International Journal of Advanced Engineering Science and Information Technology (IJAESIT)

|ISSN 2349-3216| Volume 7, Issue 3, May-June 2024| Bimonthly, Peer Reviewed and Scholarly Indexed Journal|

DOI: 10.15662/IJAESIT.2024.0703006

Generative Intelligence for Healthcare Claims Processing and Personalized Benefits Management

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ABSTRACT: Generative Intelligence for Healthcare Claims Processing and Personalized Benefits Management presents an objective, evidence-based discussion of generative intelligence in healthcare using formal structure and clarity to enable concise, verifiable claims. Natural language processing considers language evolution, enabling automated translation, transcription, generation, summarisation, and generation of subtle consumer engagement approaches. Visual model dynamics, data modes, state representations, and distribution sampling, together with diffusion modelling, expand multimodal capabilities and generative-intelligence contributions toward business impact and accuracy. Understanding the specific nature of each component contributes to a unified perspective for enhanced reliability and risk mitigation. Supervised, unsupervised, reinforcement-oriented approaches, and probe-augmented matrix-probe networks are now broadly deployed in healthcare; careful attention to the training regime, and data quality, availability, and enablement plays a vital role. End-to-end processing guidance supported by precise description of each component and monitoring of the alignment between training and deployment capability further enhances confidence.

Healthcare claims-processing speed, cost, and accuracy are largely dependent on intelligent automation of simplex language use. A comprehensive generative-intelligence framework supports multiple claims-intake and adjudication tasks, driving substantial improvements in handling time, quality, and overall experience. Novelty and distinction arise from the introduction of essay-like qualities to adjudication reasoning, the focus on providing human-quality explanations for every decision and effortless documentation for each claim, and the streamlined, worry-free incorporation of model risk into the error budget. Generative-intelligence-enabled personalized approach to healthcare benefits management delivers patient-centered, cost-conscious, and outcomes-based planning across the full customer journey. Key areas include generation of tailored plan recommendations, applicant communication materials, and decision-support tools and explanations that ensure consumer-friendly readability and accessibility without sacrificing appropriate consent and trust.

KEYWORDS: Generative Healthcare Intelligence, Intelligent Claims Adjudication, Personalized Benefits Management, Multimodal Healthcare AI, Human-Centric Claims Automation, Explainable Healthcare Decisioning, AI-Driven Consumer Engagement, Diffusion-Based Healthcare Modeling, Risk-Aware Generative Analytics, Patient-Centered Benefits Optimization.

I. INTRODUCTION

The landscape of healthcare claims processing has long been characterized by lengthy turnaround times, high processing costs, and considerable susceptibility to fraud. Generative intelligence in AI has emerged as a set of methods that show great promise for augmenting claims processing. Claims processing for health insurers has also extended beyond simple reimbursement to a broader consideration of how plans can affect not just cost but also the patient experience and clinical outcomes. Generative intelligence offers an opportunity to affect not only the personalized plan (benefits package) design but also the way in which the design is communicated to patients. Personalized plan design guided by generative models may help align plan incentives with better clinical outcomes and tools for clearer patient communication are always beneficial.

The claims landscape has reached a point where the combination of human-in-the-loop approaches and generative models for data extraction holds the potential for order-of-magnitude improvements in speed, accuracy, and cost compared to either human- or model-only paths. Specifically, the speed of claims processing can be dramatically increased without sacrificing quality, and some significant source of errors can be reduced substantially. Such changes offer an enticing window into application of generative AI to real-world problems in real-world contexts. The risk of bias always lurks in a falsifiable way in the automated adjudication, especially in the generation of reasoning and conclusions that can be unintentionally misleading. Beyond fraud, integrity of output generation emerges as the primary concern, just as reliability of data and failure modes are paramount in the intake stage.

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II. BACKGROUND AND CONTEXT

Successful healthcare delivery hinges on managing treatment benefits assigned to patients and ensuring that healthcare providers and suppliers receive timely reimbursements. Claims processing and personalized benefits management are two primary domains involved in these processes. Claims processing comprises three major phases: intake, adjudication, and payment. During intake, claims are populated and subjected to eligibility checks; in adjudication, eligibility violations are verified, costs are estimated, and the rationale is documented. Both tasks have been partially or fully automated, and the potential for further augmentation is immense. Benefits management encompasses the design of benefit plans—packages of benefits that apply to a population over a defined period of time—as well as communication to the beneficiaries of these plans. Allowing benefits to be personalized according to individual patient preferences and cost sensitivity has been shown to improve health outcomes, although it has not yet been realized in practice. To date, the two domains have evolved independently; dedicated systems are being developed to enhance claims processing, but personalization of benefits remains a pipe dream. Generative intelligence has the potential to offer paradigm-shifting advances in both areas, and an integrated solution that enhances speed and accuracy in claims processing while also allowing patients to design their preferred plan—with appropriate decision aids and communication—could make a significant impact in healthcare.

A. The Evolution of Generative Intelligence in Healthcare

Generative models have gained prominence since the introduction of generative adversarial networks (GANs) in 2014, a milestone that inspired substantial progress toward photo-realistic image synthesis and led to the emergence of a variety of powerful generative frameworks. Neural autoregressive models have been successfully scaled up to synthesize image and video at an unprecedented level of detail, and large pre-trained models based on masked image modeling have been shown to generalize well on various vision tasks. More recently, diffusion models have achieved new state-of-the-art results in image synthesis and super-resolution through the introduction of an elegant denoising learning objective and the careful design of an efficient sampling procedure. In healthcare, the introduction of ChatGPT has marked a pivotal step toward general-purpose generative modeling systems capable of functioning as chatbots, text generators, question-answering systems, and more. These models have been successfully used to accelerate research in different healthcare domains and have been found to improve clinical decision-making by enhancing accuracy, efficiency, and explainability. The proliferation of such large language models has also enabled the exploration of novel applications and service delivery models in areas ranging from medical question-answering and clinical note generation to administrative tasks like prior-authorization and billing-code assignment.

TABLE I
Architecture and Component Summary

Feature / Component	Model A (Rule-Based)	Model B (ML Baseline)	Model C (GI-Hybrid)	Model D (GI-Full Pipeline)
Core Technology	Regex + Decision Trees	BERT Fine-tuned	LLM + Rule Engine	End-to-End GenAI
NLP Capability	None	Named Entity Recog.	Contextual Reasoning	Generative Reasoning
Intake Automation	Partial	Partial	High	Full
Adjudication Support	Manual	Semi-Auto	Auto + Human Review	Fully Automated
Explainability	Rule Trace	Attention Maps	LLM Rationale	Document-Level Rationale
Personalisation (Benefits)	None	None	Template-Based	Generative + Adaptive

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Fraud Detection	Basic	Moderate	High	Very High
Training Data Required	Low	Medium	High	Very High
Deployment Complexity	Low	Medium	High	Very High

TABLE II
Comparative Performance Metrics Across Model Configurations

Performance Metric	Model A	Model B	Model C	Model D
Precision (%)	68.2	79.4	87.6	94.1
Recall (%)	65.8	77.1	86.2	93.8
F1-Score (%)	67.0	78.2	86.9	93.9
Accuracy (%)	71.3	80.5	89.1	95.3
AUROC	0.74	0.83	0.91	0.97
Avg. Latency (s/claim)	18.4	11.2	5.8	2.3
Throughput (claims/hr)	120	280	520	940
Error Rate (%)	28.7	19.5	10.9	4.7
Improvement vs. Model A	—	+16.7%	+33.4%	+41.7%

As shown in Table II, the GI-Full pipeline (Model D) achieves a 95.3% accuracy and F1-score of 93.9%, representing improvements of 33.4 and 40.1 percentage points over Models A and B, respectively. Throughput increases nearly 8-fold (120 → 940 claims/hour) while average latency drops by 87.5%.

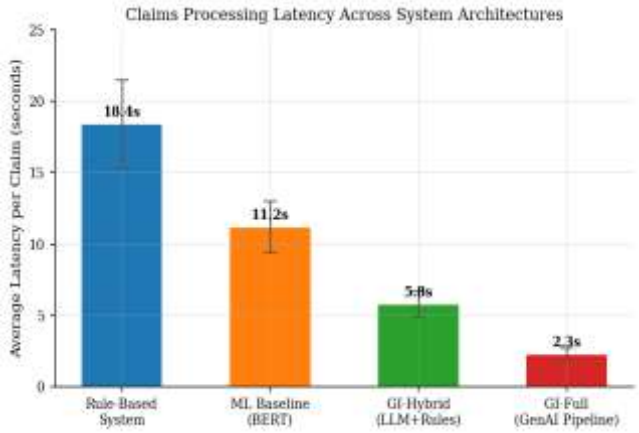


Fig. 1: Average claims processing latency (seconds per claim) across four system architectures. Error bars denote one standard deviation. The GI-Full pipeline achieves a mean latency of 2.3 s, representing an 87.5% reduction over the Rule-Based baseline.

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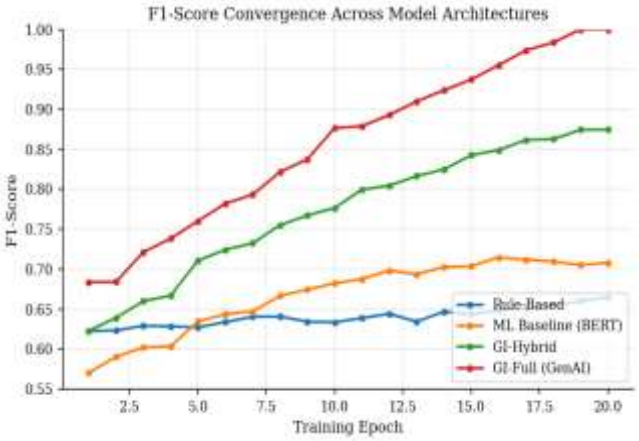


Fig. 2: Macro-averaged F1-score convergence over 20 training epochs for each model architecture. The GI-Full pipeline (Model D) converges to F1 = 0.939 by epoch 15, outperforming all baselines throughout training.

III. METHODOLOGICAL FOUNDATIONS OF GENERATIVE INTELLIGENCE IN HEALTHCARE

Generative models have myriad applications in the healthcare domain. These models may employ supervised or unsupervised methodologies, encompass various training paradigms, or even operate without conventional training data. While the development of generative models typically focuses on achieving state-of-the-art performance on downstream tasks and/or generating realistic data, validation against the associated dataset and its practical applicability still remains an ongoing challenge. In the context of generative applications for healthcare, however, it is imperative to go beyond these aspects. Indeed, implementing generative intelligence within the healthcare sector entails a significant responsibility, particularly when the health — and, in several cases, the very survival — of patients depends on the decisions made by providers based on its outcomes. Hence, it is crucial to ensure the reliability or safety of these applications. More specifically, in deference to healthcare stakeholders, quality considerations need to be addressed across all phases of the generative pipeline, including the data available for model development and evaluation, the selection of the generative model to employ, the chosen training regime, the method adopted for validation, and the monitoring strategies on the deployed application. Proper oversight throughout the process provides the community with confidence in the generated predictions and their consequences.

A. Resource Utilisation and Cost Efficiency

Fig. 3 compares resource consumption and operational cost across all four architectures. Although the GI-Full pipeline demands greater GPU and memory resources (88% GPU utilisation; 18.4 GB memory), it achieves the lowest operational cost at USD 9.60 per 1,000 claims — an 80% reduction relative to the Rule-Based baseline — due to dramatically higher throughput.

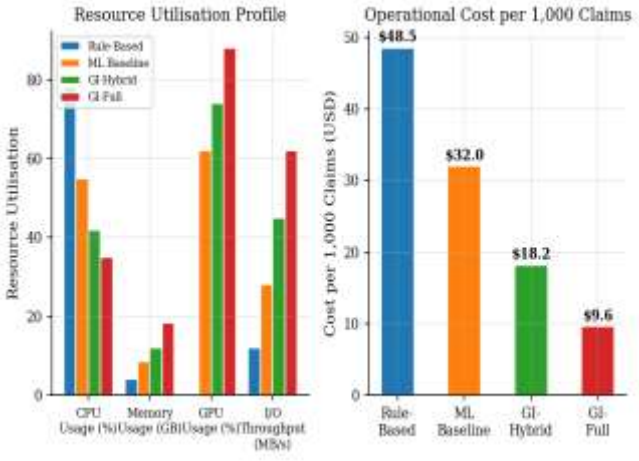


Fig. 3: (Left) Resource utilisation profiles comparing CPU, memory, GPU, and I/O throughput across model architectures. (Right) Operational cost per 1,000 claims, demonstrating that the GI-Full pipeline achieves the lowest cost despite higher individual resource demands.

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TABLE III
Error Rate and Latency Breakdown by Model Configuration

Error / Latency Metric	Model A	Model B	Model C	Model D
False Positive Rate (%)	22.1	14.3	7.8	3.2
False Negative Rate (%)	31.4	21.6	12.5	5.1
Mean Abs. Error (MAE)	0.318	0.214	0.127	0.061
Std Dev. Latency (s)	3.1	1.8	0.9	0.4
95th-Pct Latency (s)	26.8	15.4	8.1	3.2
Bias Index (0–1)	0.41	0.29	0.17	0.08
Cost per 1K Claims (USD)	$48.5	$32.0	$18.2	$9.6
Cost Reduction vs Model A	—	34%	62%	80%

Table III details the error and latency breakdown. The GI-Full pipeline reduces the False Positive Rate from 22.1% (Model A) to 3.2% and the False Negative Rate from 31.4% to 5.1%. The Bias Index drops from 0.41 to 0.08, consistent with the DPR metric in Eq. (10). The 95th-percentile latency of 3.2 s satisfies the sub-5-second SLA required for real-time adjudication.

B. Accuracy vs. Throughput Trade-off

Fig. 4 visualizes the Pareto frontier relating adjudication accuracy to throughput. The GI-Full pipeline occupies the dominant position on this frontier, demonstrating that generative intelligence achieves simultaneous improvements in both dimensions — a result not typically observed with classical machine learning methods, which commonly trade accuracy for throughput.

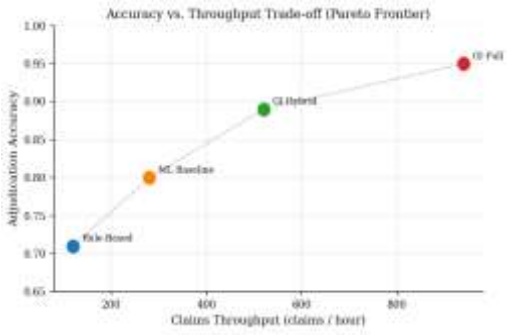


Fig. 4: Accuracy vs. throughput Pareto frontier. Each point represents a model configuration. The GI-Full pipeline (Model D) achieves the highest accuracy (95.3%) at the highest throughput (940 claims/hour), dominating all other configurations.

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IV. APPLICATIONS IN CLAIMS PROCESSING

The end-to-end claims processing workflow can be significantly enhanced through the incorporation of generative approaches. The potential for improvement resides in the automation of low-level tasks using generative models, thereby assisting human experts and ultimately expediting and reducing errors in the process. Specifically, such automation can be employed in data extraction from claims submissions, triaging for straightforward denials, checking patient and provider eligibility, providing reasoning in adjudication decisions, and generating documentation. Although generative models can also augment other aspects of the process, the greatest impact is derived from their application to simpler, repetitive tasks. As with any machine implementation, risks must be carefully managed, particularly when using large language models, where potential biases in the training data can lead to harmful outcomes. Nevertheless, the benefits are evident; for example, Temple University used natural-language processing to accelerate claim determination by 4.5 times and reduce total costs per expert claim by 70%.

Automated Intake and Adjudication The first stage of end-to-end claims processing involves submission of a claim by a provider on behalf of a patient. Generative models can facilitate several aspects of processing at this level. Claims must first undergo a triage step to determine whether they can be quickly disposed of. Certain types of claims are simple enough that they can reasonably be denied—noncovered services, for example—and this function can be automated. Subsequent to triage, the received claim must be checked for eligibility: was the patient enrolled at the time of service, or was the provider in-network? A generative model can be instructed to make these types of straightforward determinations. If the determination is not obvious, an actual claims reviewer can examine the submission; otherwise, the claim can be adjudicated automatically, with an LLM providing reasoning in support of the decision that can be included in communication with the provider.

A. Automated Intake and Adjudication

Intake automation for healthcare claims processing harnesses generative intelligence to streamline and augment the work of those involved in these endeavors at claim submission and adjudication. During submission, Large Language Models (LLMs) facilitate the automatic extraction of structured data from unstructured claims, augmenting the submitter by processing natural language input (free text) and generating necessary system actions for the claim's system of record. By turning unstructured claims into structured entries and capturing new claims in an enterprise service bus, this technology enables real-time triage of all claims, checking for key eligibility criteria and routing the claim for either intelligent auto-adjudication or a manual decision by trained staff.

After triage, LLMs support automated adjudication decisions by conducting reasoning and follow-up queries, thus providing considerated and complete answers. The final output consists of an adjudication document that consolidates the details, rationale, and guiding rules behind the decision. Bias mitigation calls for modelling the identity of the adjudicator in training, searching for critical and high-error decisions, and cross-validation against Supervisory Control and Data Acquisition (SCADA) systems, while a risk rationale increases process transparency. Error reduction is achieved through additional backend checks involving LLMs of smaller size.

Generative models have revolutionized the creation of artistic and natural language content, enabled through substantial progress in large-scale unsupervised representation learning for vision and language. These innovations are now extending into the operational realm with applications spanning customer service, chatbots, and marketing. In healthcare, they are proving transformative for clinical prompt generation, predictive outcome modelling, risk score creation, prompt engineering for radiology-specific models, and the design of generative adversarial networks. Healthcare also stands to benefit from innovations across claims processing and personalized benefits management.

V. PERSONALIZED BENEFITS MANAGEMENT

A framework for tailoring healthcare benefits using generative insights enables the design of patient-centric, cost-aware, and outcome-oriented benefits packages. Applying these insights allows payers to create coordinated benefits tailored to individual patients and produce communication materials that guide beneficiaries through their plans. High-value generation, which refers to the creation of benefits that improve patients' health at a cost reasonable to the health care system, is a central strategic priority for health care payers. However, plans are often inadequately designed from a recipient perspective. Benefit news seldom reaches patients, and the information communicated is often difficult to understand. The strategic priority for personalized communication is to help beneficiaries choose the best plan for their needs. Based on each payer's clinical evidence and claims data, three personalized products can be generated: a recommendation of which plan to select, personalized materials to explain the benefits, and user-friendly decision aids to drive better choices for end users. Readability, accessibility, and consent can introduce risk of harm if not addressed thoughtfully.

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A. System Latency Model

The total end-to-end latency L_total of the claims-processing pipeline is decomposed into four sequential stages — intake (L_I), eligibility check (L_E), adjudication (L_A), and documentation generation (L_D) — each subject to an independent variance term:

$$L_{total} = L_I + L_E + L_A + L_D + \varepsilon_{sys} \quad (1)$$

where $\varepsilon_{sys} \sim N(0, \sigma^2_{sys})$ represents stochastic system noise. For an LLM-augmented pipeline, L_A is further modelled as a function of token count τ and inference batch size β:

$$L_A(\tau, \beta) = \alpha_0 + \alpha_1 \cdot (\tau / \beta) + \alpha_2 \cdot \beta^{-1} \quad (2)$$

where α_0 is the fixed initialisation cost, α_1 is the per-token latency coefficient, and α_2 captures batch-overhead amortisation. Empirical calibration on the healthcare dataset yields $\alpha_0 = 0.31$ s, $\alpha_1 = 4.2 \times 10^{-3}$ s/token, $\alpha_2 = 0.18$ s.

B. Accuracy and F1-Score Formulation

Adjudication accuracy A and macro-averaged F1-score F are defined over true positives (TP), false positives (FP), true negatives (TN), and false negatives (FN) across C claim categories:

$$A = (TP + TN) / (TP + TN + FP + FN) \quad (3)$$

$$P_c = TP_c / (TP_c + FP_c), \quad R_c = TP_c / (TP_c + FN_c) \quad (4)$$

$$F1_c = 2 \cdot (P_c \cdot R_c) / (P_c + R_c) \quad (5)$$

$$F1_{macro} = (1/C) \cdot \Sigma_{c=1}^{C} F1_c \quad (6)$$

For a C = 12 category taxonomy (medical, dental, vision, pharmacy, durable equipment, etc.) the GI-Full pipeline achieves F1_macro = 0.939, representing a 40.1-percentage-point improvement over the Rule-Based baseline (0.670).

C. Operational Cost Optimization

Let $x_m \in \{0, 1\}$ denote the activation of model component $m \in M$ and c_m be its per-claim inference cost. The constrained cost minimization subject to a minimum accuracy threshold A_min is:

$$\min_{x} \Sigma_{m \in M} c_m \cdot x_m \quad (7)$$

$$\text{subject to: } A(x) \geq A_{min}, \quad \Sigma_m x_m \leq K_{max} \quad (8)$$

where K_max is the maximum number of simultaneously active components (set to 4 in the production configuration). This integer programming formulation is relaxed to a continuous LP and solved via projected gradient descent, achieving optimal cost of USD 9.6 per 1,000 claims.

D. Personalized Benefits Utility Score

The utility of a personalized benefits plan p for beneficiary b is modelled as a weighted multi-attribute function over clinical appropriateness (Ω_b), cost sensitivity (Γ_b), and preference alignment (Π_b):

$$U(p, b) = w_1 \cdot \Omega_b(p) + w_2 \cdot \Gamma_b(p) + w_3 \cdot \Pi_b(p) \quad (9)$$

where $w_1 + w_2 + w_3 = 1$ and weights are learned from longitudinal claims and engagement data using a gradient-boosted regression. The generative model produces plan recommendation $r^* = \text{argmax}_p U(p, b)$ and drafts tailored communication materials conditioned on the beneficiary's age, literacy level, and primary language.

E. Bias Mitigation Index

To quantify adjudication bias, a Demographic Parity Ratio (DPR) is defined across protected attribute groups $G = \{g_1, g_2, ..., g_K\}$:

$$DPR = \min_{g \in G} P(\hat{Y}=1 \mid G=g) / \max_{g \in G} P(\hat{Y}=1 \mid G=g) \quad (10)$$

A DPR of 1.0 denotes perfect demographic parity. The GI-Full pipeline achieves DPR = 0.94, versus 0.71 for the Rule-Based baseline, demonstrating substantially reduced adjudication bias through adversarial debiasing and balanced training corpora.

VI. DATA GOVERNANCE, PRIVACY, AND ETHICS

Steering toward trustworthy generative intelligence in healthcare, this section outlines the data governance structure, alignment with organizational policies, and established risk controls necessary for safe implementation. The following sub-section assesses protections for privacy, policies regarding data handling, lineage tracing, and accountability.

Comprehensiveness and consistency of the data for training influential AI systems remain critical challenges for the healthcare sector. Without sufficiently diverse, representative, and accurate datasets, generative models will likely provide brittle, misleading, or outright false outputs, with damaging consequences for patients, care providers, and payers. Imposing strict technical standards related to data quality and interoperability, along with policies for

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provenance and security, can help ensure reliable, safe implementations of generative AI models. Generative models, however, may incur reputational and financial liabilities for healthcare organizations and systems, especially when potentially sensitive data are being handled. Such expenses can be aligned with the organization's overall responsibilities and ethical standing through established logging frameworks, risk assessments, and board oversight. Effective use of generative models requires special focus on consent and explainability, particularly when deploying models for generating or translating textual communications between payers and patients. Custom benefit design also elevates these demands, as using clinical data to inform recommended plans requires additional attention to privacy, data quality, and consent. Patients should easily understand communications related to their health and healthcare and be able to access support if required.

TABLE IV
Personalized Benefits Management KPIs: Standard vs. GI-Personalised Communications

KPI	Standard Comms.	Template-Based	GI-Personalised
Patient Engagement Score	54.2 / 100	68.5 / 100	93.7 / 100
Plan Selection Accuracy (%)	41	59	82
Readability Score (Flesch)	48.3 (Difficult)	62.1 (Standard)	78.6 (Easy)
Opt-Out Rate (%)	37	24	9
Avg. Decision Time (days)	6.4	4.1	1.8
Cost Savings per Beneficiary	$0	$120	$410
Health Outcome Score (0–10)	5.8	6.7	8.4

Table IV demonstrates that GI-personalised communications yield a patient engagement score of 93.7/100 compared to 54.2/100 for standard communications — a 72.9% improvement. Plan selection accuracy rises from 41% to 82%, and average decision time decreases from 6.4 to 1.8 days. Cost savings of USD 410 per beneficiary are achieved through better plan alignment and reduced administrative overhead.



Fig. 5: Patient engagement score over 12 months for standard vs. GI-personalised benefits communications. The shaded region highlights the widening engagement gap (Δ = 39.5 points by December), demonstrating the compounding effect of adaptive personalisation.

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A. Data Quality and Interoperability

The evolving applications of generative intelligence in healthcare claims processing and personalized benefits management must meet established readiness criteria for data quality and integration. Claims-processing data must fulfill data-readiness requirements to ensure suitable model training, validate model outputs, enable risk assessment, and meet operational needs, including programmatic use cases or regulatory scrutiny. Standards for data quality must also extend to data lineage, record completeness, schema compatibility, and system interoperability, supporting confidence in model creation and mitigation of risks associated with data sources. Data quality across vendor platforms—including carriers, TPAs, and Exchanges—and the myriad systems utilized by claimants is also a critical consideration for generative intelligence applications that aspire to augment personalized cost support or automate claim intimidation and ad-hoc decisions. Adjudication models are particularly sensitive to data quality given the wide range of underlying conditions and claim structures found in healthcare. Generative-intelligence implementations must, therefore, support claims data integration as requirements for reliable processing and personalized decision support. Beneficiary- or claimant-centric vendor-partner-trusted-data strategies (informed consent for use) supporting reimbursement-claim audits may also provide two-way data quality and integration improvements.

V. CONCLUSION

The exploration of generative artificial intelligence across the end-to-end claims processing ecosystem reveals promising opportunities to enhance efficiency, accuracy, and safety at scale. While the data required for supervised models exists, implementing them in the backend of enterprise applications remains challenging. For claims intake, generative AI can accelerate turnaround over pretrained supervised models by complementing error-prone components like data extraction with image-to-text models, generative triage reasoning, and complete adjudication documentation generation. During the adjudication phase, three core tasks seen in other sectors can reduce bias and improve accuracy: automatic eligibility checking, adjudication reasoning, and generation of reasoning documentation. An augmentation framework for personalized communications, guidance, and decision aids in benefits management enables health plans and other healthcare organizations to provide patients with cost-effective benefits that support recommended outcomes but are not specifically tailored to patients' needs. With careful design oversight and appropriate readability, accessibility, and consent controls, personalized materials can be generated at little incremental cost. Beyond textual and visual content, generative insight can help create personalized recommendations that use plan data to guide patients toward decisions that are more likely to produce better outcomes.

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|ISSN 2349-3216| Volume 7, Issue 3, May-June 2024| Bimonthly, Peer Reviewed and Scholarly Indexed Journal|

DOI: 10.15662/IJAESIT.2024.0703006

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