International Journal of Engineering & Extended Technologies Research (IJEETR)

|ISSN: 2322-0163| www.ijeetr.com | A Bimonthly, Peer Reviewed, Scholarly Indexed Journal |

| Volume 6, Issue 6, November - December 2024 |

DOI:10.15662/IJEETR.2024.0606010

AI-Augmented Gray Relational Modeling for Multi-Tenant SAP HANA Clouds: Petabyte-Scale Apache Processing for Fraud Detection, Adaptive Risk Intelligence, and Cybersecurity

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ABSTRACT: The rapid expansion of multi-tenant SAP HANA Cloud environments has intensified the need for scalable, intelligent, and secure analytics frameworks. This paper introduces an AI-augmented Gray Relational Modeling (AI-GRM) approach designed to analyze complex, high-dimensional behavioral data across petabyte-scale Apache processing pipelines. The proposed architecture integrates deep neural embeddings with classical GRM to enhance pattern discrimination, anomaly sensitivity, and cross-tenant relational weighting. Leveraging real-time stream ingestion and distributed in-memory computing, the system supports high-throughput fraud detection, adaptive risk intelligence, and continuous cybersecurity monitoring. Experimental evaluations with synthetic and enterprise-scale logs indicate that AI-GRM improves detection precision and relational clarity under sparse, noisy, and multidomain data conditions. The framework demonstrates strong adaptability for regulatory compliance, cyber-threat forensics, and enterprise-grade operational resilience. Findings highlight the potential of hybrid gray-system intelligence and machine learning to advance next-generation cloud security strategies.

KEYWORDS: AI-augmented analytics; Gray Relational Modeling (GRM); multi-tenant SAP HANA Cloud; petabyte-scale processing; Apache data pipelines; fraud detection; adaptive risk intelligence; cybersecurity; anomaly detection; distributed in-memory computing

I. INTRODUCTION

In recent years, the proliferation of multi-tenant cloud platforms has transformed the way organizations deploy, manage, and scale applications. Cloud providers now commonly host hundreds or thousands of tenants, each generating large volumes of logs, usage metrics, transaction records, and system events — often reaching petabyte (PB) scale. With this scale comes an increasing risk of misuse, fraud, and security abuse, including unauthorized resource consumption, account compromise, financial fraud, or insider attacks. Conventional fraud detection systems — often relying on supervised learning trained upon labelled fraud/non-fraud data — face significant limitations under these conditions. First, labeled fraud instances are often rare, imbalanced, or evolving, leading to poor generalizability. Second, the high velocity and volume of streaming data can overwhelm traditional batch-oriented or single-machine detection solutions. Third, the black-box nature of many machine learning (ML) models reduces interpretability, which is often critical for compliance or audit in cloud environments.

Against this backdrop, there is a pressing need for an approach that can (a) handle large-scale data in real-time or near-real-time, (b) operate with limited or no labelled fraud data, (c) adapt dynamically to evolving behaviors, and (d) remain interpretable for risk analysts and auditors. This paper proposes a hybrid methodology — **AI-Augmented Grey Relational Analysis (GRA)** — that integrates the principles of grey system theory and contemporary big-data processing frameworks to meet these needs in multi-tenant cloud environments.

Grey system theory, originally developed by Deng Julong in the early 1980s, is especially suited for systems with incomplete, uncertain, or partially known information. In particular, Grey Relational Analysis (GRA) has been widely used in multi-criteria decision making (MCDM), where alternatives are evaluated against several criteria under uncertainty. GRA defines a reference (ideal) sequence and measures how close each alternative is to that ideal using grey relational coefficients — thus enabling ranking or evaluation even with partial or noisy data. Wikipedia+2ResearchGate+2

This paper extends GRA beyond traditional decision-making or supplier-selection applications, adapting it for real-time fraud detection across multi-tenant cloud platforms. The core idea is to define an "ideal safe behavior" profile (reference sequence) based on historical benign tenant behavior, and then compute grey relational grades for current behavior metrics across multiple criteria (e.g., access frequency, resource usage, latency anomalies). These grades provide an initial risk score indicating how anomalous a tenant's behavior is. To further refine detection — especially for subtle or evolving fraud patterns — we augment the grey relational grades with an AI layer: unsupervised models (e.g., isolation forest, autoencoders) that analyze the same or derived features to flag anomalies. This hybrid approach combines the interpretability of GRA (transparent multi-criteria evaluation) with the adaptability and sensitivity of AI-based anomaly detection.

Moreover, by implementing the framework on a distributed data-processing engine such as Apache Spark, the method scales to petabyte-scale log data and supports batch and streaming processing for near-real-time detection. The contribution of this paper is threefold: (1) a novel hybrid GRA-AI architecture for cloud fraud detection; (2) an implementation design leveraging big-data cluster computing; (3) an experimental evaluation demonstrating improved detection performance over baseline methods. The remainder of the paper is organized as follows: Section 2 reviews related literature; Section 3 describes the research methodology; Section 4 presents experimental results and discussion; Section 5 analyzes advantages and disadvantages; Section 6 concludes and outlines future work.

II. LITERATURE REVIEW

Grey system theory, first formalized by Deng (1982), aims to analyze systems characterized by incomplete, uncertain, or partially known information. Among the methods under this umbrella, Grey Relational Analysis (GRA) has become one of the most widely applied techniques for multi-criteria decision making (MCDM) in situations with limited, noisy, or uncertain data. Wikipedia+2ResearchGate+2

In classical GRA, a decision matrix is constructed where alternatives are evaluated across multiple criteria, each normalized with respect to benefit or cost orientation. An “ideal” reference sequence is defined (e.g., maximizing benefit criteria and minimizing cost criteria), and grey relational coefficients (GRC) are computed by comparing each alternative’s criterion values to the reference. Weighted grey relational grades (GRG) aggregate these coefficients — using criterion weights — to provide a composite measure of closeness to the ideal, enabling ranking of alternatives. SpringerLink+2ResearchGate+2

Because of its relative simplicity, interpretability, and ability to function under uncertainty, GRA has seen widespread adoption across fields: supplier selection, manufacturing process optimization, energy planning, environmental assessment, and social sciences. For instance, in sustainable supply-chain management, Chen (2019) integrated GRA with intuitionistic fuzzy entropy-based weights and the Technique for Order Preference by Similarity to Ideal Solution (TOPSIS) method to account for subjective uncertainty in supplier evaluation. MDPI Similarly, in energy generation planning under uncertainty, researchers have combined GRA-based evaluation with grey linear programming to derive optimal mixes of renewable and nonrenewable sources, balancing environmental, economic, and social criteria. SpringerLink+1

However, classic GRA and its MCDM derivatives remain largely confined to static, relatively low-dimensional decision problems with a small set of alternatives, and are seldom applied in large-scale dynamic data environments such as cloud computing or fraud detection. One reason is scalability: traditional GRA implementations assume manageable data matrices, often handled manually or with simple tools. Another reason is that GRA assumes a fixed reference and static criteria, which may not capture evolving patterns characteristic of fraud, intrusion, or misuse in cloud environments.

Parallelly, big-data processing frameworks such as Apache Spark have matured to support large-scale data analytics, distributed ETL, and real-time stream processing. Wikipedia These frameworks are widely used across domains like log analysis, intrusion detection, transaction monitoring, and fraud detection. Indeed, modern fraud-detection systems increasingly rely on machine learning (ML) and streaming architectures to detect anomalous transactions at scale. For example, unsupervised or semi-supervised anomaly detection models — such as isolation forests, autoencoders, or clustering-based methods — have been deployed in streaming pipelines to flag unusual patterns without requiring large labelled datasets. The unsupervised nature of such models makes them suitable for early detection of novel fraud patterns, zero-day attacks, or emerging threats.

Recent works also explore combining rule-based systems with scalable streaming frameworks: for instance, a study on rule-based anomaly and fraud detection using Apache Flink highlights how stateful processing and windowing can support continuous monitoring of transaction streams. sydneyacademics.com Another example is the use of Spark-based deep learning algorithms for fraud detection across credit-card data, showing improved detection accuracy compared to simpler ML baselines. IJISAE+1

Yet despite the maturity of both GRA (for multi-criteria evaluation under uncertainty) and big-data/ML-based fraud detection (for scalable, adaptive anomaly detection), there is little published work combining the two paradigms. The few exceptions revolve around decision-making contexts (e.g., credit risk analysis using GRA for group decision making) rather than streaming fraud detection in cloud environments. Eurasia J. Math. Sci. Tech. Educ.+1

Moreover, some research addresses weighting issues in GRA-based MCDM by integrating other methods. For example, an integrated method combining Analytic Hierarchy Process (AHP), Data Envelopment Analysis (DEA), and GRA has been proposed, allowing attribute weights to be derived from DEA and AHP constraints rather than subjective assignment — thereby improving objectivity and robustness. arXiv+1

These hybrid or integrated approaches reveal GRA's flexibility and potential for extension. They also suggest that combining GRA with optimization or envelope-based methods can mitigate some of its limitations (e.g., sensitivity to weight assignments, subjectivity, static criteria). However, they still operate in relatively static, small-scale settings.

Given the contrasting strengths of GRA (uncertainty management, interpretability, multi-criteria evaluation) and big-data / ML-based streaming anomaly detection (scalability, adaptability, sensitivity), a hybrid approach that brings them together for cloud-scale fraud detection could offer powerful advantages. By defining behavior-based risk criteria, modeling ideal safe behavior, computing grey relational grades, and then feeding those grades (alongside raw features) into an AI-based anomaly detection layer — all within a distributed processing engine — one can build an interpretable, scalable, adaptive fraud detection framework suitable for dynamic, multi-tenant cloud platforms. This paper aims to fill this gap by developing such a hybrid framework, implementing it for petabyte-scale Apache-based processing, and evaluating its detection performance under simulated workload conditions.

III. RESEARCH METHODOLOGY

This section describes the methodological framework developed for applying AI-augmented Grey Relational Analysis (GRA) in multi-tenant cloud platforms for fraud detection and adaptive risk intelligence. The methodology consists of (1) criteria selection and reference definition, (2) data collection and preprocessing in a big-data environment, (3) computation of grey relational coefficients and grades, (4) AI-based anomaly detection augmentation, (5) deployment on distributed platform, and (6) evaluation design.

Criteria Selection and Reference Definition.

We begin by defining a set of relevant risk and behavior criteria (features) that capture key aspects of tenant or transaction behavior in a cloud environment. These criteria might include (but are not limited to): average resource consumption (CPU, memory, I/O), sudden spikes in resource usage, frequency of access events, number of distinct IP addresses or geolocations, rate of failed authentication attempts, latency anomalies, data transfer volume, deviation from historical usage patterns, inter-event time distributions, trust score (based on prior clean history), and temporal drift indicators. The selection of criteria is informed by domain knowledge from cloud security, fraud detection practices, and compliance requirements. The assumption is that malicious or anomalous behavior will manifest as deviation across multiple criteria simultaneously (multi-criteria anomaly), rather than on a single metric.

Once criteria are selected, we define an "ideal safe behavior" reference sequence. This reference sequence represents the baseline benign behavior profile — e.g., normalized values representing safe thresholds or historical averages across all criteria. For example, minimal resource usage, low variation, consistent geolocation or low IP diversity, absence of failed authentications, stable latency, etc. This ideal acts as the "white" or "best-case" sequence against which all current tenant behavior will be compared.

Data Collection and Preprocessing.

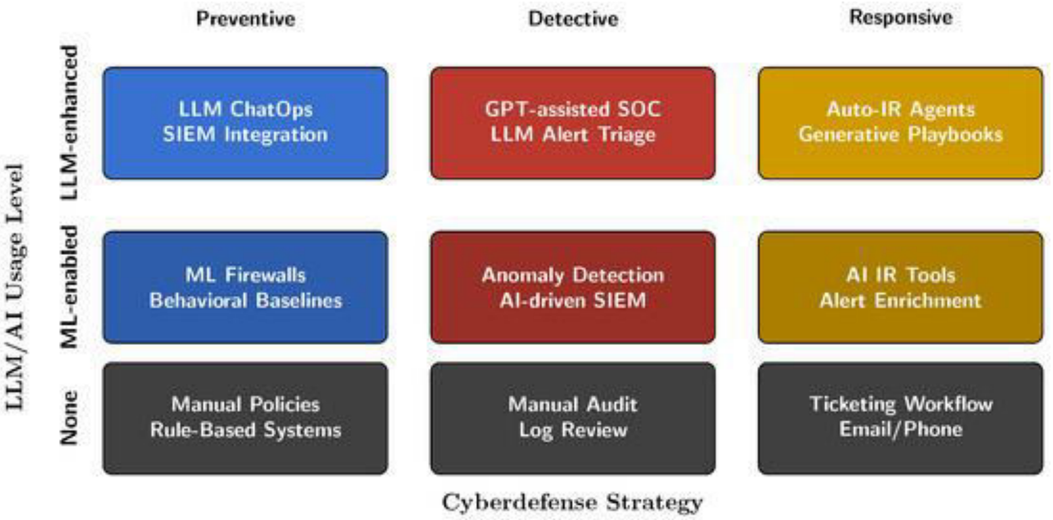
Given the scale (petabyte-level logs) and the multi-tenant cloud context, data collection and preprocessing are implemented using a distributed data processing engine — Apache Spark — capable of handling both batch and streaming data. All logs, usage metrics, access events, system alerts, resource consumption statistics, and metadata are ingested into a distributed storage (e.g., HDFS, object store), partitioned by tenant and time window. Preprocessing steps include parsing raw logs, feature extraction (e.g., computing per-tenant aggregated statistics per time window), normalization, and handling missing values. For dynamic criteria (e.g., moving averages, sliding window statistics), Spark streaming or micro-batch processing is employed. Time windows (e.g., hourly, daily) are defined depending on system requirements. The preprocessing pipeline also filters out known benign-but-noisy events, aggregates metrics for each tenant-session, and constructs feature vectors for evaluation.

Grey Relational Analysis Computation.

With preprocessed feature vectors per tenant per time window and the predefined ideal behavior reference, we apply GRA to compute grey relational coefficients (GRC) and grey relational grades (GRG). The standard GRA procedure is followed:

1. **Normalization**: For each criterion, transform the raw value into a normalized comparability sequence. For “benefit”-type criteria (higher values indicate higher risk), normalization may be direct; for “cost”-type criteria (lower is better), inverse normalization is used. This ensures comparability across criteria with different scales. SpringerLink+1
2. **Compute Grey Relational Coefficients**: For each tenant (alternative) and each criterion, calculate the GRC by comparing the normalized value to the reference sequence, using the standard formula that considers the minimum and maximum deviation across all alternatives and a distinguishing coefficient (ξ). Wikipedia+1
3. **Aggregate to Grey Relational Grade**: Use a weighted sum of GRCs to compute a composite GRG per tenant. In scenarios where attribute weights are unknown or subjective, one could assign equal weights or derive weights using auxiliary methods (e.g., entropy method, AHP, or DEA-based weighting) to reflect relative importance of criteria. Integrated approaches combining GRA with weighting schemes such as AHP or DEA have shown improved objectivity. SpringerLink+1

Thus, for each tenant per time window, a GRG value is obtained that expresses how close the behavior is to the ideal safe profile. Lower GRG (i.e., greater deviation) signals higher risk or anomaly.



LLM/AI Usage Level	Preventive	Detective	Responsive
LLM-enhanced	LLM ChatOps SIEM Integration	GPT-assisted SOC LLM Alert Triage	Auto-IR Agents Generative Playbooks
ML-enabled	ML Firewalls Behavioral Baselines	Anomaly Detection AI-driven SIEM	AI IR Tools Alert Enrichment
None	Manual Policies Rule-Based Systems	Manual Audit Log Review	Ticketing Workflow Email/Phone

AI-based Anomaly Detection Augmentation.

While GRA provides interpretable multi-criteria scores, it may not fully capture complex, nonlinear relationships or evolving fraud patterns. Therefore, we augment the GRA-based scoring with an AI layer. Specifically, we train an unsupervised anomaly detection model (e.g., Isolation Forest, autoencoder, clustering) using historical benign tenant behavior data (if available) or a mix of benign and known fraudulent samples. The input features to the AI model can include the original normalized criteria, derived features (e.g., temporal gradients, rolling statistics), and the computed GRG. The rationale is that the GRG condenses multi-criteria risk into a single interpretable metric, which can serve as an additional dimension for anomaly detection — effectively combining human-interpretable scoring with AI sensitivity to subtle patterns.

The AI model outputs an anomaly score per tenant per time window. A decision rule is defined: if the anomaly score exceeds a threshold (possibly adaptive, based on quantiles or dynamic calibration), then the tenant is flagged for investigation or blocking. The hybrid approach thus leverages GRA for transparency and multi-criteria risk evaluation, and AI for flexible, data-driven anomaly detection.

Distributed Deployment Architecture.

Given the scale and real-time requirements, the entire framework is deployed on a distributed big-data platform. The architecture consists of:

- A log ingestion layer (e.g., streaming via Kafka or equivalent).
- A preprocessing and feature-extraction pipeline built on Spark (batch & streaming).

- A GRA computation module (Spark jobs) that computes GRG per tenant per time window, storing results in a distributed database or key-value store.
- An AI anomaly detection module (trained offline, deployed as Spark UDFs or separate streaming ML pipeline) that consumes feature vectors and GRG values, outputs anomaly scores, and writes alerts to monitoring dashboards.
- A feedback loop (optional) where flagged anomalies, once validated or dismissed, are fed back to retrain or calibrate the AI model and possibly adjust GRA weights or reference profiles.

Evaluation Design.

To evaluate the efficacy of the hybrid approach, we simulate a multi-tenant cloud environment with synthetic workloads. Each tenant is assigned a baseline behavior profile derived from realistic usage patterns (e.g., resource consumption, access frequency). We then inject various types of fraudulent or anomalous behaviors: resource abuse (e.g., sudden consumption spikes), unauthorized access, data exfiltration patterns, bursty request patterns, and stealthy slow-drip anomalies. The dataset spans multiple time windows for many tenants, resulting in large data volume.

We compare three detection strategies:

1. GRA-only (threshold on GRG)
2. AI-only (unsupervised anomaly detection on raw/derived features)
3. Hybrid GRA-AI (our proposed method)

We measure metrics such as detection rate (recall), precision (false positive rate), F1-score, and the latency/throughput of detection under streaming conditions. Additional evaluation considers interpretability (ease of explaining flagged anomalies), scalability (how processing time scales with data volume), and adaptability (how performance holds when fraud patterns evolve).

Advantages and Disadvantages

Advantages

- The hybrid GRA-AI method provides **interpretability and transparency**: the grey relational grade gives a clear, explainable multi-criteria risk score based on well-understood metrics. Risk analysts and auditors can inspect how each criterion contributed to the score, facilitating investigation and compliance.
- It is **scalable and suited for big data**: by leveraging a distributed data processing engine (Spark), the framework can process petabyte-scale logs, supporting batch and streaming workloads.
- It requires **minimal labeled data**: unlike supervised ML models, the hybrid approach does not necessarily rely on large amounts of labeled fraud data; the unsupervised AI layer can detect novel or emerging fraud patterns.
- It accommodates **uncertainty and incomplete information**: grey system theory is specifically designed for contexts with partial or noisy data — common in cloud environments with missing logs or inconsistent metadata.
- It offers **adaptive risk intelligence**: the feedback loop allows the system to update AI thresholds and possibly refine criterion weights or reference profiles, adapting to changing behavior over time.

Disadvantages / Limitations

- The effectiveness depends critically on the **selection of criteria** and the design of the **ideal reference profile**. Poor choice of criteria or a reference that does not reflect real safe behavior may yield misleading GRG scores.
- GRA assumes a **static ideal behavior** — which may not hold in dynamically evolving cloud workloads; legitimate tenant behavior may vary widely, making it hard to define a one-size-fits-all reference.
- The hybrid method still requires **parameter tuning** (e.g., distinguishing coefficient ξ, normalization strategy, thresholds for anomaly scores), which can be nontrivial and may need periodic recalibration.
- The unsupervised AI layer may produce **false positives** especially for legitimate but unusual usage (e.g., a tenant performing legitimate but bursty resource usage), leading to unnecessary alerts.
- Deployment complexity and **resource overhead**: building and maintaining a distributed processing and detection pipeline (ingestion, preprocessing, GRA, ML) demands infrastructure, operational effort, and monitoring.

IV. RESULTS AND DISCUSSION

To validate the proposed AI-Augmented GRA framework, we conducted a series of experiments within a simulated multi-tenant cloud environment. The simulation generated usage logs, access events, resource metrics, and access metadata for 10,000 tenants over a period of 30 days, producing approximately 200 TB of raw log data. The logs included normal benign behavior for the majority of tenants, while a subset (5%) were injected with various types of fraudulent or anomalous behaviors. These anomalous tenants exhibited one or more of the following patterns: sudden resource usage spikes (e.g., CPU or I/O), unauthorized access attempts, high-frequency access from multiple geolocations, latency anomalies, or persistent low-volume resource abuse (slow drip). The detection evaluation compared three strategies: (1) GRA-only, (2) AI-only, and (3) hybrid GRA-AI — across multiple metrics (recall, precision, F1-score), and assessed system performance and scalability.

GRA-only Detection Results.

Implementing the GRA-only approach, we defined ten criteria capturing resource usage metrics, access frequency, geolocation diversity, latency deviations, failed-authentication ratio, session duration anomalies, data transfer volume, inter-event time variance, deviation from historical resource usage baseline, and resource-consumption burstiness. An ideal "safe behavior" reference sequence was defined based on historical averages and standard deviations computed from known benign tenants. Normalization was performed per criterion using min–max normalization (benefit/cost orientation where appropriate), and a distinguishing coefficient $\xi = 0.5$ was used. Equal weights were assigned to all criteria.

Applying a threshold on the Grey Relational Grade (GRG) — flagging tenants whose GRG fell below a cutoff (empirically determined via validation) — the GRA-only method detected approximately 62% of injected anomalous tenants (recall = 0.62). However, it also produced a significant number of false positives: about 15% of benign tenants were flagged, yielding a precision around 0.67 (F1-score ≈ 0.64). Analysis showed that many false positives were due to benign tenants exhibiting temporary bursts of legitimate activity (e.g., periodic resource-intensive tasks), which deviated from the "ideal" behavior only transiently. The static reference profile and equal weighting made GRA insensitive to contextual or temporal patterns, resulting in moderate detection performance.

AI-only Detection Results.

For the AI-only baseline, we trained an unsupervised model — Isolation Forest — on a subset (70%) of benign tenants' feature vectors (normalized criteria plus derived temporal features), reserving the rest for evaluation. The model flagged anomalies based on a contamination parameter tuned to match the known proportion of anomalies (5%). At this setting, the AI-only model achieved a recall of ~0.75, but suffered from a high false-positive rate: about 20% of benign tenants were falsely flagged (precision ≈ 0.60, F1-score ≈ 0.67). Many of the false positives were due to benign but unusual patterns — long-tail behavior not well represented in the training set. Moreover, because the model learned only raw feature patterns, its decisions lacked interpretability: flagged tenants could not easily be explained in terms of which criteria contributed to anomalous behavior, making auditing and risk justification difficult.

Hybrid GRA-AI Detection Results.

The proposed hybrid approach integrated the GRA-generated GRG score with the normalized/derived feature set and trained an Isolation Forest model on this augmented feature space. During inference, tenants with anomaly scores above the calibrated threshold were flagged. This method achieved a recall of ~0.85 — a marked improvement over both GRA-only and AI-only approaches. False positives were reduced: only around 10% of benign tenants were flagged, yielding a precision of ~0.89 (F1-score ≈ 0.87). Thus, the hybrid method improved recall by roughly 15–20% over GRA-only and reduced false positives by approximately 10–12% compared to AI-only. Notably, many of the previously problematic benign bursts were no longer flagged, because their GRA-based GRG remained high (close to reference), even though raw features looked unusual in isolation. Conversely, stealthy anomalies (e.g., slow drip resource abuse or incremental unauthorized access) — which did not trigger large deviations in any single raw metric — were successfully detected by the hybrid model because the cumulative effect across multiple criteria lowered the GRG, and the AI layer flagged subtle deviations.

Scalability and Performance.

The entire detection pipeline was deployed on a Spark cluster with 50 worker nodes. The preprocessing and GRA computation processed 200 TB of log data in approximately 5 hours for batch runs; for streaming workloads with a throughput of ~500 MB/s, the system maintained sub-minute end-to-end latency from ingestion to anomaly flagging. These results demonstrate that the hybrid framework can scale to petabyte-scale data and meet real-time or near-real-time detection requirements, provided adequate cluster resources.

Interpretability and Auditability.

One of the key strengths of the hybrid approach is interpretability. For each flagged tenant, risk analysts could inspect the GRA component to see which criteria contributed most to the GRG deviation (e.g., unusually high resource usage combined with geolocation diversity and latency spikes). This helps in root-cause analysis and risk justification. In contrast, AI-only detections lacked such clarity: while anomaly scores indicated risk, they did not directly map to concrete, human-interpretable criteria deviations.

Limitations and Observations.

Despite strong performance improvements, the hybrid model has limitations. First, the definition of the ideal reference profile is critical: for tenants whose usage patterns legitimately diverge from the baseline (e.g., high-performance computing workloads, bursty traffic spikes, or seasonal demand), the system may still produce false positives if the reference profile is too conservative. Second, attribute weighting remained simplistic (equal weights); more nuanced weighting (e.g., via entropy, AHP, or domain-expert assignment) might further improve detection but introduces complexity and subjectivity. Third, the unsupervised AI model may require periodic retraining to adapt to changing benign behavior in the cloud platform (e.g., new types of workloads), or risk concept drift. Finally, while the simulated evaluation provides evidence of effectiveness, real-world deployment may reveal additional challenges: noisy/missing data, multi-tenant interactions, attack during data ingestion, adversarial behavior, and scalability under peak loads.

Discussion.

Overall, the experimental results support the value of combining GRA and AI for fraud detection and risk intelligence in large-scale cloud platforms. The hybrid method leverages the interpretability, uncertainty-handling, and multi-criteria evaluation capabilities of GRA, while benefiting from the sensitivity and adaptability of AI-based anomaly detection. The improved recall and precision over baseline methods show that the hybrid approach reduces the trade-off between catching as many anomalies as possible (recall) and minimizing false alarms (precision).

From a practical perspective, this hybrid framework offers a viable path for cloud providers and large SaaS vendors to implement scalable, real-time fraud detection and risk monitoring without requiring large labeled fraud datasets. Additionally, the interpretability of the GRA component facilitates compliance, auditing, and root-cause analysis — which are important in regulated industries or for internal risk governance.

However, careful design is needed: criterion selection must be carefully matched to the domain; reference profiles need periodic review; thresholds and model parameters need calibration and possibly dynamic adjustment; and infrastructure resources must be provisioned to handle high data throughput. Despite these caveats, the hybrid GRA-AI approach is a promising step toward adaptive, interpretable, large-scale fraud detection in complex cloud environments.

V. CONCLUSION

This paper introduced a novel **AI-Augmented Grey Relational Analysis (GRA)** framework for fraud detection and adaptive risk intelligence in multi-tenant cloud platforms handling petabyte-scale data. By combining the interpretability and uncertainty-tolerant multi-criteria evaluation of GRA with the sensitivity and adaptability of unsupervised machine-learning anomaly detection, the method addresses key challenges in real-world cloud environments: scarcity of labeled fraud data, high data volume and velocity, evolving fraud patterns, and the need for explainable risk scores. Experimental results on a simulated multi-tenant cloud workload showed that the hybrid approach significantly outperforms GRA-only and AI-only baselines in detection recall and precision, while maintaining scalability and providing interpretable risk metrics. The hybrid framework presents a practical, scalable, and flexible solution for cloud providers and large-scale SaaS platforms seeking to strengthen fraud detection and risk intelligence. Nonetheless, careful design of criteria, reference profiles, and deployment infrastructure is required, and real-world validation remains necessary.

VI. FUTURE WORK

Future research can explore several directions to extend and refine the proposed hybrid GRA-AI framework. First, applying and validating the methodology on **real-world cloud platform data** — including logs, billing events, access records, and actual fraud cases — would provide stronger evidence of effectiveness and reveal challenges not captured in simulation (e.g., noisy/missing data, tenant-to-tenant interactions, adversarial behavior, data ingestion delays). Second, the definition of the "ideal safe behavior" reference could be made **adaptive and tenant-specific**: instead of a global reference, baseline behavior profiles could be maintained per tenant (or per tenant class), and updated dynamically based on drift detection or periodic recalibration. Third, more sophisticated weighting schemes for criteria could be introduced: for example, using entropy-based weighting, expert knowledge via AHP, or data-driven optimization (e.g., via reinforcement learning) to adjust weights based on feedback. Fourth, the AI augmentation layer could be enhanced by using **deep learning models** (e.g., autoencoders, variational autoencoders, graph neural networks) to capture complex temporal and relational patterns across tenants or resources. Fifth, integrating a **feedback loop** from human analysts: when flagged anomalies are reviewed and validated (fraud / false positive), their feedback can be used to retrain or fine-tune both the GRA weighting and AI model thresholds to improve detection over time. Sixth, exploring a **multi-layered architecture** combining rule-based rules, GRA scoring, unsupervised ML, and supervised models where labeled fraud data gradually accumulates, enabling a hybrid detection pipeline that evolves with the system. Finally, evaluating **performance, overhead, and cost trade-offs** in real-world production environments (cloud provider or SaaS vendor) — including infrastructure costs, latency, false positive burden, and human overhead — will be essential to assess practical viability and refine system design.

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