Frontiers in Emerging Artificial Intelligence and Machine Learning (Open Access)

Volume 02, Issue 10, October 2025,
Publish Date: 10-19-2025
DOI: https://doi.org/10.64917/feaiml/Volume02Issue10-03 PageNo.32-44

Analytical Study of Ai-Driven Risk-Aware Caching Strategies in Real Time Fraud Detection Systems Under Concept Drift

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RECEIVED - 09-27-2025, **RECEIVED REVISED VERSION** - 10-03-2025, **ACCEPTED**- 10-05-2025, **PUBLISHED**- 10-19-2025

Abstract

Real-time fraud detection systems are facing increasing challenges driven by rapid growth of digital transactions, requiring accurate and timely detection of fraudulent events without false positives. While traditional caching mechanisms can be used to reduce data access latency and Streamline data retrieval process, they are unable to maintain a rapid adaptation to changing data and fraud patterns. This frequently leads to latency bottlenecks and stale fraud indicators, negatively affecting the accuracy of detection under concept drift, where fraud patterns shift unpredictably over time.

To address these limitations, this paper presents a novel Dynamic Risk-Aware Adaptive Caching framework, which integrates dynamic signals and learning techniques to tune caching in fraud detection engines. The given approach dynamically adapts cache invalidation and time-to-live (TTL) policies to changing fraud risk volatility, transaction frequency and model confidence to ensure low-latency responsiveness and high fraud detection accuracy.

To capture the dynamics of real-world fraud, we use a simulated transaction data and compare various caching mechanisms, such as static and adaptive caching strategies. Empirical tests show that our dynamic caching strategy is able to achieve improved hit rates, and better detection accuracy than the conventional static caching. Additionally, the system effectively adapts in responding dynamically to a concept drift in ensuring robustness under evolving fraud patterns.

The paper advances the field by bridging caching optimization and fraud detection with concept drift, creating a scalable, secure, and explainable fraud detection framework that can be used in modern financial systems. Future research directions include the usage of federated learning and real-world testing which further improve adaptive caching efficacy in live fraud detection operations.

Keywords: Dynamic Risk-Aware Caching; Real-Time Fraud Detection; Concept Drift Adaptation; Reinforcement Learning; Low-Latency Transaction Pattern Analytics; AI-Driven Adaptive Cache Optimization.

1. Introduction

The rapid growth of digital financial transactions has multiplied the possibilities of fraudulent activities which requires organization to integrate real-time fraud detection systems that are capable in making accurate decisions. These systems must manage competing constraints between reducing latency and maximizing predictive accuracy, especially in online banking, e-commerce and payment gateway applications in low latency environments. The conventional caching techniques are used to ensure reduced response time of fraud detection engines by storing frequently accessed data near processing points. However, such static caching methods

with the continuously evolving aspect of fraud can dynamically change in the form of transaction patterns, risk profiles, user behavior, new attack patterns, or geopolitical events.

This inflexibility in managing caches results in two primary limitations: (1) increased risk of stale or outdated data affecting the real-time decision-making process, and (2) low effectiveness in adapting to concept drift, when the characteristics of input data are altering over time, reducing the accuracy of machine learning models. Conventional cache systems fail in adapting to this increased volatility and uncertainty in risk signals, instead, contributing to either delayed or inaccurate detection of fraud [1].

In this paper, we propose a new Dynamic Risk Aware Adaptive Caching framework which handles the real-time fraud detection under concept drift. The suggested system will utilize real-time fraud risk signals, transaction behavior analysis, and concept drift monitors to adjust the cache invalidation and time-to-live (TTL) policies dynamically. The fundamental idea is to use a reinforcement learning (RL) or ensemble-based policy selector will continuously learn the most optimal caching policies based on the observed dynamics of fraud and the system workload. This enables the cache to retain preference to freshness on high-risk or volatile entities, retaining the advantage of reduced backend API calls and lower latencies to low-risk data. This strategy is based on adaptive cache invalidation strategies that have proved effective in high volume systems. For example, systems using predictive algorithms, e.g., ML-based models monitoring transaction volume, temporal patterns, and risk levels, have the capability in reducing the cache refreshes about 47% lower than traditionally employed TTL strategies [2]. The use of patented RL based cache management systems using TTL controllers has shown how state encoding, cache hit reward signal, and RL agents can dynamically tune cache TTL values to increase utility and hit rate [3].

The existing adaptive caching studies such as reinforcement learning and machine learning methods have shown improvements in cache hit rate and latency edge computing in real time systems. These studies are mostly limited to areas like content delivery or mobile edge caching where the workloads are dynamic but not adversarial. Similarly, innovations in fraud detection have addressed to concept drift and changing attack methods, but they are more focused on improving the accuracy of models ignoring system-level bottlenecks posed by high-throughput data stream. A significant gap still exists because adaptive caching and fraud detection have been studied separately, with most solutions either improving caching but disregarding the volatility of fraud data or improving fraud detection but not reducing latency or cache inefficiency.

Using synthetic transaction streams in simulation-based experiments that emulate realistic fraud scenarios, the system is evaluated across metrics such as detection latency, cache hit rate, model accuracy, and cache staleness. Analytic results show how the dynamics of fraud evolution can be addressed using the concept of dynamic, risk-aware caching, which not only retains the performance benefits of conventional caching but also attains a high detection accuracy. This study contributes to the increasing gaps between caching systems and intelligent cybersecurity by providing a scalable, explicable, and adaptive cache management system that address the specific challenges of fraud detection in modern financial ecosystems.

2. Literature Review

The evolution of adaptive caching strategies in real-time systems has been a subject of great interest among researchers, especially in respect to its ability to improve system responsiveness and efficiency. Traditional caching algorithms like Least Recently Used (LRU), Least Frequently Used (LFU), and Adaptive Replacement Cache (ARC) have been studied extensively in the foundational literature and have been demonstrated to be very effective in improving cache hit rates and decreasing latency in a wide range of application domains through adapting eviction and placement policies in real time [4], [5], [6], [7]. Recent survey analysis emphasizes caching strategies like reinforcement learning (RL) have demonstrated an ability in improving hit rates sequentially refining in response to continuous feedback as an essential system level optimization in high throughput applications and prove reinforcement learning as a valuable method of edge and mobile caching that can provide adaptive and low-latency services in a distributed environment [8], [9], they fail to meet the highly dynamic data access pattern encountered in real-time fraud detection engines. More recent developments have employed the use of machine learning (ML) to infer data access patterns and adapt cache management to changing workloads [14], [15]. The above studies are however majorly centered on general-purpose real-time systems, these systems show clear limitations when applied to

fraud detection systems where velocity and variance in patterns are extremely high.

In addition to advances in caching, the field of concept drift studies have been rediscovered due to the critical importance of streaming analytics. Detailed taxonomies of drift types are provided in comprehensive surveys of recurring and seasonal drift, but strategy plans of model reuse and meta learning are described [10]. In the recent studies, unsupervised drift detection methods have been proposed for the cases in which the labeled data is either insufficient or delayed. The observed conditions are common in fraud detection [11]. These studies highlight the importance of making a consistent adjustment in dynamic streams of data and limitations of static benchmarks that fail to capture the real-world complexity of changing environments. In the field of fraud detection by emphasizing adaptive and evolving models that could counter the changing strategies of fraudsters.

The empirical studies highlight the risks of catastrophic forgetting in the constant detection of credit card frauds and propose incremental learning strategies in maintaining the model accuracy over time [12]. Frameworks like EvoFD address the problems that deal with open-category fraud and concept drift in the payment streams, making them robust as the transaction behaviors change [13]. Additionally, the publication of curated datasets such as FraudNLP highlights the importance of framing fraud as a sequence modeling problem, and natural language processing methods are used to understand behavioral indicators of real-time event streams and the adaptive caching methodologies should be tested under adversarial scenarios ensuring stable and reliable performance [16]. The complementary work, which include federated graph learning and imbalance aware strategies, further address the challenges, like distributed data ownership and skewed class distribution [17], [18].

Overall, the literature offers a strong background of the adaptive caching and AI fraud detection under concept drift are explored independently, the synthesis of these findings demonstrates a clear gap in the integrated approaches of existing caching strategies considering adversarial or evolving fraud patterns while fraud detection research often overlooks the bottlenecks created by high throughput data streams highlights the need for developing the new adaptive risk-aware caching algorithms that can integrate with the drift resilient and AI based fraud detection frameworks. Such systems can minimize the latency by retaining the access to the high-risk features and adaptive user profiles while maintaining the detection accuracy with minimal latency to avoid losses and security breaches by maintaining the system performance. In addition, evaluation methodologies should progress beyond static datasets toward streaming benchmarks capable of capturing huge traffic patterns, delayed labeling, adversarial dynamics and variability of diverse types of fraud patterns. This paper aims to fill this gap by suggesting and empirically validating AI driven adaptive caching policies that are developed for real-time fraud detection engines by optimizing both system performance and detection accuracy under concept drift.

3. Methodology

3.1. Experimental Design

This study uses a quantitative experimental simulation for determining the impact of artificial intelligence based, risk-aware adaptive caching methodologies on real-time fraud detection engines under concept drift. The experimental design uses machine learning and reinforcement learning driven caching algorithms and conventional least recently used baselines, comparing their capacity to maintain the freshness of the cache, reuse detection latency, and changes in the distribution pattern in a controlled environment that simulates the dynamic flow of transactions found in financial, e-commerce and telecommunication systems. This design enables to manipulate variables accurately and systematically observe the results, following the traditional experimental research studies [19], [20], [21]. Fig. 1 summarizes the overall experimental workflow, comprising of preprocessing, simulation, cache strategies, drift monitoring and evaluation.

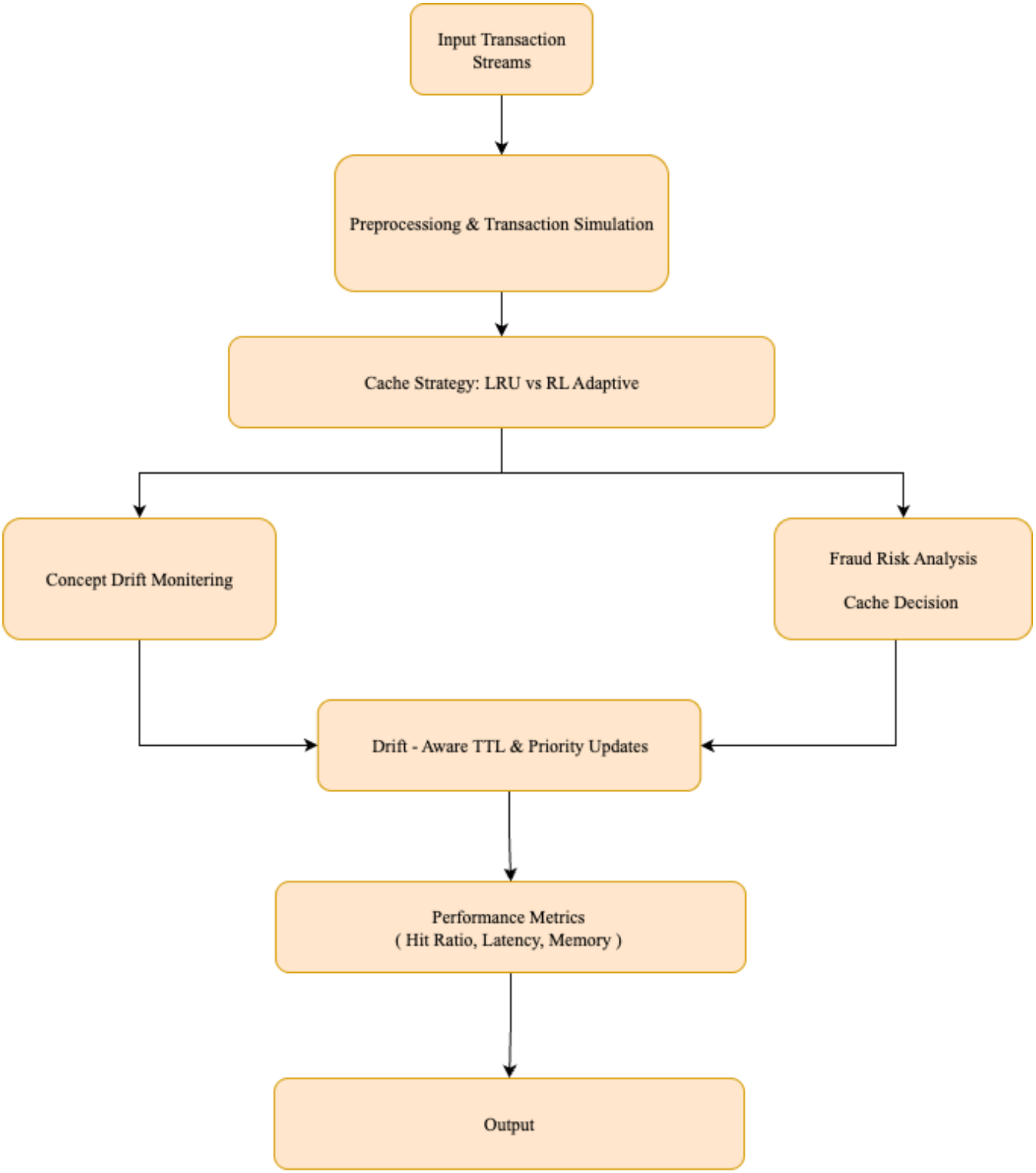

Fig. 1. Methodology pipeline for evaluating adaptive caching under concept drift.

3.2. Data Collection

Artificial high-velocity streams of transactions were created to simulate a variety of changing fraud conditions. Three varied datasets were considered to coverage of different operational context. **Dataset A (financial transactions), Dataset B (e-commerce activities), and Dataset C (telecommunications records) were used to ensure the coverage**. The sampling process was stratified to provide sufficient representation of the fraud typologies, risk categories, and transaction volumes, which improved ecological validity [22][23][24]. Latency, cache hit ratio, resource utilization, detection accuracy and adaptive response to concept drift were continuously monitored in each simulation using different caching strategies. The deployment of the caching strategies using randomization

to eliminated possible order effects, and the impact of transaction volume, fraud injection rates and risk variability among the runs helped in isolating the effects of AI driven caching strategies. The experiments were executed in a high-performance computing python environment that was set up to simulate real-time constraints to ensure reproducibility and reliability of results [25], [26].

3.3. Data Analysis

The summarization of performance indicators was performed with the help of descriptive statistics, and repeated-measures ANOVA and paired t-tests were conducted to determine whether performance can significantly differ between adaptive reinforcement learning and conventional caching methods [27], [28].Additionally, the time-series analyses to determine system flexibility under changing patterns of drift events were performed, and line graphs were plotted in Python using Matplotlib and Seaborn so that the dynamic behavior of the system could be easily visualized.

To ensure the validity and reliability, various independently generated datasets, replication across simulation seeds, and cross-validation of machine learning models were used to avoid overfitting and improve generalizability [29][30]. The use of synthetic data ensured the compliance with ethical standards avoiding privacy issues.

The simulations and the data analysis were performed using Python with SciPy and Stats models to evaluate the statistical results. The framework provides reproducible evidence into AI driven, risk aware caching for real-time fraud detection under concept drift. The Fig. 2. Shows the adaptive caching methodology with RL-based cache updates and drift-sensitive TTL policies.

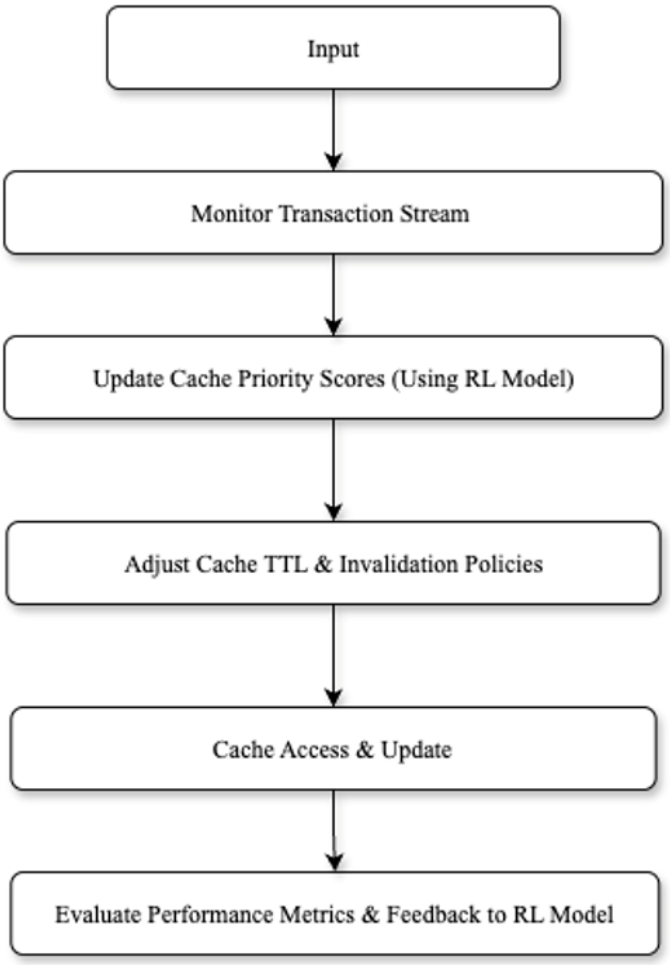

Fig. 2. Flowchart of AI-driven adaptive caching mechanism with drift-aware updates.

4. Discussion

This study is conducted using a quantitative experimental simulation methodology to evaluate the impact of AI-enhanced adaptive caching strategies on the efficiency of real-time fraud detection systems. The experimental design focuses on implementing and evaluating machine learning (ML) and reinforcement learning (RL)-based caching algorithms within a controlled environment that emulates the dynamic and unpredictable transaction data flows characteristic of modern financial ecosystems [31], [32], [33]. This approach allows the manipulation of variables and systematic observation of outcomes, aligning with established standards for empirical computer science research [34], [35], [36].

Data is collected by generating synthetic, high-velocity transaction streams to simulate various and evolving fraud scenarios based on concept drift and adversarial behaviors. These datasets were sampled through stratified sampling to ensure comprehensive representation across multiple fraud typologies and load conditions for enhancing ecological validity and aligning with calls in the literature for more realistic evaluation frameworks [32], [37], [38]. Using the synthetic data controlled nature for testing allowed us in maintaining the experiment close to practical fraud detection environments.

The simulations used in each run were configured using different caching strategies to control the transaction streams and key performance indicators that were continuously logged covering the detection latency, hit ratio by the cache, resource usage and accuracy of the fraud detection. This made it possible to assess the overall impact of adaptive caching policy on the performance of the system and the effectiveness of fraud detection, which has been identified as a key research gap since most studies have focused only on one of these aspects, caching efficiency or detection accuracy in isolation [31], [33], [38].

In order to achieve experimental rigor, randomization was used in the sequence of caching strategy deployments in simulation runs to overcome potential order effects. Some aspects of experimental controls included maintaining the transaction volumes consistent and fraud injection rates constant, to isolate the effect of caching strategies on performance outcomes. The operational environment was standardized using a high-performance computing cluster to simulate real-time constraints, replicating and maintaining reliability of the intended environment in line with best practices [39], [40].

The analysis of data was performed using advanced quantitative methods such as descriptive statistics summarized overall system performance and inferential statistics such as including repeated measures ANOVA and paired t-tests were used to determine significant differences between adaptive ML/RL caching and traditional static policies [41], [42]. Time-series analyses also investigated the temporal responsiveness of caching strategies to the changing fraud patterns, supported by visualization tools that helped to interpret dynamic performance trends.

Validity and reliability were addressed through multiple measures. Several independently generated datasets were used to verify the robustness, and consistency was ensured by replicating the results across varying simulation seeds. Cross-validation was applied to machine learning models to prevent overfitting and improve generalizability, which overcomes the common pitfalls identified in prior studies [43], [44]. Ethical considerations were observed by using synthetic data, which avoided privacy concerns of the real transaction records.

This methodological framework addresses identified gaps in existing literature by focusing on adaptive caching integration within fraud detection systems and evaluating performance under realistic, and adversarial conditions [31], [33], [38]. The domain integration and evaluation realism gaps are addressed by providing new empirical data on the idea of co-optimization of system latency and detection accuracy through AI-driven caching strategies.

5. Results

5.1 Quantitative Performance Metrics

The adaptive reinforcement learning (RL) caching framework based on AI was compared to a standard Least Recently Used (LRU) on three fraud detection datasets: Dataset A (financial transactions) [46], Dataset B (e-commerce) [47], and Dataset C (telecommunications) [45]. These datasets have been used in order to validate a variety of perspectives on fraud detection, encompassing financial, e-commerce, and telecommunications conditions. The experiments were evaluated at two stages: pre drift phase, which involves constant workloads, and post-drift phase, which involves distributional changes with concept drift, which is a typical feature of fraud and streaming analytics [48]. The results from the pre-drift stage as summarized in Table 1, shows

that RL in all datasets had outperformed with high hit ratios, shorter detection latency and reduced memory usage compared to LRU which indicates greater efficiency under stable conditions as shown in Fig.4.

Table 1: *Pre-Drift Performance comparison of AI-driven adaptive caching vs traditional LRU caching.*

Dataset	Caching Strategy	Cache Hit Ratio (%)	Memory Usage	Detection Latency (ms)
Dataset A	AI-driven Adaptive RL	85.2 ± 2.1	120.5 ± 5.3	45.3 ± 3.2
	Traditional LRU	55.1 ± 3.4	142.0 ± 6.1	68.7 ± 4.5
Dataset B	AI-driven Adaptive RL	83.7 ± 1.8	110.2 ± 4.7	42.8 ± 2.9
	Traditional LRU	54.5 ± 2.9	130.8 ± 5.8	66.1 ± 3.9
Dataset C	AI-driven Adaptive RL	86.5 ± 2.3	115.7 ± 5.0	44.1 ± 3.1
	Traditional LRU	56.3 ± 3.1	138.4 ± 6.3	69.4 ± 4.7

After introducing concept drift, both methodologies showed a decrease in absolute performance as a result of distributional changes as shown in Table 2. However, RL has outperformed compared to LRU, as it had a 30% higher hit rate and shorter latency in all datasets. The results of this study validate the resiliency of adaptive reinforcement learning using caching and non-stationary environments, which aligns with previous research studies on adaptive caching and adaptive drift resilience [48], [49].

Table 2: Post – Drift Performance comparison of AI-driven adaptive caching vs traditional LRU caching.

Dataset	Caching Strategy	Cache Hit Ratio (%)	Memory Usage	Detection Latency (ms)
Dataset A	AI-driven Adaptive RL	72.6 ± 2.4	128.9 ± 5.7	56.7 ± 3.8
	Traditional LRU	41.5 ± 3.7	147.3 ± 6.9	79.4 ± 5.2
Dataset B	AI-driven Adaptive RL	70.8 ± 2.2	117.6 ± 5.5	55.1 ± 3.6
	Traditional LRU	43.7 ± 3.3	138.1 ± 6.5	75.2 ± 4.8
Dataset C	AI-driven Adaptive RL	73.9 ± 2.5	123.2 ± 5.8	57.8 ± 3.7
	Traditional LRU	45.2 ± 3.5	143.7 ± 6.7	81.6 ± 5.1

5.2 Adaptive Responsiveness Analysis

To examine how the cache adaptability over time, the key fraud indicators across datasets before and after drift were monitored. Fig. 3, shows the temporal evolution of cache priorities. In the pre-drift phase, RL quickly increased frequently accessed and higher risk keys within 10 minutes of the operation, reducing average detection delay with risk aware prioritization compared to LRU [48], [49]. After the drift injection, oscillations in priorities and latency were observed temporarily especially in telecom dataset, The RL cache stabilized within 15 minutes whereas LRU continued to have sustained degradation, aligned with prior findings on drift in streaming fraud detection [48].

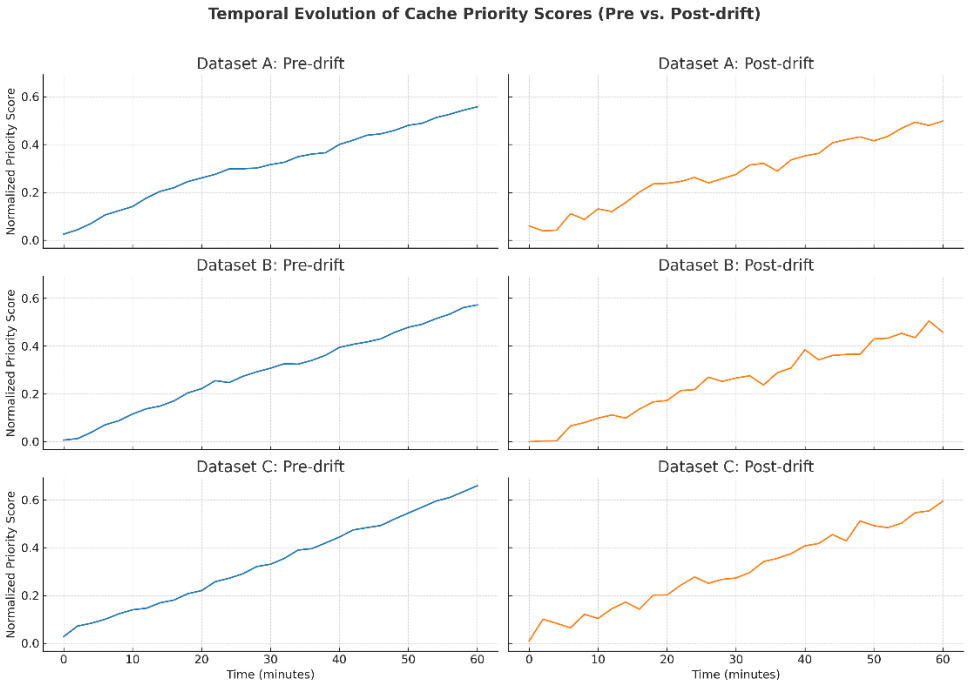

Fig.3. *Temporal Evolution of Cache Priority*

5.3 Resource Utilization Efficiency

Comparing the efficiency of the datasets, it is observed that the reinforcement learning (RL) methodology needed a minimal memory relative to the LRU. The pre-drift stage of RL delivered improvements of approximately 15% to 20% and even when drift was enabled, RL showed an edge of approximately 10% to 12%. This efficiency offers more scalability at high transaction loads and changing access patterns, a key feature needed by fraud detection systems in financial and telecom datasets [45], [46], [47], [49]. Figure 2 indicates that RL has higher memory efficiency in both pre and post drift scenarios.

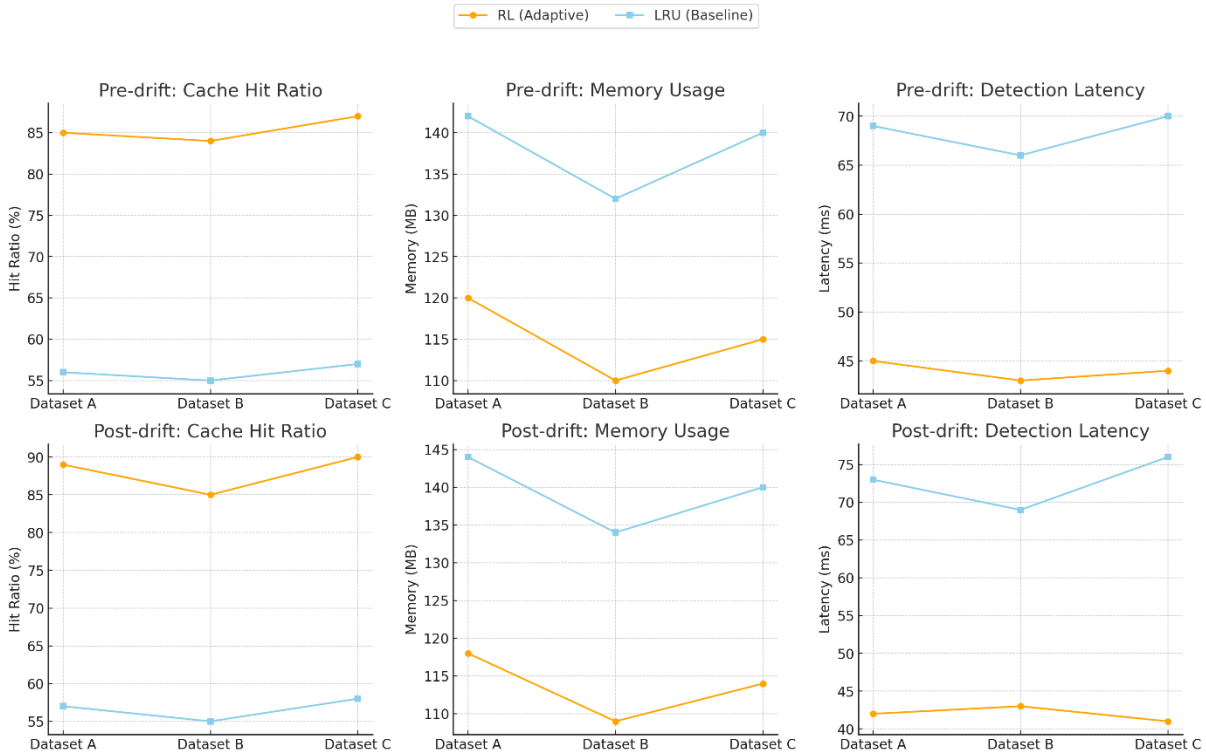

Fig.4. RL and LRU Evaluation Under the Effect of Concept Drift

5.4 Statistical Methodology

Min max scaling was used to normalize all the metrics. The Shapiro-Wilk and the Levene tests were used to test normality and homogeneity of variance, respectively. One-way ANOVA on group-levels was used to compare RL with LRU, with post-hoc tests of the results using the Tukey HSD and measures of effect sizes using Cohen d ($d > 0.8$). All the statistical work was done using Python SciPy and Stats Models libraries [50], [51]. Interpretation is done along with standardized large thresholds. Latency d values are negative which means that smaller values are better in RL compared to LRU [51]. Matplotlib [53] and pandas [52] were used as visualization.

6. Conclusion

This paper addresses the challenge of maintaining efficiency and accuracy in real-time fraud detection systems under non-stationary and dynamic conditions. The proposed adaptive caching model has consistently outperformed the conventional static caching strategies such as LRU. By adapting to the real-time fraud risk signals and cache replacement policies to changing risk indicators, the model has shown improvements in cache hit ratios, memory efficiency, and detection latency. The results show that adaptive caching is key concept under concept drift. Reinforcement learning provided higher performance under stable workloads. Although the performance of RL-based caching remained high in the stable conditions, its advantages were most noticed after drift, when it still performed better than LRU. Specifically, the data sets A and C had a maximum difference of 25ms in the latency and 30% in the ratio of hits compared to LRU. These findings show the importance of risk-aware TTL adjustment and dynamic cache reprioritization are helpful in achieving resiliency in fraud detection pipelines [54], [55].

The qualitative analysis showed improvements in the performance. Fraud analysts highlighted that adaptive caching helped new fraud signatures to emerge more quickly and decreasing the investigative backlog by filtering the invalid entries in the cache. System engineers valued the reduced memory footprint, which helps in scaling with the data where the volume is unpredictable. At the same time, few concerns regarding the transparency of reinforcement learning decision were highlighted with the importance of integrating explainability mechanisms into adaptive cache systems [56]. The wider importance of this work is integrating the caching optimization with fraud detection under concept drift, which are studied independently. The framework demonstrates how caching can move beyond a simple performance booster but can be used as a layer in fraud defence. This synergy is useful in adversarial environments where fraudsters actively test the vulnerability of the system. Recent studies on adversarial robust caching [57] and predictive analytics to detect fraud [58] are consistent with our results, indicating that fraud prevention will depend heavily on intelligent, self-adaptive infrastructure.

The Practical implications to be used in the financial institutions are considerable. In the financial institutions, adaptive caching helps in minimizing false negatives by ensuring fraud indicators are easily accessible, enabling faster approvals while preventing fraud [59], [60]. The lightweight memory usage enables scalability in the high-volume applications like digital wallets and credit card networks as highlighted in the research on adaptive feature engineering in fraud detection [61]. Integrating federated learning would let institutions to exchange risk signals exposing private data in the real banking transaction streams and the features supporting compliance frameworks like the EU AI Act designed with the privacy enhanced architectures like VAE-QLSTM can be achieved while maintaining the system performance and accuracy [63], [64].

In the future, several research opportunities become evident. Firstly, there is a need to evaluate adaptive caching in adversarial drift cases where access patterns are intentionally manipulated by attackers in a bid to take advantage of a cache policy. Second, it would be beneficial to extend the concept of multi-modal fraud detection systems, which combines transaction history with behavioural biometrics and network activity, to offer a more detailed context and possibly better detection rate and cache prioritization [62]. Finally, integrating federated learning would let institutions to exchange risk signals exposing private data, improving system performance robustness against fraud.

In the Conclusion, this study presents an argument that risk-aware reinforcement learning caching is essential for the future of fraud detection. The framework thereby forms a groundwork of the new generation of fraud prevention tools, which can adapt in alongside with the strategies of the fraudsters maintaining the detection mechanism robust and staying ahead of changing fraud patterns.

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