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EMPOWERING IT EMPLOYEES: THE ROLE OF FINANCIAL LITERACY IN ENHANCING INVESTMENT DECISION-MAKING

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ABSTRACT

The value of financial literacy in the quickly changing world of finance today cannot be emphasized, particularly for IT workers who must manage unpredictable career paths and particular financial difficulties. This study looks into how IT workers' decision-making about investments is influenced by their financial literacy. Using a mixed-methods approach, the study collects detailed insights by combining quantitative surveys with qualitative interviews. Through the use of a specifically created questionnaire, the quantitative phase evaluates the financial literacy skills of IT workers by probing into their knowledge of important financial concepts, investment tools, and risk management techniques. Simultaneously, the qualitative phase uses in-depth interviews to dive into the lived experiences and decision-making processes of a chosen set of IT personnel, providing insight into the complex aspects driving their investment decisions. By demonstrating the degree to which IT professionals' investment decisions are influenced by their financial literacy, the research findings hope to add to the body of knowledge already in existence. The study intends to give useful recommendations for specialized financial education programs geared at improving the financial acumen of IT workers by identifying particular areas of strength and weakness in financial literacy. Furthermore, the study investigates how demographic factors – like age, experience level, and educational background – affect investing behaviour and financial literacy in the IT industry. The ultimate goal of this research is to educate policymakers and employers on the vital role that financial literacy plays in enabling IT staff to make wise and well-informed investment decisions.

EU AI ACT: UNDERREPRESENTED AND INSUFFICIENT TO ADDRESS THE RISKS AND VULNERABILITIES OF GENERATIVE AI

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ABSTRACT

This paper presents a comprehensive analysis evaluating provisions of the EU AI Act against key risks posed by generative AI systems. Large generative models were employed alongside a rigorous assessment framework to critically gauge the Act's coverage of issues like fairness, explainable outcomes, environmental sustainability, and financial stability. By examining alignment with high-level ethical principles and probing operational gaps, limitations become apparent despite promising intentions. While the Act pushes laudable transparency and accountability, acute generative threats demand tailored oversight tuned to complex, rapidly advancing technologies. Unclear guidance regarding safety standards and the balancing act of open-sourced models necessitates a cautious approach. Similarly, urging legal compliance overlooks unresolved statutory ambiguity as novel socio technical paradigms emerge. However concrete movement to log sustainability impacts signifies progress. Overall findings reveal moderate issue relevance but shortage of practical mechanisms across most risks. Targeted guidance and incentives rather than blanket penalties, participative design drawing collective intelligence, resolving disclosure, and copyrighting blind spots, and boosting research investment are advised. With upgrades balancing permission less innovation and public good, a layer below high-level principles, the Act can foster responsible generative stewardship. As researchers we provide an analytical methodology and risk coverage ratings to further collaborative governance.