

Role of Human Intuition Combined with AI Insights in Financial Risk Assessment

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Abstract: *Financial risk assessment is a cornerstone of modern finance, essential for decision-making in investment, banking, and corporate strategy. Traditional approaches often rely on human intuition, experience, and judgment, while modern methods increasingly incorporate artificial intelligence (AI) and machine learning algorithms. This paper explores the synergy between human intuition and AI-driven insights, emphasizing how integrating these approaches can improve predictive accuracy, mitigate risks, and enhance decision-making. Two empirical tables demonstrate applications and comparative performance metrics. The study concludes that a hybrid approach leveraging both human judgment and AI capabilities offers a robust framework for financial risk assessment.*

Keywords: Financial Risk, Machine Learning, Hybrid Assessment