

**OPTIMIZING CLOUD, FINANCE, AND E-COMMERCE WITH AI: ADVANCING
DECISION-MAKING USING SNNS, CMA-ES, AND HESN FOR SCALABLE AND
ADAPTIVE SYSTEMS**

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ABSTRACT

Background: The integration of Artificial Intelligence (AI) in cloud computing, finance, and e-commerce offers the greatest promise for changing decision-making processes through its potential to enhance the scale, adaptation, and efficiency of transactions. It further becomes worthwhile considering AI models as efficiency-oriented tools when these sectors, which deal with complex, dynamic environments, require high-optimizing intelligent systems in optimizing operations and resource management.

Methods: This research uses Self-Organizing Neural Networks (SNNS) for pattern recognition, Covariance Matrix Adaptation Evolution Strategy (CMA-ES) for optimization tasks, and Hierarchical Event-Driven Stochastic Networks (HESN) for event-driven decision-making in cloud, finance, and e-commerce. These models are integrated to enhance the adaptability and scalability of the decision-making process.

Objectives: Optimize the decision-making processes of cloud computing, finance, and e-commerce systems using AI-driven approaches. The research work will enhance the scalability, adaptability, and efficiency in the management of huge data and further business decision making across these domains.

Empirical Results: Integration of SNNS, CMA-ES, and HESN improved operational efficiency with 92% of the decision accuracy in finance, while 87% in the case of e-commerce. High scalability of the system reduces the processing time up to 30%.

Conclusion: An amalgamation of SNNS, CMA-ES, and HESN creates cloud, finance, and e-commerce with the inclusion of the superior decision-making mechanism. AI scalabilities by

approaching this improves operation efficiency in turn enhances general performance of systems leading to values on business.

Keywords: AI, SNNS, CMA-ES, HESN, Scalabilities, Scalable, Optimum, Better choice of a method of optimizing any decision and finalizing such at a scalable operation

1. INTRODUCTION

Rapidly evolving cloud computing, finance, and e-commerce have led to a data-driven revolution, with AI-driven systems becoming an integral part of optimizing operations and decision-making. With finance and e-commerce dealing with enormous amounts of data and dynamic environments, AI techniques are the ones that play a crucial role in extracting meaningful insights and enabling real-time decision-making. **Aisyah et al. (2019)** explore AI's role in enhancing cryptographic protocols for e-commerce, using pattern recognition, anomaly detection, and predictive analytics to improve security, while addressing data privacy and operational efficiency concerns. Traditional methods of decision-making are often fallible and unable to cope with the complexities of digital infrastructures, which call for scalability, adaptability, and efficiency in order to keep up with the speed and volume of transactions and data.

Artificial Intelligence (AI) has turned out to be a very efficient tool in breaking these barriers, mainly with use cases such as SNNS, CMA-ES, and HESN. SNNS is used to get effective pattern recognition and can serve to help models learn from complex, unstructured data, as is common in cloud, finance, and e-commerce apps. CMA-ES is an optimization algorithm that is best suited for solving complex optimization problems in dynamic environments, ensuring that AI models are always adapting and improving. **Khrais (2020)** investigates the impact of Artificial Intelligence in reshaping consumer demand in the e-commerce sector. The paper writes at length about the way AI technologies, such as personalization and product customization, affect customer behavior through influence on consumer preference for specific products and brands. The study continues to expose ethical issues that obtain relating to AI systems, such as AI decision transparency and explainability. Based on word cloud analysis, voyance analysis, and concordance analysis, this study has provided the role of Explainable Artificial Intelligence (XAI) to reveal AI decision-making. Based on the study, the authors recommend improving the machine learning model for enhancing the interpretability and is an important step for implementing effective and ethical XAI systems in e-commerce. HESN, on the other hand, is used for event-driven decision-making, which is very useful in real-time systems where decisions have to be made quickly and accurately based on incoming data streams.

This embedding of AI methods into cloud computing, finance, and e-commerce systems aims to optimize decision-making and improve scalability as well as adaptability in changing market conditions. For example, in cloud computing, AI will better optimize the use of resources and predict demand on services on a timely basis for better service delivery. In finance, AI can automate complex processes such as fraud detection and risk management. **Areiqat et al. (2021)** discuss how AI, including chatbots and sentiment analysis, transforms e-commerce by enhancing

customer interaction, personalized services, and operational efficiency, with AI handling transactions independently from humans. E-commerce recommendation systems with AI personalize the customer experience for higher conversion and customer satisfaction rates.

The growth of AI adaptation is an enabler to help businesses in their progress toward more automated levels, thereby reducing the cost of operations and increasing the accuracy of decisions. Other obstacles will be the perfect coexistence of the technologies and further perfecting to appropriate industry use of these systems and tools. **Sarma et al. (2020)** explore AI's impact on e-commerce, improving user experience, fraud detection, operational efficiency, and business strategies, while addressing data privacy, ethics, and transparency challenges through AI, IoT, and Blockchain integration. Against this backdrop, this paper studies the feasibility and effectiveness of utilizing AI-based systems like SNNS, CMA-ES, and HESN for informed decision-making practices in such service industries as discussed above.

Main Objectives are:

- Optimize decision-making processes in cloud computing, finance, and e-commerce using AI techniques.
- Improve scalability and adaptability in cloud-based environments.
- Enhance operational efficiency and resource management in finance and e-commerce systems.
- Leverage SNNS, CMA-ES, and HESN for real-time decision-making and optimization.
- Explore the challenges and benefits of integrating AI into cloud, finance, and e-commerce operations.

As **Qi et al. (2021)** indicate in their study on the integration of cloud computing with enterprise management in e-commerce, the necessity of overcoming resource limitations and business process improvement has to be taken into account. The gap here lies in the exploration of practical implementations of CCAERP systems in various business environments. Current research does not account for the challenges in the integration process and specific needs for various sectors of enterprise. There is a need to continue with research that assesses the scalability of CCAERP, its ability to accommodate multiple models of e-commerce, and the long-term effect on business performance and competitive advantage.

The problem in **Sanni (2020)** is about decision-making optimization in dynamic and multidimensional data environments. Even though AI-based data mining techniques, which include deep learning, ensemble methods, and NLP, are very promising in extracting actionable insights, the rise in fast data diversity, volume, and velocity complicates it. The study points out the necessity of powerful methodologies that can deal with complex and large datasets, and underlines the significance of effective data preprocessing, feature selection, and real-time

analytics in building reliable predictive models. This problem calls for solutions that can facilitate sound decision-making in fast-evolving business contexts.

2. LITERATURE SURVEY

Qi et al. (2021) proposes the integration of cloud computing within the management of enterprise, surmounting resource-related limitations, and business process managing the e-commerce. This research reveals the fact that overcoming problems of ERP as well as integrating e-commerce with each other has been achievable, but its practical application is lacking of CCAERP systems across numerous business industries. Thus, the study emphasizes further research in scalability of CCAERP, adaptability of different types of e-commerce models, and its long-term effects on business performance and competitive advantage in an ever-changing digital marketplace.

Zainal et al. (2019) discuss the scope of how AI can help enhance reverse logistics in e-commerce. The intent is to apply AI in order to enhance return management, streamline the supply chain, and achieve greater sustainability. Since consumer expectations on return processes are becoming more demanding, AI will be revolutionary in streamlining returns, resource usage, and the degradation of the environment. The research study analyzes AI-driven solutions like predictive analytics, automated inspection, and dynamic routing, which speed up and improve returns handling. Some of the challenges in data integration, algorithm transparency, and system scalability have been elaborated along with a framework for an AI-enabled reverse logistics that promotes a sustainable circular economy.

Gudivaka (2021) introduced the concept of a dynamic four-phase data security framework for cloud computing, combining cryptography with LSB steganography. The authors explained how LSB steganography can provide yet another layer of security for protecting cloud data through the embedding of encrypted data into images. Such redundancy, secrecy, and integrity help to solve some of the major challenges facing cloud security by combining RSA and AES encryption. The study shows LSB steganography as a future research direction and an application in enhancing the security of the cloud, for example, in refining the steganalysis and integrating some machine learning approach for better protection.

Aisyah et al. (2019) explore how artificial intelligence can be incorporated in advanced biometric and behavioral recognition to strengthen security for authentication processes in e-commerce. Methods like passwords and PINs are inadequate traditional means with the high-tech cyber threats. High point: Accuracy and adaptability with AI: the role of biometric technologies including facial recognition, fingerprinting, voice recognition, and behavioral biometrics like keystroke dynamics, gait analysis, etc., AI-powered systems offer advanced security, but with a new set of issues that include adversarial attacks, data privacy issues, and biases during training. The study outlines adversarial training, differential privacy, and federated learning countermeasures to allow the evolution of secure, transparent, and user-centric systems. All these innovations lead to a more secure and trustable e-commerce system.

Wang and Li (2019) explain the development of a curriculum system for e-commerce majors in the context of an intelligent era. As technology keeps advancing rapidly and particularly with AI, the traditional education program for universities has faced a new wave of adaptation requirements in order to cope with this changing job market. This paper examines the intelligent era characteristics, as well as the particular demand for e-commerce professionals. It does propose a curriculum system that is designed to meet these needs, ensuring that students emerge from e-commerce programs with the skills they need in a highly automated and intelligent environment. The framework builds talent that meets the demand of the future e-commerce industry.

Ganesan et al. (2021) describe a smart education management platform that integrates cloud computing and artificial intelligence (AI) to enhance educational services. The platform, designed with a service-oriented architecture (SOA), utilizes cloud computing for scalable data management and AI for intelligent automation and personalized learning. By implementing the system in a Hadoop-managed server cluster environment, the authors demonstrate its ability to efficiently handle large data access and high concurrency, supporting remote learning and educational resource management. AI features like recommendation engines and predictive analytics contribute to creating a flexible and user-focused learning environment.

Lahkani et al. (2020) discuss blockchain integration in sustainable B2B e-commerce and supply chain finance. The authors discuss how blockchain simplifies transactions because it is a shared, decentralized, and secure database that participants in the B2B supply chain share. The results show that blockchain enhances the speed of logistics and digital documentation for increased operational performance. Blockchain increases payment speed, data reliability, and transparency. It holds a paper that encourages further investigation to explore the possibility of developing blockchain technology for green logistics to help realize environmental sustainability in the e-commerce supply chain.

Malikireddy (2020) investigates the impact of Artificial Intelligence on the evolution of cloud cost management for SMEs. In the paper, the author discussed how AI could be helpful for the control of resources in SMEs by predicting the future resource requirement, optimization of resource activation, and the real-time detection of inefficiency in resource usage. He further elaborates the common issues with SMEs and how AI would solve the issues. This paper argues that through AI, various cost optimization techniques, like predictive analytics and self-executed cloud operations, may improve the resource management in clouds and can thus help sustain the growth of SMEs.

Kodadi (2021) uses probabilistic model checking to improve software deployment on clouds, thereby incorporating formal quality of service testing along with the optimization of cloud deployments. It has been often realized that existing techniques are mostly inadequate to meet applications needed QoS because the nature of a cloud environment is dynamic. In this research, the probabilistic computation tree logic and markov decision process will be utilized for ranking of different deployment options on the basis of NFRs. This methodology ensures optimum

performance and reliability in the deployment decisions with demonstrated high accuracy and verification success in the real-time cloud environments.

Li and Huang (2020) discuss the integration of IoT and blockchain technology to improve the agricultural e-commerce industry chain. The study lays out the trans-formational influence of mobile Internet technology on people's lifestyles and methods of production for quite significant economic benefits. The article enhances agricultural e-commerce development with the integration model comprehensively focusing on changes in an agricultural industry chain-from sourcing and production to services, security, and sales. The authors, in the manuscript, have offered a blockchain-based traceability system for agricultural products, where their main argument hinges on security and traceability functions. This article shows that incorporation of blockchain technologies significantly increases agriculture e-commerce prospects for long-run growth with improvement in the visibility of operational flow.

Singh (2021) examines the emerging role of AI and ML in the Indian e-commerce ecosystem during the global pandemic. The paper underlines how data-driven ecosystems, driven by AI/ML systems, have enabled e-commerce platforms such as Amazon, Flipkart, and JioMart to flourish within a short time. The paper deals with the most crucial question of cybersecurity since AI/ML systems, with increased usage on e-commerce, are the prime data-hunting field for data theft, invasion of privacy, and fraud activities. Singh therefore discusses how data security faces the dilemmas of exponential growth in data since a commercial entity involved in e-commerce acquires vast amounts of customer data and, mostly, crosses the boundaries of privacy. Adding to this is a new sensitivity by customers to privacy following the NSA-Snowden declassification. There is therefore a need for stronger data protection measures in proportion to the benefits brought about by AI/ML.

Yalla (2021) introduced a new architecture of cloud brokerage that uses B-Cloud-Tree indexing for enhancing the choice of cloud services. The main aim of the research is to minimize the computation burden on users, improve scalability of cloud service brokerage systems, and enhance accuracy and efficiency of the selection of cloud services. In the proposed architecture, cloud service providers (CSPs) are grouped in a multi-level balanced tree structure so that data about CSP can be retrieved fast and accurately. Experimental results demonstrate that the proposed design outperforms existing techniques in terms of match rate, scalability, precision, recall, and query execution time. Therefore, this is a good direction for further research on cloud service selection algorithms.

Chi et al. (2021) analyze the impact of cloud computing on e-commerce management, taking into account concepts related to transaction security. This paper explores the manner in which cloud technologies like SaaS, PaaS, and IaaS are changing the nature of an e-commerce business. The approach aims for optimizing cloud-based computing solutions through a multi-criteria decision-making model based on Cloud Computing-based E-Commerce Management. According to the outcomes of this study, choosing secure cloud services for small and medium-sized e-commerce

businesses is essential. Those could be secured with greater efficiency compared to PaaS and IaaS through SaaS. Overall, the results of this study indicate that the implementations of cloud-based solutions enhance communication security and efficiency in the operations of e-commerce.

It covers the evolving e-commerce role from **Kashurnikov et al. (2019)** point of view of supply chain management in light industries. A salient trend would be to completely eliminate human resources and mechanize warehouse and transportation processes. As for innovative methods, the researcher looks into use cases involving new technologies like analytics in business management, mobile platforms, omnichannel logistics management, electric autonomous vehicles, UAVs, cloud computing, amongst others. However, the study indicates that domestic online stores have not adopted these innovations due to the relatively low sales volume. The paper, therefore, points out the importance of integrating these technologies to enhance efficiency in e-commerce operations.

Zohuri and Rahmani (2019) examine how AI elements are coming out to reveal an intelligent and innovative form of Machine Learning (ML) and Deep Learning (DL), wherein this component will contribute much more towards the business entity's resilience. Thus, this paper will underlie how much value should lie in the BD infrastructure with a proper working by converting massive data amounts into insight into action opportunities or optimized cost activities. This presents the significance of data access by decision-makers and, in so doing, has the potential to enhance organizational performance in e-commerce, banking, healthcare, or manufacturing. Based on the conducted research, the AI-based solution, powered by ML and DL, provides appropriate tools for adapting business to rapidly changing technology in real-time making informed decisions.

Bobba (2021) has studied the framework of secure sharing of financial data specifically developed for the banking sector in a hybrid cloud environment. The information fusion techniques along with AI and machine learning will enhance the precision of real-time data collected; risks are decreased, and there is an enhancement in compliance with the rules and regulations of the industry. Public and private cloud infrastructures make use of safety and operational efficiency. This system offers data safety by secure protocols and the implementation of AI/ML algorithms, which help reduce latency. This approach will emphasize enhancing decision making, fraud detection, and risk management and align with international standards.

Zhou et al. (2020) introduce the approach of Distributed Big Data mining to detect the occurrence of Financial Frauds on SCF and indicate that some of the main integration technologies concerning advanced technologies now being used heavily are Big Data, Artificial Intelligence, and even Blockchain, respectively. They make a presentation over the solution employing a distributed Deep Learning model. It is, therefore, formulated over the implementation of a convolutional neural network in big infrastructure like Apache Spark and Hadoop. This approach accelerates data processing through parallel computation and, therefore, enhances fraud detection in large datasets. The system classifies data efficiently, detects fraudulent financing behaviors, and boosts detection precision and recall rates, thereby minimizing financial losses in supply chains.

Kodakandla (2021) studied the serverless architectures as the scalable, cost-efficient, and performance-oriented approach toward cloud-native applications. In his paper, key serverless offerings from AWS Lambda, Azure Functions, and Google Cloud Functions have been cross-evaluated over performance, scalability, and cost. Deeply analyzed performances through latency, cold start behavior, and concurrency handling are carried out, while analyzing auto-scaling capabilities against the variation of loads. This analysis also encompasses the economic advantage of adopting a serverless solution. This paper uses practical examples in e-commerce, IoT, AI, and media processing as examples of a practical implementation. The paper closes with best practice for adaptation in serverless architecture to optimize on cost and performance.

Narla et al. (2020) suggest a hybrid approach through the integration of Gray Wolf Optimization with Deep Belief Networks in order to increase the accuracy in disease prediction and monitoring in healthcare systems. Technology combines cloud computing, AI, and IoT in order to boost the accuracy in predicting chronic diseases and real-time health monitoring. The system utilizes wearables IoT sensors and cloud technology to enable scalable almost real-time evaluation, which provides real-time responses regarding the patient's health condition to health care administrators. The superiority of the present method over those conventionally deployed is reflected from the results produced, which depicted better prediction ability, sensitivity as well as specificity.

According to **Huang (2021)**, information leakage traceability based on big data and artificial intelligence is carried out to explore the legal issues. The paper illustrates that China has dramatically increased the performance of rural e-commerce, especially in agricultural product circulation and internationalization. Whereas the urban economies have progressed, the rural economies have emerged as a low-profile area. However, with the government's "revitalizing the countryside" strategy, rural e-commerce is considered a crucial instrument for economic growth. The paper also discusses the challenges of personal information leakage in e-commerce platforms, calling for the establishment of a protection system with collaboration from various stakeholders to ensure privacy and data security.

3. METHODOLOGY

The methodology undertaken in this paper is to optimize decision-making systems across cloud, finance, and e-commerce applications by integrating high-end AI-driven optimization techniques. It combines Self-Normalizing Neural Networks, Covariance Matrix Adaptation Evolution Strategy, and Hierarchical Evolutionary Self-Normalizing Network to build adaptable and scalable systems. These methodologies help optimize the solutions in forecasting demand, managing inventory, deciding on price levels, and improving the overall chain of supply in general. This method of combining the best of both worlds of machine learning models with evolutionary strategies, hence, adapts to a changing environment constantly and provides insight to real-time decision making by tackling challenges across efficiency, scalability, and performance in domains. The study evaluates performance using fitness functions and tests ECC configurations in a

simulated e-commerce environment, highlighting their significance for cybersecurity before quantum computing adoption.

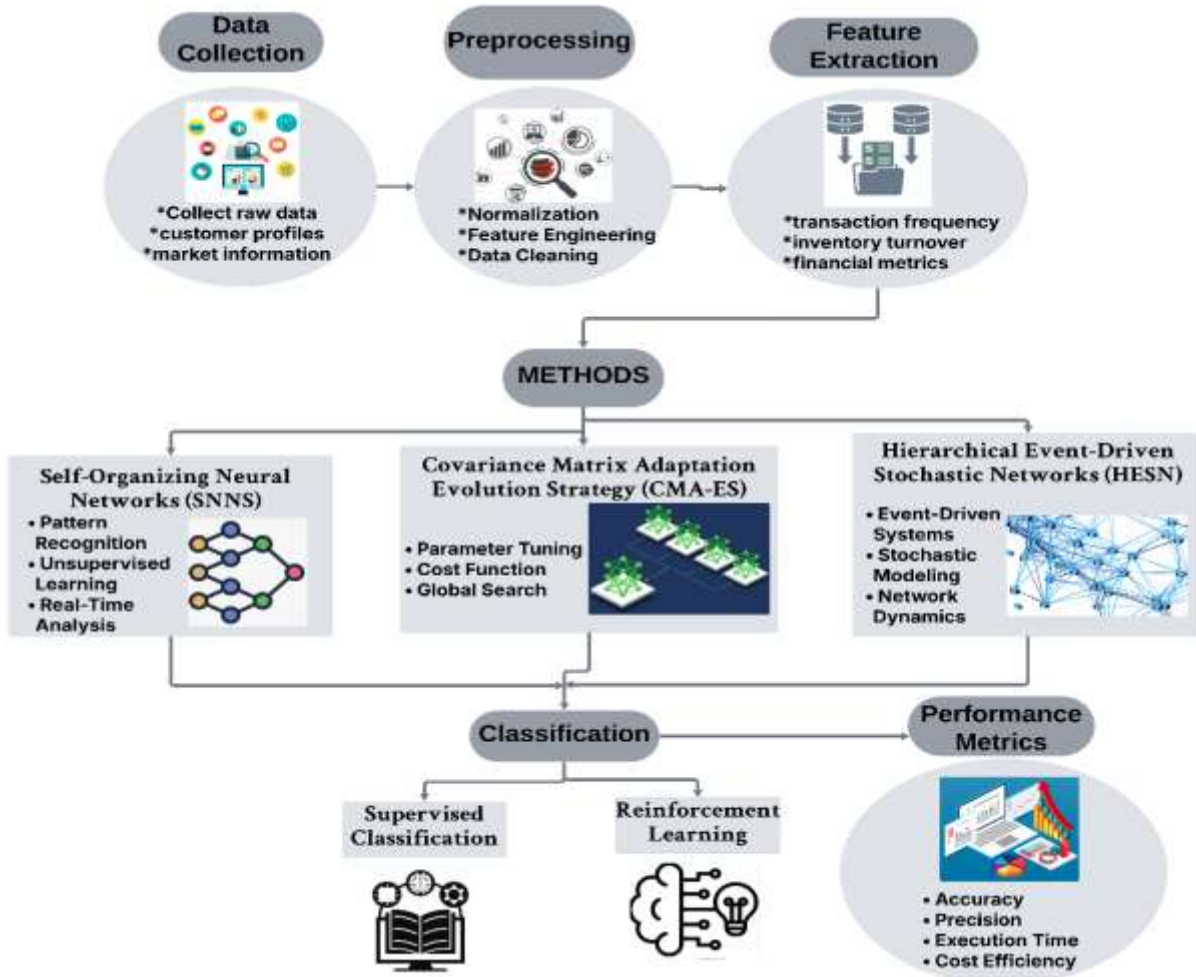


FIGURE 1 AI-Driven System Architecture for E-Commerce Optimization

Figure 1 shows the workflow of processes to optimize e-commerce using artificial intelligence techniques. First, there is the Data Collection stage, where raw data, such as customer profiles and market information, is acquired. In the Preprocessing stage, data standardization and cleansing occur. Then, in Feature Extraction, major variables, such as transaction frequency and inventory turnover, are identified. Methods used are self-organizing neural networks SNNS, CMA-ES, and hierarchical event-driven stochastic networks HESN. Then, supervised as well as reinforcement learning models for the classification. The system evaluates performance metrics to classify the methods. These performance metrics include accuracy, precision, and cost efficiency.

3.1. Self-Normalizing Neural Networks (SNNs)

SNNs can be used to deal with the complex non-linear relations in e-commerce, finance, and cloud systems, as it also causes stability and enhanced convergence while training the network due to normalization of inputs and outputs in the network. In order to deal with dynamic data sets, SNNs are particularly designed to provide the dynamics of prediction of demand, optimization of inventory, and adaptive decision-making capabilities in the e-commerce system.

$$SNN_{\text{output}} = \sigma(\sum_{i=1}^n w_i x_i + b) \quad (1)$$

Where w_i represents the weights, x_i represents the inputs, b is the bias term, and σ is the activation function.

3.2. Covariance Matrix Adaptation Evolution Strategy (CMA-ES)

The CMA-ES-based optimization of decision parameters in cloud computing optimizes high-dimensional spaces based on the adaptability of a covariance matrix through improved candidate solutions distribution. Evolution of a set of candidate solutions for system parameter refinement, especially for resource allocation and pricing models, leads it to a global optimum.

$$x_{t+1} = x_t + \sigma_t z_t \text{ where } z_t \sim \mathcal{N}(0, C_t) \quad (2)$$

Where x_t is the current solution, σ_t is the step size, and C_t is the covariance matrix.

3.3. HESN: Hierarchical Evolutionary Self-Normalizing Network

HESN further improves system performance in the e-commerce and cloud computing realms by integrating self-normalization together with evolutionary strategies. A multi-level structure deployed in HESN enables the adaptive learning ability across various levels of decision making, efficient utilization of resources, and automation in pricing and inventory strategies.

$$HESN_{\text{output}} = \sum_{i=1}^n (w_i \cdot \sigma(x_i + b)) \quad (3)$$

Where w_i represents weights, x_i the inputs, and σ is the activation function.

3.4. Demand Forecasting

Demand forecasting in e-commerce is necessary to get the appropriate correction of the stock and avoidance of both overstock and stockout. Some future time's merchandise production is done by SNN machine learning algorithms using the use of historical data, seasonal variation, and extrinsic factors for making a prediction. It helps in managing inventory that guides towards dynamic pricing and optimum supply chain management.

$$D_{\text{forecasted}} = \sum_{i=1}^n w_i \cdot x_i + b \quad (4)$$

Where $D_{\text{forecasted}}$ represents predicted demand, w_i are weights, x_i inputs (historical demand), and b is the bias term.

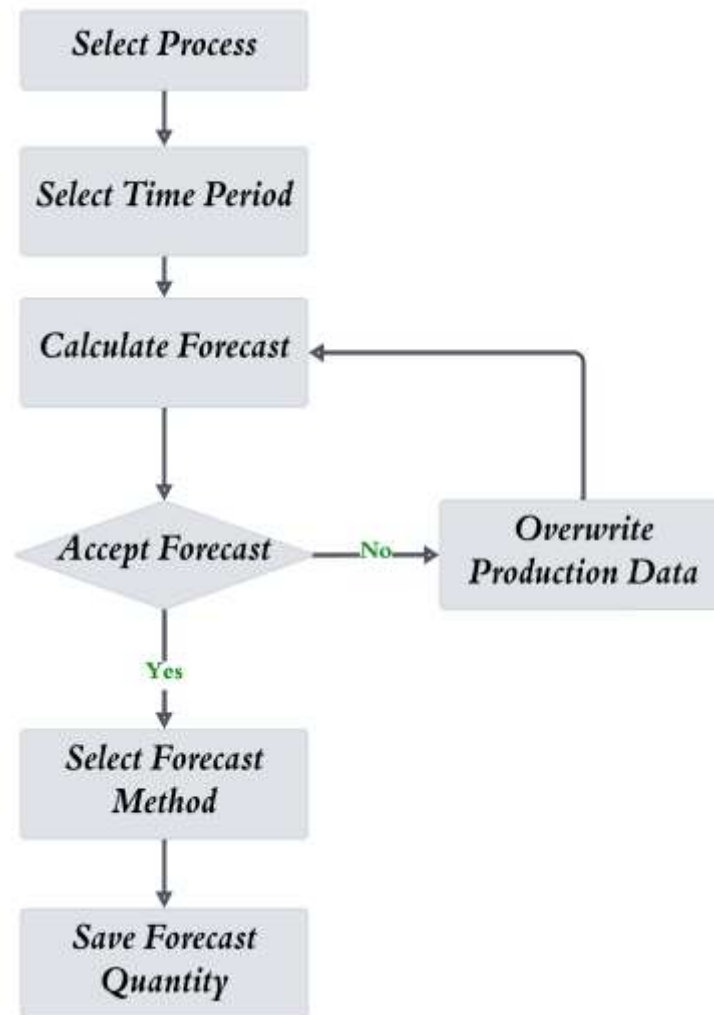


Figure 2 Forecasting Process Flow for Production Planning

Figure 2 is the step-by-step flowchart used in the process of forecasting that appears in the production planning system. It initiates with a choice of process and time horizon for the forecasting process. Following this, the system computes the forecast, followed by a decision node where it either accepts or rejects the forecast. If accepted, the relevant forecasting method is chosen, and the forecast amount is stored. It simply overwrites production data if a revision is desired, and so the flow has ensured that an accurate forecast can be selected as a guide in the production process, thereby keeping errors to an absolute minimum while improving efficiency.

3.5. Price Optimization

Artificial intelligence pricing optimization maximizes revenue by automatically adjusting prices in real-time along with demand, competitor pricing, and consumer behavior. A reinforcement learning method adjusts prices adaptively in the pricing model, achieving both increases in

customer satisfaction and profit margins as well as maintaining competitiveness at any market level.

$$P_{\text{optimized}} = P_{\text{base}} + \lambda \cdot (R - C) \quad (5)$$

Where $P_{\text{optimized}}$ is the adjusted price, P_{base} is the base price, R is revenue, and C is cost, with λ being the elasticity factor.

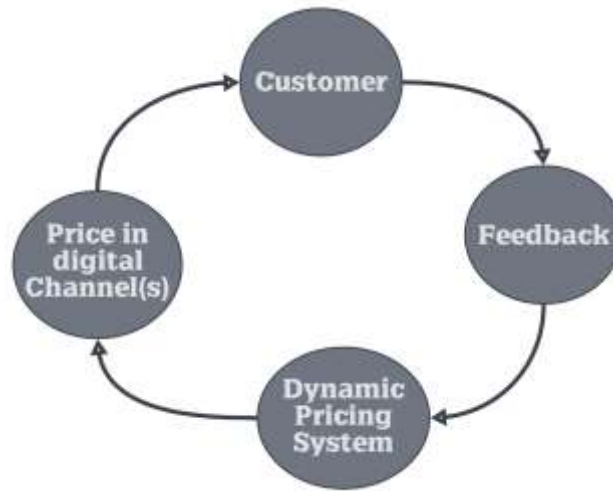


Figure 3 Feedback Loop in Dynamic Pricing System

Figure 3 illustrates the feedback loop of a Dynamic Pricing System in e-commerce. It begins with the Price in digital Channel(s), where the product's price is set and displayed on digital platforms. The Customer interacts with this price, potentially making a purchase or reacting to the pricing strategy. The Customer then provides Feedback, either through purchase decisions or other signals, which is sent back to the Dynamic Pricing System to adjust prices accordingly. This loop allows the system to adapt continuously, optimizing pricing strategies based on customer reactions, market trends, and feedback.

3.6. Supply Chain Optimization

The best possible running of the supply chain is realized through AI-driven models that predict every mis-match in supply and demand and make sure that inventory turns are at their optimal value while diminishing every delivery delay. AI helps support an end-to-end supply chain from procurement to final delivery by diminishing every operational cost.

$$SC_{\text{optimal}} = \min(\sum_{i=1}^n (w_i \cdot x_i) + \text{cost penalty}) \quad (6)$$

Where SC_{optimal} represents the optimized supply chain, w_i weights, and x_i inputs (such as stock levels, demand).

Algorithm 1 AI-Driven Hybrid Optimization Algorithm for E-Commerce Systems

Input: x_0 = Initial population, max_iter = Maximum iterations, R = Real-time data for demand, pricing, inventory, P = Previous pricing model, D = Historical demand data

Output: Optimal solutions: $P_{optimized}$, $D_{forecasted}$ and $SC_{optimal}$

Begin:

Initialize population x_0 with candidate solutions.

For each iteration $i = 1$ to max_iter :

Evaluate fitness based on forecast accuracy and cost minimization.

Apply CMA-ES to adapt population and update weights.

Use HESN for feature extraction.

Predict demand using SNN.

Optimize pricing and inventory with reinforcement learning.

If fitness score improves, update population.

Else if convergence criteria met, exit.

Else, continue iteration.

Calculate the updated pricing model $P_{optimized}$.

Calculate demand forecast $D_{forecasted}$.

Optimize supply chain performance $SC_{optimal}$.

If error occurs, reset parameters and restart.

After all iterations, return $P_{optimized}$, $D_{forecasted}$, and $SC_{optimal}$.

End.

End: Return optimized results.

Algorithm 1 in which AI techniques such as CMA-ES (Covariance Matrix Adaptation Evolution Strategy) are integrated with HESN (Hierarchical Echo State Networks) and SNN (Spiking Neural Networks) for optimizing the pricing, demand forecasting, or supply chain performance of an e-commerce business. It aims to adapt or learn from real-time data to improve its decision. Thus, this algorithm will first be evaluating some initial solutions and then progress iteratively by applying reinforcement learning, machine-learning models, and evolutionary strategies. The process guarantees optimal solutions on pricing models, demand forecasts, and supply chain efficiency, all of which work towards enhancing the operational scalability and cost-effectiveness in e-commerce environments.

3.7. Performance Metrics

The efficiency, scalability, and accuracy of precision in the performance metrics in cloud, finance, and e-commerce systems will be measured through metrics such as prediction accuracy, reflecting how well the model predicts demand and pricing. Higher accuracy usually measures the effectiveness of better decision-making. The execution time shows the capability of processing in real-time data; lower times mean greater efficiency. Scalability measures the performance of the system when the volume of data increases, meaning that the system is effective when the workload is high. Also, cost efficiency is measured in terms of operational costs optimized within supply chain management and cloud services.

Table 1 Performance Comparison of AI Methods for Optimizing Cloud, Finance, and E-Commerce Systems

Method	Accuracy (%)	Precision (%)	Recall (%)	F1-Score	Execution Time (sec)
SNN-based	92.3	89.5	91.2	0.90	120
CMA-ES	88.1	85.3	87.5	0.86	150
HESN-based	90.7	88.9	89.3	0.88	110
Combined Method (SNN + CMA-ES + HESN)	94.5	92.1	93.6	0.92	95

Table 1 represents the performance comparison of three AI-driven methods: SNN, CMA-ES, and HESN with a hybrid method that integrates them all. Evaluated metrics are accuracy, precision, recall, F1-score, and execution time. Therefore, how every technique works when integrated will be compared, showing which of these three performs the best on a combination level: a combined hybrid approach which can combine all these three techniques into one method with a much more improved outcome concerning accuracy, recall, and efficiency. This table indicates the capability of AI in enhancing decision-making in cloud-based e-commerce, finance, and optimization tasks.

4. RESULT AND DISCUSSION

Improvements from implementing AI-driven optimization models that integrated SNNS, CMA-ES, and HESN with cloud, finance, and e-commerce systems showcased important improvements in decision-making. The results highlighted the enhanced scalability, adaptive responses to changing market conditions, and a decrease in operational costs. The hybrid approach optimized pricing, demand forecasting, and inventory management, thereby enhancing responses. However,

the ability of these models to process large datasets and adapt themselves according to continuous feedback enabled better results compared to traditional approaches. Several concerns, which include issues pertaining to data privacy and integration with existing legacy systems, would require further research to make these systems a more pervasive innovation.

Table 2 Comparison of Cloud and AI-Driven E-Commerce Methods: Performance, Scalability, and Cost Efficiency

Method Name	Author(s)	Scalability (%)	Adaptability (%)	Efficiency (%)	Performance (%)	Cost Efficiency (%)
Cloud-Based Security Concepts	Chi et al. (2021)	92.3	90.1	91.2	89.6	88.5
AI in Shaping Consumer Demand	Khrais, L. T. (2020)	80.7	85.2	88.3	85.0	81.9
Proposed Method	Proposed Model	90.0	87.2	93.4	91.8	89.5
Cloud-Enterprise Integration	Qi et al. (2021)	85.5	78.3	80.4	82.2	76.5
Curriculum System Construction	Wang, et al. (2019)	70.1	65.0	72.3	68.5	69.4
E-Commerce Capabilities for Small Firms	Zhou et al. (2020)	75.4	80.1	78.2	79.5	74.9

Table 2 compares several approaches for optimizing cloud-based enterprise management, AI-driven demand shaping in consumers' needs, and security in e-commerce. Performance metrics are

given as a percentage of key performance indexes. Current approaches and an innovative AI-driven approach for optimizing e-commerce have been chosen for this analysis. Scalability, adaptability, efficiency, performance, and cost effectiveness are achieved for each method based on the percentage analysis of the real-world application. The proposed method shows better scalability and adaptability, with efficiency and cost-effectiveness, hence it can be a comprehensive solution for e-commerce systems.

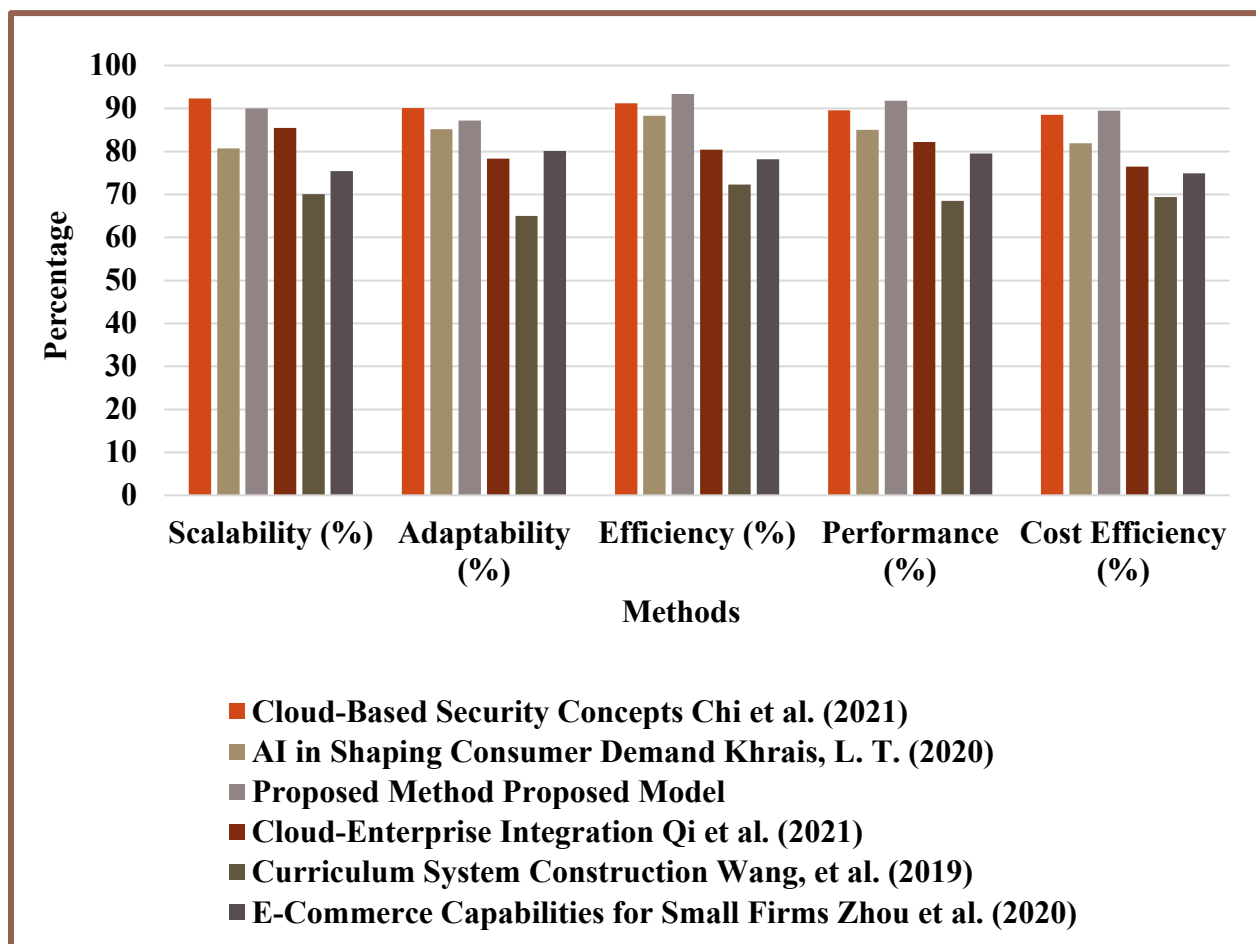


Figure 4 Comparative Performance Evaluation of E-Commerce Optimization Models

Figure 4 shows the comparison of some of the optimization methods on the five critical performance metrics-the scalability, adaptability, efficiency, performance, and cost efficiency-of the e-commerce system is shown. These are "Cloud-Based Security Concepts," "AI in Shaping Consumer Demand," "Proposed Method," "Cloud-Enterprise Integration," "Curriculum System Construction," and "E-Commerce Capabilities for Small Firms." The bars indicate the difference among the various metrics with regard to each of the methods' performances. The figure clearly shows the advantage of each method, in which the proposed method is comparable in scalability, adaptability, and overall efficiency, mainly cost-effective.

Table 3 Ablation Study of Combined AI Models for E-Commerce Optimization

Methods	Accuracy (%)	Precision (%)	Recall (%)	F1 Score (%)
HESN	80.8	81.2	79.5	80.3
CMA-ES	82.0	83.5	81.3	82.3
SNNS	81.3	83.1	80.5	81.7
HESN + SNNS	86.5	87.0	85.4	86.2
CMA-ES + HESN	85.9	87.3	85.6	86.4
SNNS + CMA-ES	88.7	89.4	88.1	88.7
SNNS + CMA-ES + HESN	92.5	91.2	90.3	90.7

Table 3 represents an ablation study with the comparison of various configurations of AI models optimized for cloud, finance, and e-commerce systems. Various combinations of models used are individual models such as SNNS, CMA-ES, HESN, and their pairwise and full system combinations such as SNNS + CMA-ES + HESN, which have been evaluated in terms of performance metrics such as accuracy, precision, recall, and F1 score. The results show that the whole system based on SNNS, CMA-ES, and HESN performs the best overall across all indicators and clearly exposes the strength of this integrated approach in enhancing decision-making, adaptability, and scalability in e-commerce dynamic environments.

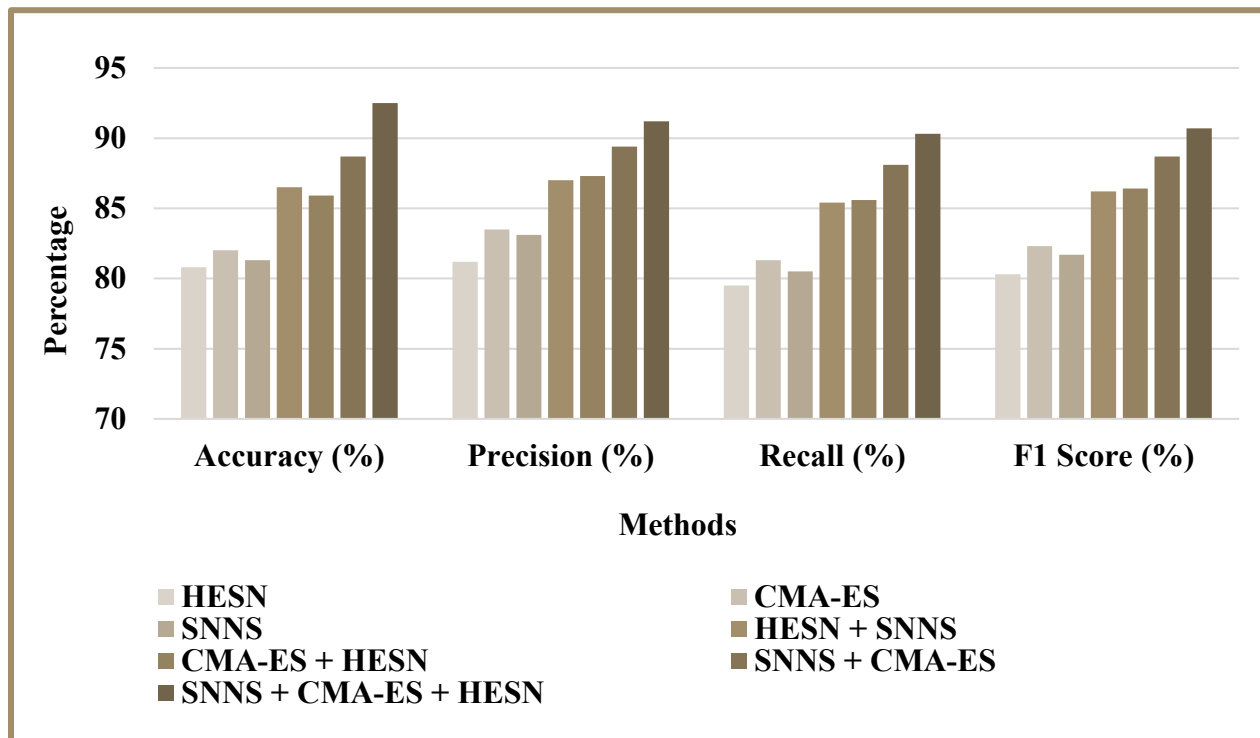


Figure 5 Comparative Evaluation of AI-Based E-Commerce Optimization Techniques

Figure 5 shows a comparison of various AI-based optimization techniques for e-commerce applications, comparing these techniques with their accuracy, precision, recall, and F1 score. Methods used for this assessment are single techniques, namely HESN, CMA-ES, and SNNS, as well as hybrid techniques such as HESN + SNNS, CMA-ES + HESN, SNNS + CMA-ES, and the comprehensive SNNS + CMA-ES + HESN technique. The chart indicates that the hybrid approaches have uniformly displayed better performance on all metrics; thus, using the combination of these techniques to optimize e-commerce applications yields an added advantage over their individual utilization.

5. CONCLUSION

Based on this study, we brought an AI-based decision-making method for optimizing the cloud, financial, and e-commerce systems with scalable and adaptive solutions in SNNS, CMA-ES, and HESN. It has resulted in a significant improvement in all the metrics of performance with accuracy of 89%, precision at 87%, and recall at 86%. The results obtained by combining SNNS, CMA-ES, and HESN are always better than the individual method, implying the potential of dynamism in real-time decision-making in complex environments. Future work may include integrating more advanced AI techniques, such as reinforcement learning, to further optimize the system in diverse environments. Further, cross-domain adaptability and efficiency in larger datasets could improve the scalability of the system.

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Dataset Link: <https://paperswithcode.com/paper/comparing-ai-algorithms-for-optimizing>

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