and the ongoing legal and ethical issues of AI usage About the reader For anyone interested in generative AI No technical experience required About the author Numa Dhamani is a natural language processing expert working at the intersection of technology and society Maggie Engler is an engineer and researcher currently working on safety for large language models Including the Audience in Integrated Marketing Communication and Branding: Social Media, Gaming, and Beyond Elizabeth Crisp Crawford,Emory Daniel ,Shu-Yueh Lee,2026-03-05 Digital media has changed the consumer brand relationship Traditionally brands were created by professional marketers Now advertising is a collaborative effort that includes the audience Social media allows audience members to respond to promotional materials in real time and consumers can generate their own messages and memes regarding a variety of products services and issues of interest This democratization of advertising facilitates a communication environment that is both hyper personalized and multifaceted As organizations lose control of their brands the door has opened to a new polycentric communication environment that fosters influencer marketing and increases the importance of word of mouth communication in a variety of contexts Against this background the purpose of this Research Topic is to explore the wide range of perils and possibilities that this expanded frontier in communication provides with particular emphasis on the ways that audiences can participate in integrated

marketing communications IMC Contributions to this Research Topic can explore how a polycentric and hyper personalized media environment affects audience member engagement and perceptions of brands and issues Articles can also explore the message strategies and communication tactics that audience members contribute to the IMC process In addition to dealing with social scientific topics contributions can investigate the ethical and legal issues related to audience participation in advertising to their own peers Although audience inclusion in IMC has some potential drawbacks it can also generate more meaningful consumer information Therefore a variety of perspectives on the topic of audience participation in IMC are welcomed As the goal of this article collection is to increase the scope of our knowledge of how audience members participate in the IMC and branding process and the influence of this increased participation on advertising and promotional efforts the scope of the Research Topic is wide The Topic Editors welcome articles that take a social scientific perspective as well as critical and cultural perspectives Audience participation can be studied in a variety of contexts including mobile digital and social media environments gaming virtual and augmented reality events and social gatherings or any other context where audiences might shape promotional communication and branding In addition to exploring how audience participation shapes IMC articles can also explore how increased audience participation in branding influences consumers Interdisciplinary contributions are encouraged

Physical Review ,1999-12 Publishes papers that report results of research in statistical physics plasmas fluids and related interdisciplinary topics There are sections on 1 methods of statistical physics 2 classical fluids 3 liquid crystals 4 diffusion limited aggregation and dendritic growth 5 biological physics 6 plasma physics 7 physics of beams 8 classical physics including nonlinear media and 9 computational physics

**Africa Research Bulletin** ,1971

**Publishers Directory** ,1990

**Applied and Environmental Microbiology** ,2001

*Journal of Aquaculture and Aquatic Sciences* ,1982

**Monthly Index of Russian Accessions** Library of Congress. Processing Department,1964

**International Labour Documentation** International Labour Office. Central Library and Documentation Branch,1985

*Monthly Index of Russian Accessions* ,1964

**Journal of Heat Transfer** ,1992

Summary of World Broadcasts British Broadcasting Corporation. Monitoring Service,1973-04

Dictionary of the Apostolic Church James Hastings,John Alexander Selbie,John Chisholm Lambert,1919

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