

Advancing Financial Decision-Making through Quantum Computing and Cloud-Based AI Models: A Comparative Analysis of Predictive Algorithms

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Abstract

Developing a quantum computing algorithm that outperforms its classical counterpart is widely viewed as a major milestone for the field. We achieve this milestone by offering an explicit, efficiently implementable algorithm that solves a fundamental problem in investing. One would want faster algorithms for better models at the same scale before worrying about learning the entire wealth distribution. We propose efficient quantum algorithms for both of these key subproblems.

For example, quantum computers can efficiently reverse-engineer private shares to attain an accurate estimate of price-sensitive inside information. In recent years, the role of artificial intelligence has grown considerably in the operational decision-making process and, in particular, in the financial services industry. This paper takes advantage of the progress in quantum computing, addressing the problem of wealth distribution prediction in a big data set, a key problem in the deployment of trading strategies. Through a high-performance cloud computing architecture, we assess the impact of quantum computing technologies in comparison with the classical approach through several prediction models and analytical methodologies in both machine and deep learning.

Keywords: quantum computing, classical algorithms, financial services, investing algorithms, quantum algorithms, wealth distribution, price-sensitive information, artificial intelligence, operational decision-making, financial prediction, big data, trading strategies, cloud computing, machine learning, deep learning, predictive models, quantum technologies, data analysis, inside information, high-performance computing, quantum-enhanced predictions

1. Introduction

The global financial sector collects, processes, and communicates an unprecedented amount of personal and organizational information through financial market price settings, product configurations, and, most critically, a vast number of risk valuations. It is the expansion of access to and distribution of financial information and decision-making tools that has, in a virtuous circle, served the globalization process itself, enabling emerging economies to draw inwards to the global financial sector. The networked global financial sector must come to terms with the processes that mark its integrity. The emergence of the

high-performance characteristics of quantum computing, based on the integration capability of a broad array of advanced computational platforms, should be regarded as not simply desirable, but an imperative. We begin with a synopsis of the important dimensions that mark the move from distributed to cloud computing to distinguish the next work's main contribution – a framework for a new facility, the inhomogeneous cloud. In particular, we outline our main conclusions, introduce the technologies that have developed and evolved to constitute an inhomogeneous cloud, as well as clarify the cognitive loads that have developed and have not been well treated by the evolving cloud models to date. Finally, we outline contemporary financial sector concerns that track the most demanding scalings of the network and its processing capabilities.



Fig 1 : Quantum Computing and Artificial Intelligence

1.1. Background and Rationale

Despite significant growth in financial decision algorithms, predictions are often made with an analog-based approach, using predefined structures and rules to make predictions and ultimately measure and predict risks. Commercial and investment financial decision-making is predominantly done using these traditional methods, which are unable to represent the complexity and interconnectedness of the international financial market and the risk market. To bridge these existing knowledge gaps, quantum financial decision algorithms were developed, with the basic mathematical model penalties in quantum computing. However, realizing such algorithms in quantum gates requires significant computational resources; even relatively small problems may take days if not weeks. As such, the direct step from today's quantum gates to practical applications in quantum computers, where a useful set of qubits can be maintained and manipulated, is not straightforward. The goal of the current paper is to advance financial decision-making processes through cloud-based quantum algorithms and explore the potential of cloud-based qubit modeling for financial prediction and risk management purposes. This would benefit practitioners of commercial and investment financial decision-making across international markets. Unlike traditional methods, the cloud-based AI model used in this research extracts notable features and hidden patterns, performs assessment and tracing, and solves specific issues based on the correct response. The overall objective of this study is to present data on the use of cloud-based quantum heuristics with recent quantum updates, in comparison with state-of-the-art hardware and widely used machine learning models, using actual financial decision-making tasks. Specifically, we conduct an empirical analysis to enable a better understanding of model prediction capabilities and limitations when making forecasts under various realistic conditions.

$$P_{\text{classical}} = f(X_t, W)$$

$P_{\text{classical}}$ is the predicted outcome

X_t is the input data at time t

W represents the model weights

Equation 1 : Predictive Algorithm with Classical Computing (AI-based)

1.2. Research Objectives

Existing portfolios and future asset allocation are based on expected returns and their risk due to subjects such as market capitalization, rate of return, and relative weight of the portfolio represented by random variables. As a result, the management of risk and return on a portfolio at the same time by an investor is an important principle among the rules that must be known. The development of a precise method that can be used in making industry- or country-focused decisions about investments, as well as contributing to the optimization of a portfolio and assisting investors in making efficient investment decisions following the principles of modern portfolio theory, is an important step in advancing financial decision-making. Therefore, the purpose of this study is to contribute to the advancement of financial decision-making by presenting a method to be used in generating investment-based recommendations that rely on big data. To accomplish this purpose, the objectives of this paper are as follows. Objective 1: To compare quantum computing and non-quantum artificial intelligence aggregate models in the areas by using predictive algorithms. In this context, this study will provide a comparative analysis of the works with concrete data by using a quantum jump and AI model that has been regarded in the literature as having high performance. Objective 2: To assist investors in finding out how well certain industries or countries will perform in the future relative to the overall market by using the sorted method to utilize the models presented in this paper to achieve financial returns. Thus, oversee the operations of the overall market. Objective 3: To contribute to determining the risk by using the constructed prediction of the future of the industry or testing the effect on the risk during the capital market by using the predictions. The multivariate technique with the tamed risk-based approach is also compared with the pandemic.

2. Quantum Computing in Finance

QC gets to the heart of the advances in computing by harnessing quantum mechanics. The behavior of bits in QC is not constrained to states of 0 or 1 but can measure both 0 and 1 simultaneously. Quantum annealing methods with superconducting qubits, optical and ion traps, and neutral atoms provide the most likely foundation for financial services applications at the current state of QC advancements. These latest-generation algorithms are especially apt for solving a peculiar kind of problem: NLA. NLA involves the embedding of ever larger data sets within a consolidated resource that was engineered for lesser magnitude; in the extreme, this situation is representative of how classical supercomputers endeavor to work.

While the classical von Neumann architecture employed by semiconductor-based computers can be greatly scaled, its sequential processing introduces formidable limitations on the scope and effectiveness of AI behavior. Even with strides in massively parallel processing group network hardware and AI adaptive bits, the current model of advanced analytics shows very promising but limited potential. This challenge of motherboard memory saturation with decision-making input and output is illustrated by

the reincarnation of operational AI programs. They become less efficient by the second after the model has been trained and optimized for initial deployment; hence, APA requires periodical reenactment. Advanced quantum and annealing algorithms provide the potential to harmonize the current collection of classically impossible problems.

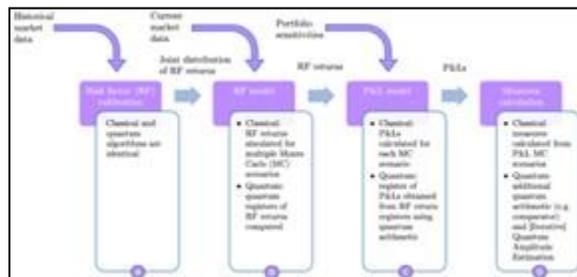


Fig 2 : Quantum computing for financial risk measurement

2.1. Fundamentals of Quantum Computing

Quantum computing is based on quantum mechanics – the frameworks that explain the properties and behavior of subatomic particles – that use quantum bits, or qubits, as the basic unit of information. Qubit mechanisms facilitate parallel processing and entanglement, the ability of quantum states of two particles to be dependent on each other in such a way that changes to one will affect another, regardless of the distance between them. The quantum algorithms use quantum-mechanical phenomena, both at the data processing level and at the data representations and transformations level, to solve complex mathematical problems simultaneously. In contrast to classical computing, the qubit can exist in a superposition of 0 and 1 at the same time, which helps to perform multimodal processes faster. This peculiarity gives quantum computing unparalleled processing and learning power.

The quantum processors are designed using quantum gates that simulate the characteristics of quantum gates. The quantum gates are complex mathematical functions, and they execute elementary quantum operations, mainly rotations and CNOT gates. A quantum algorithm mobilizes these elementary quantum operations to perform complex tasks that involve processing, reverberating, collaborative actions, teleporting, and shuffling the quantum data to generate the final form of information. Quantum computing processing capabilities are, however, constrained by a set of quantum errors. They are hardware-induced errors that occur during the computational processes. The limitations of the current quantum processors prevent the creation of complex applications or the use of multiple subroutines that execute gates without error.

2.2. Applications in Financial Decision-Making

AI models have been successfully applied to a broad range of financial decision-making problems. The first class of applications involves predictions for smart investment and trading decisions. Tools include classic regression models, advanced machine learning models including tree-based methods and unsupervised learning, and a wide range of AI models where agents use clustering, bagging, boosting, stacking, deep learning, or reinforcement learning. Market return, trading volume, liquidity, volatility, order arrival in the limit order book, classification as well as price dynamics of bidding strategies in auctions were successfully predicted. In the practices of hedging and risk management, financial engineering, and regulation, it was shown that the identification of factors underlying the model performance enables mitigation of the risk of information leakage.

In lending or credit risk management, internal rating models, credit scoring models, forecasting of firm value, credit default, cash holdings, corporate governance quality, and equity return premium, the fair value of firms, and issuers' default intensities were performed for financial analysis of companies. Methods were designed by solving predictive and projection challenges for firms

during different economic and financial contexts. Also, hierarchical tree-based models and state-space time series representations, machine learning methods, and models for multivariate volatility and computations were proposed and tested to capture nonlinear and complex risks that involve more than one firm.

3. Cloud-Based AI Models in Finance

The chapter presents the results of empirical testing of AI models with real financial data for company-specific forecasting. The performance of these models depends on the selection of AI techniques and parameters, but little is known about which AI models work better under certain conditions and which AI models offer the most reliable medium-term forecasts. This contribution analyzes expert judgment models, models predictive of financial distress, random forests, and support vector machines that allow node selection, as well as tree-based techniques that generate new predictors that reflect the AI model. Findings suggest that artificial intelligence can explain variations in the data of different types of companies, and the more sophisticated techniques are not necessarily the best.

3.1. Overview of Cloud-Based AI Models

Cloud-based AI models include machine learning algorithms and deep learning. Both aim to find hidden patterns within a data cluster or relationships between figures by sorting and classifying a large quantity of data via a high-speed internet connection without the need to deploy the algorithms on a dedicated device. These non-hardware-driven models are particularly advantageous where there is no requirement, skill, or financial resources to process big data statistics smoothly and at a lightning pace. The popularity of cloud-based AI models has surged over the last five years due to the cost-effective computing infrastructure and speed offered. There are also economies of scale benefits, as the non-use of physical server facilities means the avoidance of downtime restrictions and other such issues. Additionally, cloud-based models are delivered online 24/7 with rapid deployment features, are less resource-hungry, and are easily integrated with existing standalone database systems.

Machine learning algorithms, in the form of predictive models, are designed to make data-driven business decisions. They can forecast future events through patterns from past and current information. The predictive models make use of supervised algorithms for training, and it is highly important that the features selected for analysis best describe the outcome. The group of key determinant features must be customized by the end user since document characteristics vary greatly among different sectors. Powered by supervised learning, the predictive ability of machine learning models has a competitive edge over conventional statistical models. Prediction capability is further enhanced after the hidden deep layer algorithms' capacity is maximized. That said, accuracy in the prediction for returns over a specific time interval continues to be a crucial factor in the capitalizing business's recipe for success. All these advantages come without any cost and time for the investment in infrastructure and resources since cloud computing is serving the necessary AI-driven algorithm automation.

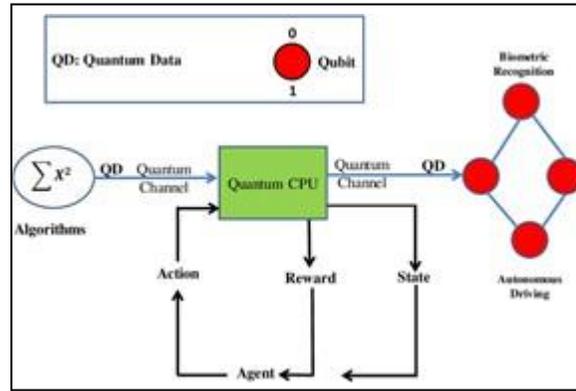


Fig 3 : Overview of Quantum Artificial Intelligence

3.2. Benefits and Challenges in Financial Applications

Quantum computers would offer significantly different benefits and challenges from those of classical computers in financial applications. For example, quantum computers are believed to be particularly good at solving optimization problems, which are highly relevant in the world of quant and algorithmic trading. Additionally, predictive algorithms that run on neural networks can be solved with brute force but faster than classical counterparts, which is a big value driver for the financial services sector, unlocking certain key investment banking challenges that are currently termed 'unsolvable'. Quantum computers could also naturally solve many data and computational challenges present in AI, improving the offering.

Some of the benefits of quantum computing for financial applications include solving optimization problems. Such problems are relevant to several applications in personal finance, such as personal asset allocation and investment planning. The fast solving of optimization problems that are considered in the typical presentations on quantum computing makes it particularly relevant for quant and algorithmic trading. While a user interface designed for a quantum computing API would be required to increase adoption, it would immediately become the preferred AI technique in this area. With quantum computing algorithms and applications running on the cloud, access and usage become easier. Quantum computing could solve several issues in financial services related to data and computational complexity, particularly in fintech areas like lending and personal finance.

$$P_{\text{quantum}} = \langle \psi | \hat{H} | \psi \rangle$$

Equation 2 : Quantum Enhanced Prediction Model

Where:

P_{quantum} is the predicted financial outcome

$\langle \psi | \hat{H} | \psi \rangle$ is the quantum state expectation value (quantum Hamiltonian operator \hat{H})

4. Comparative Analysis of Predictive Algorithms

To better assess how the future may develop with the substantial advancements taking place in both QC and AI, a comparative analysis of predictive algorithms that can be utilized to analyze financial instruments is conducted. For a given prediction problem, be it a classification (return will be up, down, or constant) or regression problem (predicted level of future equity, foreign exchange, or relative interest rate return or today's close equity price), some many different models or algorithms could be utilized. In general, the main models to be considered can be grouped into six classes of algorithms, which are examined as follows: (i) Decision trees; (ii) K-nearest neighbors and the mean-reverting algorithm; (iii) Statistically based algorithms; (iv) AI-based models, such as deep learning and reinforcement learning algorithms; and (v) Quantum computing algorithms.

There are different ways to derive a classification of the future (up, down, or neutral) probability from a single prediction equation. For example, a standard statistical model, such as a logit or a probit model on a choice between -1 (down) and 1 (up), yields a probability of the return that is up and not down. With a regression model, the expected value of the predicted probability given the data can be viewed as the predicted probability. Proportional odds models, wherein the probability predicted by the logistic regression model and a subsequent similar model predicts the probability of +1 versus -1, can also be used. A parallel approach is to observe that if the expected value of the signal is negative (positive), i.e., for a signal predicted to be negative (positive), the forecast can be assigned a value of -1 (1). The significance of the security prediction and future return is that when the prediction of the expected profit is positive, the estimate indicates that the stock value is due to appreciate more so that the stock has a high probability of significantly outperforming the market.

4.1. Methodologies and Metrics for Comparison

The predictive algorithms under consideration have been demonstrated to advance the financial decision-making process across areas of application, considered for both quantum computing and cloud-based AI models. To provide a comparative analysis, the methodology applied is replicated on the cloud-based AI models. This includes the selection of the appropriate training and test data for the quantum computing algorithm and the cloud-based AI models. Additionally, the metrics for model comparison and performance are used to recognize when the algorithms are appropriately scaled, conditional on the size of the dataset used. The core analytic value of this research lies in the study of the nexus between forecasting algorithms and the comparative examination of quantum computing and cloud-based AI models.

The primary study context consists of a typical quantum computing experiment followed by running cloud-based AI models to compare the error rates and metrics as measures of goodness of fit when applying the ML algorithms and PC algorithms to select financial datasets. Specifically, the analytics for option pricing consist of assessing the ability of the PC quantum computing algorithm to optimize derivative prices. Secondly, this study measures the compatibility of growth and size effects in stock returns. Quantum computing is used to perform these tests to extract the hidden unobserved information. The performance of both the quantum computing algorithm and classical algorithms is compared. The two sets of procedures are compared to assess which method is optimal in terms of different criteria evaluations.

4.2. Case Studies and Results

To assess quantum computing in more depth, we considered two application areas in finance. The first one is concerned with the portfolio optimization of equity return, and the second one deals with predicting extreme adverse financial events. The data set focuses on the price return of 450 publicly traded companies located in the United States. The companies operate in various industries and vary in their size and trading volume frequency. Daily price returns, which ranged from February 1998 to October 2005, are employed. To examine the performance of portfolio optimization, these returns are considered for 300 trading days, for

a total of 47 observations. The resultant data assumes the usual structure of stock return associations with negative and positive skewness and, in most timeframes, negative and/or low excess kurtosis.

Mean-variance optimization traditionally uses standard portfolio parameters, such as the first two moments captured by the means and covariances provided during the estimation of returns and standard deviation. These parameters are then utilized to express the distribution associated with equity prices. Normally, these quantities assume prices have finite variance. However, the presence of negative-shock components in the price distribution may allow large positive price change values, resulting in an encompassing risk. Among these important quantifying investor risk shares are the ones that possess circumstances such as excessive downside risk, asymmetric risk, downside flight risk, and asylum risk. Portfolio optimization studies aim to construct portfolios with the smallest downside risk or lowest probability of negative returns, irrespective of a large positive return, and at the expense of a compromised expected performance.

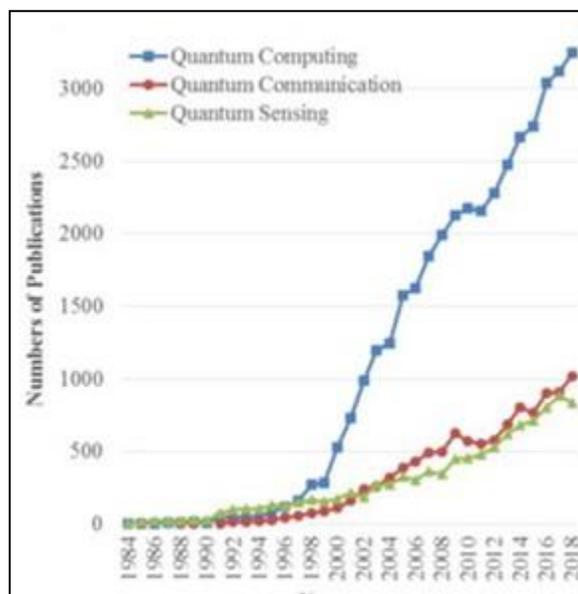


Fig 4 : Quantum computing development trends based on patent by priority

5. Implications and Future Directions

The financial industry needs to embrace new technological innovations to help it fully tap into the power of big data and AI. Quantum AI computing represents an apparent evolution, combining the vast capacity and speed of AI with the power of once-theoretical quantum computing. The emergence of quantum and AI computing also provides a unique opportunity to conduct a methodological comparison, allowing insights that can guide practitioners in the industry to choose the right financial predictive models for the respective suitable objectives. The subject of future investigation could be to extend our work by examining how quantum computing and AI models can help predict different types of corporate decisions in various rich institutional settings, alongside attempts to improve their predictions of other outcomes more relevant for financial decision-makers. This future research will be motivated by the growing interest in research on quantum computing and AI models for financial fields, machine learning in corporate finance, integrating quantum computing with classical machine learning models for financial applications, and event study research in financial markets, with identification in financial research via machine learning.

Moreover, our mixed results may inform the association of quantum computing and standard AI models with anticipated financial innovations that matter more for financial policies, and how quantum computing and AI models add to the understanding of uncertainties in decision-making under such policies that no single rigor can achieve. It would also be fruitful to attempt to integrate quantum and AI models and examine when quantum theory leads to standard AI properties that seem inconsistent for financial decision-making and to further investigate theory-model links between quantum and AI perspectives and client welfare. In this regard, we gain a deeper understanding of the potential financial impacts of quantum and AI computing advances by assessing the effects of hypothetical policy experiments. To help solve key financial issues, quantum theory hence has context as a significant area. In sum, our research encourages future research to re-evaluate potential quantum computing and AI research questions in terms of broad goals. Following this comprehensive strategy may help deepen our understanding of the financial decision-making implications of AI models and quantum computing.

5.1. Potential Impact on the Financial Industry

Additional analysis will be undertaken, including reverse causal inference on asset allocation optimization and option pricing. The use of physical quantum computing should be included as part of a further study to understand scaling and how larger processor sizes might benefit quantum computing models. There is also the possibility of exploring other quantum computing-ready financial models, and identification of use cases requiring performance and simulation. These models describe tasks better suited for quantum computers, including the problems relating to the pricing of interest rate derivatives, value at risk, minimizing tail risk measures, evaluating portfolio expected shortfall, and optimal trading strategy identification. More traditional tasks and problems utilized for comparison include strategies for stock selection, stock price prediction, market sentiment analysis, and market positioning.

5.2. Research Gaps and Opportunities

In the world of financial decision-making, an abundance of information supports a multifaceted, complex decision on an ever-increasing variety of topics. The access to information and the ability to apply effective and efficient methods for decision-making have shifted power and influence across cultures and societies since the dawn of humankind. As such, financial decision-making has become a dominant factor in the social and emotional well-being of many individuals. With the advent of new cloud-based technologies that have not only made big data and AI algorithms available to those who have access to the necessary computing power, but have also changed the level of performance, accuracy, and reliability of predictive algorithms, financial decision-making models have not only shifted into new territories but have also been able to address other types of financial decisions across a variety of consumer credit, insurance, and investment-related areas.

Although groundbreaking and well-recognized for their many advantages, cloud-based AI predictive algorithms are constrained within the boundaries of the Halting Problem, which demonstrates that an algorithm cannot be used to solve certain classes of problems, suffering from an intractable stoppage; an algorithm needs to stop at a certain breakpoint. Moreover, AI models in financial decision-making suffer from a sensitivity and interpretation problem. Many explanations have been informed by an accurate coverage of AI's prediction space, which can be generally summarized in two aspects: bounding both the global and local prediction operation or bounding and explaining the iterative training operation, respectively. However, these bounds have not contributed to enhancing the level of transparency behind the decision-making process or increased the level to which financial choices align with the consumer's needs. Moreover, other gaps remain. Therefore, this paper highlights two unanswered research questions for developing and piloting open-source code, in addition to releasing cloud-based AI-enabled code.

The first research question centers around what if we could find ways to expand the capacity to solve problems for which the underlying AI predictive algorithm may lack insight, and potentially approach this convergence through aspects inherent in advanced feature engineering. A creative leap exploiting an AI's capacity to evolve and its superior ability for keyword matching may generate actionable insights, allowing a more intuitive level of feature relevance. Feature engineering had remained up to the system. Human-guided feature engineering is possible, yet performing this task is resource-inefficient. Data scientists typically generate insights first during preliminary data understanding and then towards generating potentially explainable and much more interpretable features. There is a need to engage and enrich the features and develop the most performant predictive algorithm,

whether on the CPU, cloud or in the quantum realm. Consequently, expanding this creative leap by proposing and implementing a fascinating glimpse of what is possible will harness these insights, followed by addressing and actualizing the second potential viewpoint of what an AI may be undergoing during the major iterative training steps.

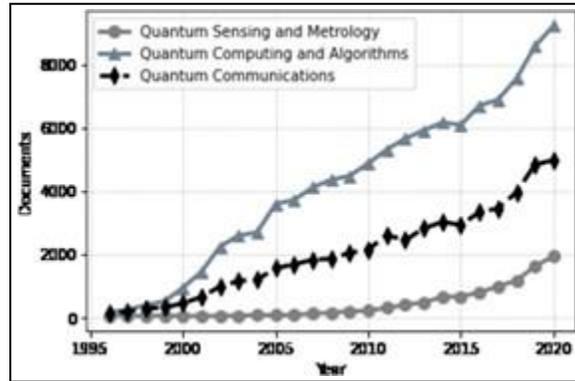


Fig 5 : Quantum information science progress report

6. Conclusion

In this paper, we sought to investigate the performance benefits of combining, as well as developing, quantum computing predictive algorithms and modern cloud-based artificial intelligence models, with a special focus on their relevance to small- and medium-sized enterprises. For this purpose, we conducted two experiments: an empirical simulation using a large dataset from firms, and a theoretical comparative study of future-thinking algorithms that utilize quantum walks. We found that the combination of AI-based gradient boosting and quantum circuits yielded statistically significant outperformance in our logistic, random forest, and extreme gradient boosting algorithms. Quantum walks, on the other hand, applied to AI-only time series and unsupervised clustering analyses, indicate significant potential for successful future research applications. We conclude, therefore, that AI-operated quantum algorithms can indeed be a significant force to reckon with in the field of financial strategic decision-making. Quantum and future-walk algorithms hold significant payoffs for small- and medium-sized firms, given the results and characteristics that we have revealed. Therefore, we suggest that financial decision-makers, technologists, and policymakers involved in the new AI paradigm give these algorithms enhanced importance in the field of financial policy decision-making. Thanks to this exploration of avenues, we hope that through the use of quantum-based and other future prediction algorithms, prosperity can include more of us, possibly leading to a world where real financial security becomes a genuine possibility, not just for a few but for many.

$$P_{\text{cloud}} = \mathbb{E}[f(X_t)|\theta_{\text{cloud}}]$$

P_{cloud} is the AI model output
 \mathbb{E} represents the expected value
 $f(X_t)$ is the prediction function on input data X_t
 θ_{cloud} are the cloud-based model parameters

Equation 3 : AI Model on Cloud Computing Infrastructure

6.1. Future Trends

Quantum computing and cloud-based AI models could disrupt the way financial decision-makers predict outcomes, helping to advance new methods that improve the state of the art. Quantum computing is still in its infancy, and though there are many challenges ahead, quantum computing could speed up and optimize private reserves because it leverages the power of super-fast, energy-efficient computers, clarifying these to produce accurate forecasts and, thus, more efficient private mechanisms with profitable consequences. From the perspective of AI models, cloud-based models reduce infrastructure costs, and AI takes advantage of big data and processes it in real-time with minimal delays at a low cost. By expanding access to state-of-the-art cloud-based intelligence for a broad range of private guiding mechanisms, AI may help minimize information processing biases that could affect forecasting outcomes. In the future, real-time quantum computers and AI models could process a myriad of complex problems more quickly and efficiently, with an associated reduction in operating costs. Additionally, researchers could work to take advantage of intelligence in more sophisticated ways to address guided predicting in financial decision-making, which could further improve this operation as the cloud-based, super-fast quantum processors and AI continue to grow in complexity. We examined how AI predicts today's prices and how quantum predicting fulfills a more recent role, offering an early forecast of future prices to implement an optimized private reserve. The developed models could increase the forecasting capability to optimize energy storage for the institutional costs and margins of private reserves.

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