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QUESTION NO: 1

A lending model has similar overall accuracy for two demographic groups. However, qualified applicants in one group are denied loans substantially more often than qualified applicants in the other group. Which evaluation finding identifies the most important concern?

- A. A material difference in false-negative rates between the groups
- B. A similar total number of training records for both groups
- C. A low average inference time for both groups
- D. A similar overall model accuracy for both groups

ANSWER: A

Explanation:

A material difference in false-negative rates between the groups is correct. For qualified applicants, a denial is a false negative. A substantially higher false-negative rate means the model is incorrectly denying more qualified individuals in one group, even if aggregate accuracy appears similar.

Overall accuracy can conceal unequal error patterns, especially where group sizes or outcome rates differ. A similar number of training records does not establish fair outcomes, and higher inference speed is unrelated to the identified lending impact. The consultant should investigate the disparity, its causes, and appropriate mitigation before deployment.

QUESTION NO: 2

Which of the following is the CORRECT stage of the Data and AI Analytics Business Model Maturity Index?

- A. Business Monitoring
- B. Business Insights
- C. Business Optimization
- D. Cultural Transformation
- E. All of the above

ANSWER: E

Explanation:

All of the above is correct because the Data and AI Analytics Business Model Maturity Index describes a progression that includes Business Monitoring, Business Insights, Business Optimization, and Cultural Transformation. These stages reflect increasing organizational maturity in how data, analytics, and artificial intelligence are used to create business value. Business Monitoring establishes visibility into operational performance through measurement and reporting. Business Insights advances that capability by interpreting data to identify meaningful patterns and support informed decisions. Business Optimization applies analytical and AI-driven methods to improve processes, resource allocation, and outcomes. Cultural Transformation represents the broader organizational adoption of data- and AI-informed ways of working, including leadership alignment, skills, governance, and decision-making practices. Taken together, these stages show that maturity is not limited to deploying technical tools; it develops from observing the business, to understanding it, improving it, and embedding data and AI capabilities throughout the organization. This business-oriented view is consistent with USAI's focus on helping AI professionals connect AI initiatives to practical organizational strategy and value creation. See [USAI's Certified Artificial Intelligence Consultant program](#) and [USAI](#).

QUESTION NO: 3

Which of the following is NOT a type of machine learning?

- A. Supervised Learning
- B. Semi-supervised Learning
- C. Transfer Learning
- D. Restricted Learning
- E. Unsupervised Learning

ANSWER: D

Explanation:

Restricted Learning is the correct choice because it is not an established general category of machine learning. Machine-learning approaches are commonly described according to the type of training feedback or learning setting involved. For example, supervised learning learns from labeled examples; unsupervised learning identifies structure in unlabeled data; and semi-supervised learning uses both limited labeled data and larger quantities of unlabeled data. Transfer learning is also a recognized approach in which knowledge represented by a model trained on one task is adapted for a related task, often reducing the data and training effort needed for the new task.

Although “restricted” can appear in names of particular methods or model architectures, it does not denote a broad learning paradigm. A notable example is the restricted Boltzmann machine, which is a specific type of probabilistic neural network rather than a category called “Restricted Learning.” Consequently, Restricted Learning does not belong alongside the recognized machine-learning approaches listed in the question. The distinctions among supervised, unsupervised, and related learning paradigms are summarized in the [IBM overview of machine-learning types](#); transfer learning is further described by [Google's machine-learning documentation](#).

QUESTION NO: 4

A manufacturer proposes an AI solution to reduce unplanned equipment downtime. The sponsor expects a 15% reduction but has not documented current downtime, the cost of outages, or how model recommendations will change maintenance work. Which action is MOST important during value definition?

- A. Establish downtime and cost baselines, target measures, and the expected operational intervention.
- B. Select the most advanced predictive-maintenance algorithm before defining measures.
- C. Estimate return on investment using the sponsor's expected reduction as the baseline.
- D. Deploy the solution broadly and determine the business objective after adoption.

ANSWER: A

Explanation:

The correct action is to establish a measurable baseline, define the target outcome, and specify how the AI-enabled intervention is expected to affect the business metric. Without a baseline for downtime and associated cost, the organization cannot determine whether the solution creates value or whether observed improvement resulted from other operational changes.

Building a prototype can help test feasibility, but it should be guided by a defined value hypothesis. Selecting a sophisticated algorithm or estimating return on investment from an unsupported percentage does not provide a defensible business case.

QUESTION NO: 5

Choose the CORRECT benefit of solution architecture.

- A. It provides a solid foundation for the development of enterprise software solutions.

- B. As projects grow in size and teams become geographically distributed, having a well-defined solution architecture ensures long-term sustainability and effective collaboration.
- C. Solution architecture ensures that the developed solution meets the necessary standards and expectations.
- D. None of the above
- E. All of the above

ANSWER: E

Explanation:

All of the above is correct because solution architecture delivers each of the stated benefits as a coherent architectural practice. It provides a foundation for enterprise software development by translating business objectives and requirements into an implementable high-level design. This design establishes the major components, technologies, interfaces, data flows, and constraints that guide implementation teams toward a unified solution rather than disconnected technical decisions.

Solution architecture also supports effective collaboration and sustainable delivery as work expands across teams, systems, and locations. Documented architecture gives stakeholders a shared view of the solution, clarifies integration boundaries and dependencies, and enables teams to make consistent decisions over the solution life cycle. Finally, it helps align the delivered system with required business outcomes and quality attributes, including security, reliability, scalability, maintainability, and operational expectations. Architecture is therefore not merely a diagram or technology selection; it is a structured means of ensuring the solution is feasible, governed, and fit for its intended purpose. The Open Group describes architecture as the fundamental concepts or properties of a system in its environment, embodied in its elements, relationships, and design principles. See [The Open Group TOGAF Standard](#) and [Microsoft Azure Well-Architected Framework](#).

QUESTION NO: 6

What is a Large Language Model?

- A. A Large Language Model or LLM, denotes an AI system or a Machine Learning program that operates within the context of natural languages.
- B. LLM system can either take natural language as input prompts or generate content in natural language as output.
- C. Using neural networks and leveraging substantial GPU computing power, the LLM system is designed to understand and predict content in natural language.
- D. a and c only
- E. a, b and c only

ANSWER: E

Explanation:

a, b and c only is correct because each statement identifies a core characteristic of a large language model. An LLM is a machine-learning model, usually based on a transformer neural-network architecture, trained on very large collections of language data to recognize patterns and relationships in human language. Its purpose is to work with natural-language content and context, rather than merely handle fixed commands or structured database fields.

LLMs commonly receive natural-language prompts and generate natural-language outputs. Depending on the task and model configuration, they can answer questions, draft or transform documents, summarize information, translate text, classify content, and support conversational experiences. This input-and-output capability makes them useful for a wide range of business and consulting applications involving unstructured text.

The reference to neural networks and substantial GPU computing power is also accurate. Training a modern LLM requires extensive numerical computation across large datasets and many model parameters; specialized accelerators such as GPUs are widely used to make that training practical. At inference time, the trained model predicts likely next tokens based on the preceding context, producing coherent language one token at a time. See [IBM's overview of large language models](#) and the [Google Machine Learning Crash Course on transformers](#).