OPEN ACCESS
Global Journal of Research in Engineering & Computer Sciences
ISSN: 2583-2727 (Online)
Volume 05| Issue 06 | Nov.-Dec. | 2025
Journal homepage: https://gjrpublication.com/gjrecs/

Review Article

Holistic Study of Machine Learning (ML): Fundamentals, Applications, Ethical Challenges, Future Potential and Social Implications

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DOI: 10.5281/zenodo.17585699 **Submission Date:** 30 Sept. 2025 | **Published Date:** 12 Nov. 2025

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Abstract: *Machine Learning (ML), (a powerful aid for the digital age) is a revolutionary field of Artificial Intelligence (AI), enables machines to learn from experience and improve without being programmed. It is data-driven algorithm-based to reveal patterns, predict and automate intricate processes. ML is categorized into four primary types: Supervised Learning (using labelled data), Unsupervised Learning (using unlabelled data in an attempt to discover patterns), Semi-Supervised Learning (a mix of the two) and Reinforcement Learning (learning by interacting with environments).*

ML has transformed various fields. In medicine, it helps in disease forecasting, diagnosis through images and personalized treatments. Finance uses ML to detect fraud, determine credit scores and execute algorithmic trading. Online businesses utilize it in recommendation systems, customer segmentation and price behaviours. Transport, particularly self-driving cars, uses ML for object detection, navigation and decision-making. Natural Language Processing (NLP), another success story, uses ML for translation, chatbot, sentiment analysis summarization, agriculture, cybersecurity, manufacturing, entertainment, environmental, climate science etc.

Though rich in benefits from automation, personalization, data management and ongoing optimization, ML is also challenging. It often requires huge amounts of quality data and enormous computational power. Most ML models, particularly Deep Learning models, are black boxes whose internal workings are hard to understand. Data biases used in training can lead to biased or discriminatory outcomes and overfitting decreases model generality. In addition, ML systems are susceptible to adversarial attacks and data leaks. In the financial sector, algorithmic trading with ML could increase market volatility. In the health care industry, inaccurate forecasts could contribute to misdiagnosis or improper treatment. In the labour market, automation driven by ML could replace jobs in various sectors. Furthermore, application of ML for surveillance and social scoring will be most likely to breach individual privacy and civil liberties. Ethically, their application also raises certain issues such as fairness, responsibility, transparency and privacy. There is a chance that biased algorithms can reproduce current inequalities in society and algorithmic opacity may produce suspicion against automated decisions. The need for ethical regulation and standards is increasingly being felt to ensure ML technologies are responsibly developed and deployed.

This paper delves into the latest technology of Machine Learning (ML), Artificial Intelligence (AI), Basics, Pros and Cons, Applications, Destructive effect, Ethical Values and Future Scope of ML in various industries.

Keywords: *ML Types, Applications, Advantages, Disadvantages, Ethical Values, Societal Impact, Future of ML.*

Abbreviations: *Machine Learning **[ML]**, Natural Language Processing **[NLP]**, Artificial Intelligence **[AI]**, Supervised Learning **[SL]**, Unsupervised Learning **[UL]**, Semi-Supervised Learning **[SSL]**, Reinforcement Learning **[RL]**, Cyber Security **[CS]**, Automatic Speech Recognition **[ASR]**, Convolution Neural Network **[CNN]**, Semi-Supervised Support Vector Machines **[SSSVM]**, Semi-Supervised Gaussian Mixture Models **[SSGMM]**, Internet of Things **(IoT)**.*

1. Introduction:

Machine Learning (ML) and Artificial Intelligence (AI) [1][2] powered Data Interpretation and Visualization is a new way of comprehending large and complex data in simple visual formats such as graphs and charts. ML learns and assists in the prediction of outcomes without being programmed. The three main categories of ML are: Supervised learning (working with labelled data), unsupervised learning (identifying patterns in unlabelled data) and reinforcement learning (learning by providing feedback). These technologies apply to areas such as healthcare, finance and education in decision-making and automation. The benefits are improved accuracy, time saving and improved data handling, while the drawbacks are expensive, biased data and diminished transparency. AI and ML, from an ethical standpoint, should be fair, accountable and privateness-respecting. The future is extremely bright, with these technologies getting ready to make data analysis smarter, quicker and more effective in addressing real issues.

Learning is possibly the most unique feature of human intellect and encompasses knowledge acquisition, skill acquisition, organization of knowledge and finding facts, among others [3]. Machine learning attempts to replicate these through observation and computational simulation of these processes.

Arthur Samuel [4] defined machine learning as: The domain of study that provides computers with the ability to learn without being explicitly programmed. This broad definition is both highlights automation and flexibility but is not technically rigorous.

According to Tom M. Mitchell [5] defined (ML) as: A program is considered to learn from experience E with regard to some set of tasks T and performance measure P, if its task T performance measured by P improves with experience E. This definition narrowly captures the essential constituents of ML tasks, experience, and performance measurement.

Mathematically, [6-10]

Learning Takes place if: P(T, E)↑ ----------------------------------(1)

i.e., Program's Performance (P) on set of tasks (T) is better when it gains experience (E)

Mathematically,

$P(T|E2) > P(T|E1)$ ---(2)

where E1 and E2 denote the two levels of experience, E2 having greater learning or exposure to Data than E1.

P(T|E) is the performance of the program on tasks T subsequent to experience E.

Inequality, Equation (2) states that the system has learned since performance is improved with time.

Ethem Alpaydin [11] has described Machine Learning in practice as: Programming computers to optimize a performance criterion using example data or past experience, which highlights optimization as well as actual application of *ML* models.

In the contexts of contemporary probabilistic and statistical methods, Kevin P. Murphy [12], defines Machine Learning as: A collection of methods that can automatically learn patterns from data and subsequently make predictions on new data or execute other types of decision making under uncertainty. This summarizes the predictive and probabilistic nature of Machine Learning.

Jordan & Mitchell [13] have also recently characterized Machine Learning as a scientific area of study and an applied field, noting its capacity to drive real-world applications like *Natural Language Processing (NLP)*, Vision, Robotics and Healthcare.

2. Types of Machine Learning: [14-28]

The machine learning algorithms can be broadly categorized into four categories: Supervised Learning [SL], Unsupervised Learning [UL], Semi-Supervised Learning [SSL] and Reinforcement Learning [RL] **[Figure 1]**.

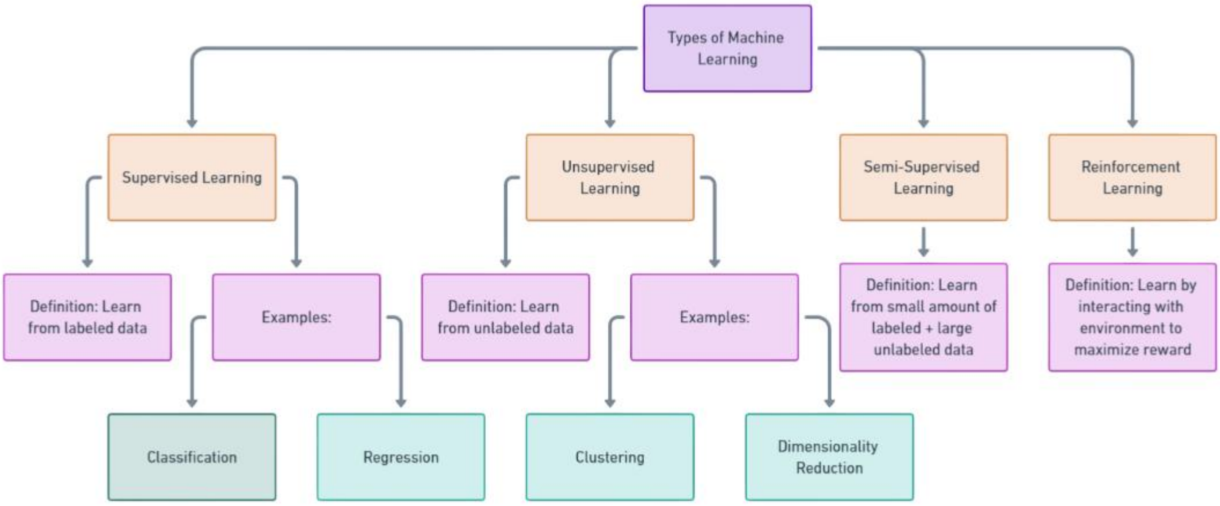

Figure 1: Types of Machine Learning

2.1 Supervised Learning [SL]:

Supervised Learning is a machine learning where an algorithm learns to map an input to an output from a labelled data set. The algorithm is 'supervised' because it is trained on a data set for which the correct solutions (labels) are already known. The objective is to create a general principle to which new, unseen data can be applied to predict. Every example consists of a tuple with an input object and a target output value, and the algorithm comes to learn to uncover a function which takes in inputs and produces outputs. Common tasks include Classification and Regression have been depicted in **[Figure 2]**.

Algorithms: Linear Regression, Logistic Regression, Decision Trees Regressor, Decision Tree Classifier, Random Forests Classifier, Support Vector Regressor. The different process involves as below:

Data Preparation: A labelled data is divided into a training set and a test set. The training set is utilized to train the model, whereas the test set is utilized to analyse its performance on unseen data.

Model Training: The model is trained on the training data and an optimization algorithm is applied to update the model parameters in an attempt to minimize the loss function. This process is continued until the performance of the model on the training data no longer improves.

Model Evaluation: The trained model is subsequently applied to predict on the test set. The performance of the model is assessed with a suitable metric for the task (e.g., accuracy, precision, recall).

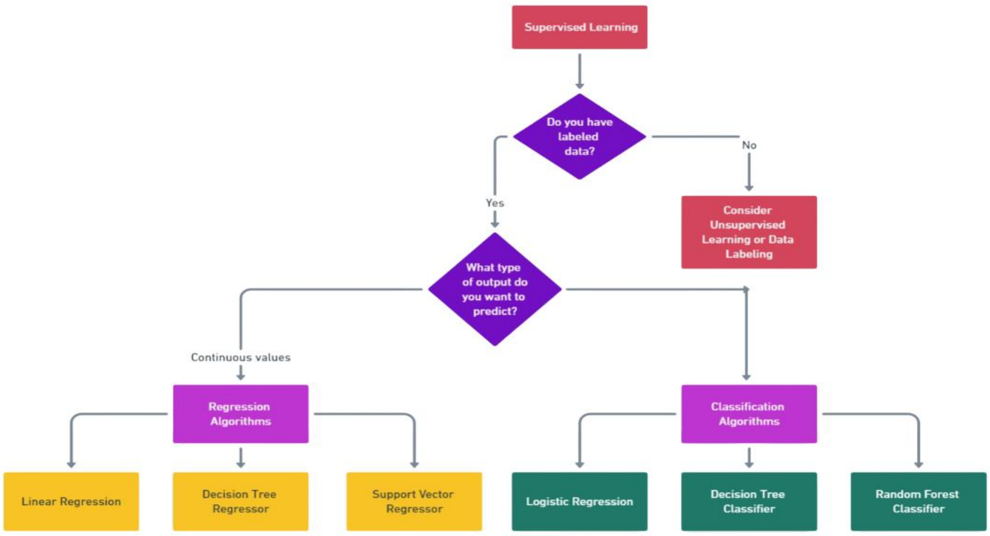

Figure 2: Supervised Learning

2.2 Unsupervised Learning [UL]:

Unsupervised Learning is a clearly defined and basic paradigm of artificial intelligence and machine learning. The machine attempts to discover unknown patterns, structure, dimensionality reduction, discover association between variables or clustering from input data without labels previously.

Alpaydin has described UL as: Learning attempting to discover regularities and dependencies between input variables in the absence of output information.

Algorithms: Hierarchical Clustering, DBSCAN, Auto encoders, Apriori Algorithm, Eclat Algorithm **[Figure 3]**.

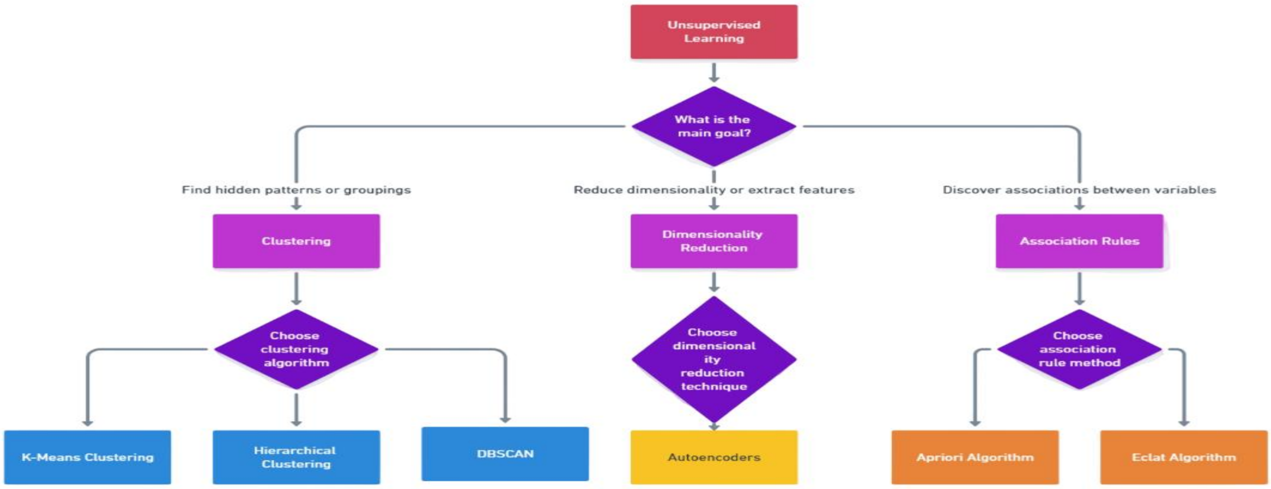

Figure 3: Unsupervised Learning

2.3 Semi-Supervised Learning [SSL]:

Semi - Supervised Learning is an intermediate paradigm with little labelled data augmented with an enormous quantity of unlabelled data to enhance the accuracy of learning. It is particularly useful when labelling data is costly or time-consuming.

Chapelle, Scholkopf & Zien have also defined SSL as: Methods that exploit both labelled and unlabelled data for training, usually with unlabelled data to learn the structure of the input distribution. SSL finds extensive use in text classification, speech analysis and bioinformatics.

Algorithms: Label Spreading, Label Propagation, Semi-Supervised Support Vector Machines[SSSVM], Semi-Supervised Gaussian Mixture Models [SSGMM] **[Figure 4]**.

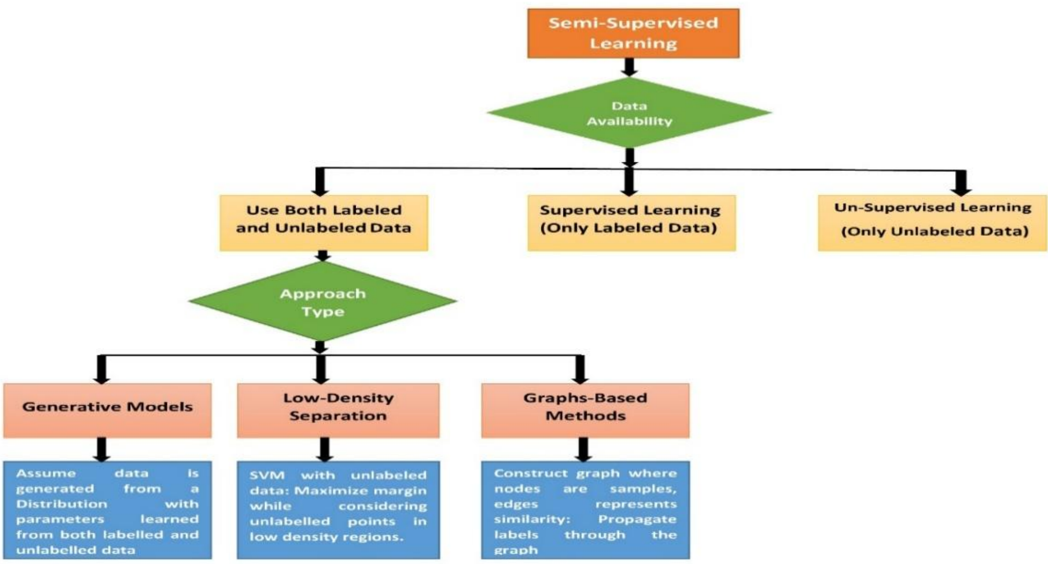

Figure 4: Semi - Supervised Learning

2.4 Reinforcement Learning [RL]:

Reinforcement Learning (RL) is a paradigm involving feedback, where an agent is placed in an environment, performs actions and gets feedback in the form of reward or penalty. The goal is to maximize the cumulative rewards in a trial and error fashion. This differ process performed by RL has been illustrated in **[Figure 5]**.

Dataset: Learning entity or decision-maker of the system.

Policy Network: The outside world or environment in which the agent operates and interacts.

Select Actions: The actions or choices that exist in the environment, ready to be made by the agent.

Execute Actions: The state or setup of the current environment, which affects the decisions of the agent.

Rewards: The reward or return received by the agent, reflecting how good or bad its action is (positive for good action, negative for bad action).

Update Policy: Policy that the agent employs to translate perceived states into actions, controlling its behaviour.

Sutton & Barto have defined RL as: Learning what to do, how to map situations to actions so as to maximize a numerical reward signal. RL has been adapted from behaviour psychology and applied in robotics, game-playing and autonomous systems.

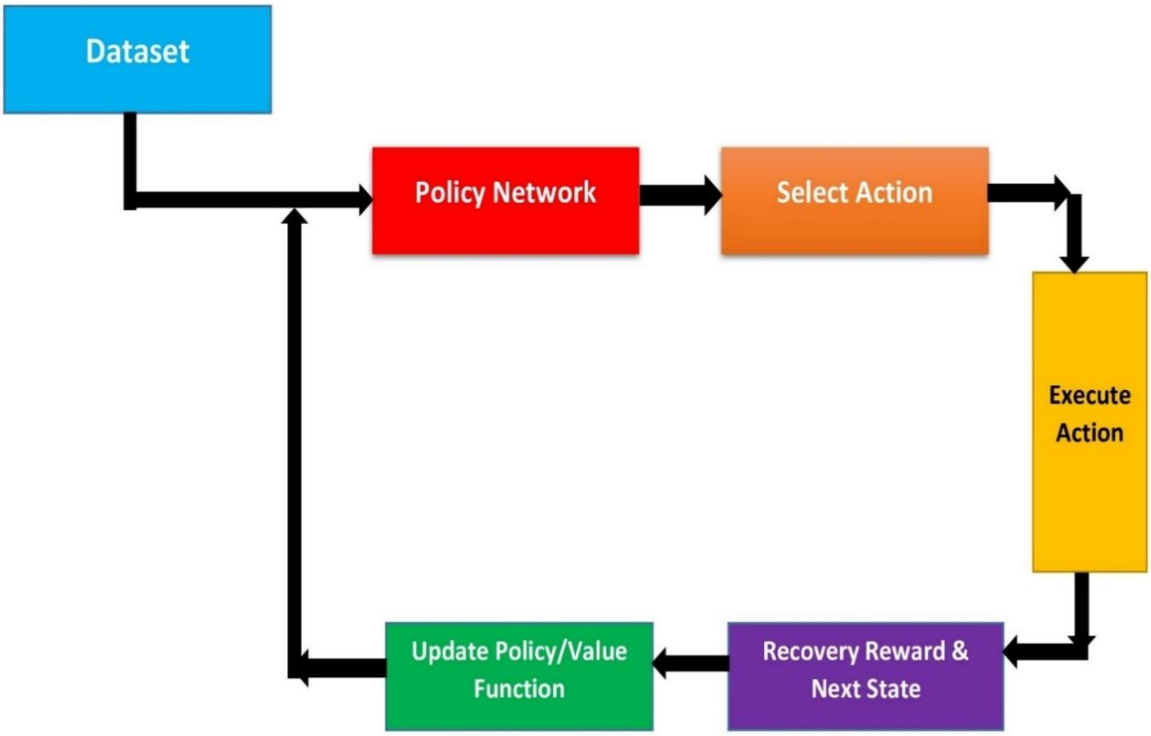

Figure 5: Reinforcement Learning

3.1 Benefits of Machine Learning: The advantages of *ML* [29-35] have been illustrated in **[Figure 6].**

- **Automation and Efficiency** - It predicts equipment failures (predictive maintenance), detect faults in real time (quality control) and dynamically optimize the processes.
- **Data Handling and Analysis** - It works with high-dimensionality, large-scale datasets to minimize the requirements of manual intervention with various algorithms like *Support Vector Machines (SVMs), Neural Networks and Decision Trees*.
- **Personalization and Flexibility** - *ML* is the capability of tailoring outputs and flexibility to a changing environment. It learns from new data constantly, adapts to new patterns and offers personalized solutions to individual users or dynamic systems.
- **Cost reduction** - *ML* reduce the cost of maintenance and maximize production system availability. It enables maintenance of component availability and reliability as long as they are capable of functioning with condition monitoring and taking action if necessary.
- **Enhanced Decision Making** - Machine Learning algorithms are able to identify abnormal customer behaviour, forecast demand variability and streamline supply chains. It further facilitates more tailored customer experiences grounded in inferences derived from distinctive behaviours and preferences.
- **Scalability** - Machine Learning platforms are capable of scaling out over clusters of dozens to thousands of machines in order to support complex models and large datasets.

- **Innovation Enablement** - Machine Learning models can infer insights from data and design new products, services and technologies for user needs.
- **Improved Accuracy** - *ML* enhances accuracy in diagnostic and analytical applications through utilization of complex models, multi-modal data and smart pre-processing.

3.2 Limitations of Machine Learning [36-43]: **[Figure 6]** illustrates the different drawbacks of *ML*.

- **Data Dependency** - Machine Learning calls for enormous training and test data. The call for such data brings very important questions, not just about the existence of such data, but also the quality. For instance, missing, incorrect or inappropriate training data can yield unreliable models which translate to eventually bad decisions.
- **High Computational Cost** - *ML* particularly deep neural networks is plagued with high computational costs that become a source of inconvenience, inequity and unsustainability.
- **Interpretability and Complexity** - *Deep Neural Network*, especially *ML* models are clear "black boxes." Their high-dimensional, non-linear, complex structures render it impossible to track how inputs are transformed into outputs.
- **Over Fitting and Under Fitting Risk** - It takes place when a model just learns to reproduce noise or stochastic variability in the training data and hence performs poorly on new data. Under-fitting is created when a model is not advanced enough to learn the underlying relationships in the data and hence performs poorly on both validations set and training set.
- **Bias and Fairness Issue** - It is where a machine choice repeatedly and unfairly discriminate against certain individuals or groups of individuals. It is a big issue, especially because machine learning models are being applied with increasing frequency in high-stakes areas like hiring workers, loan applications and criminal justice.
- **Requirements for Expertise** - Conventional software development, based on automation-friendly rules, machine Learning requires good knowledge of data science, statistics and domain expertise to effectively develop, train and deploy models. This calls for automation-friendly staff for model development and maintenance.
- **Security Vulnerabilities** - Machine Learning models are susceptible to security vulnerabilities. Weakness (like integrity, confidentiality and availability) of a model can be used by an attacker to make the models training process vulnerable.
- **Maintenance Issues** - *ML* needs to be monitored and updated at regular intervals. Concept drift is the most critical maintenance issues. It takes place when the statistical attributes of the target feature evolve over time in unexpected patterns. The patterns that the model learned from its training set become outdated and the output it produces is no longer accurate.
- **Ethical concerns** - It encompasses especially prospective abuse of machine Learning tools.

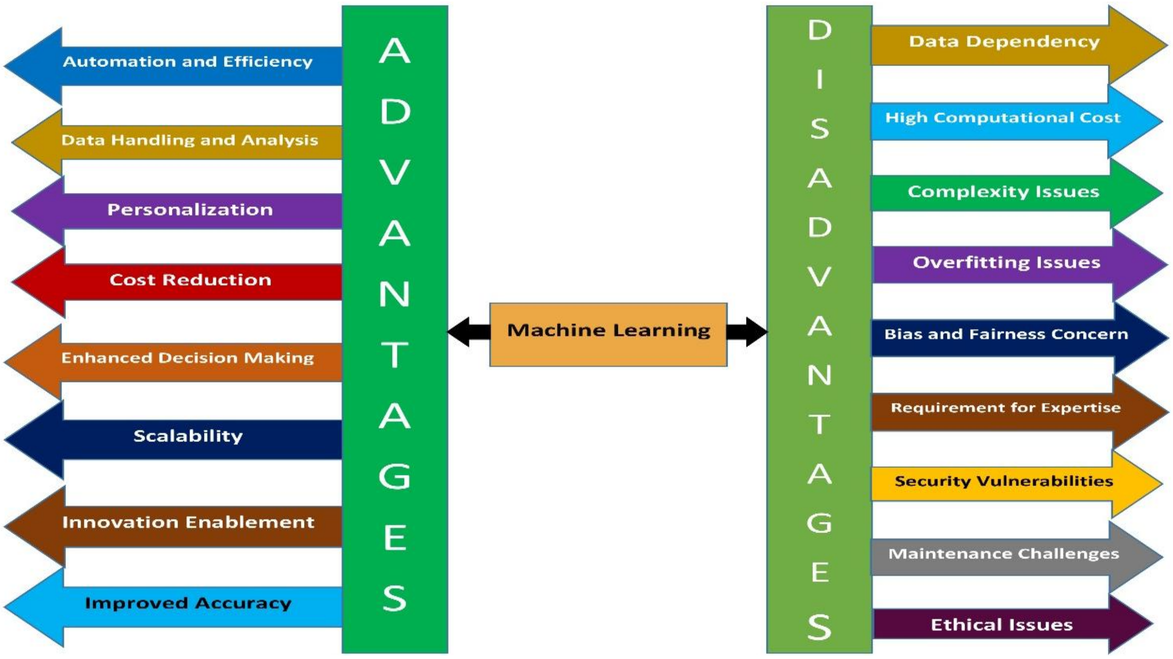

Figure 6: Advantages & Disadvantages of Machine Learning

4. Machine Learning Application [44-61]: **[Figure 7]** presents the widespread application of *ML* across sectors.

- **Healthcare -** *ML* facilitates the identification of an array of diseases through computer-based evaluation like heart ailments, diabetes, cancer diagnosis, liver ailments and neurological disorders. It applies AI methods in the diagnosis of medical images for facilitating efficient automatic evaluation, decreased burden on physicians, reduced diagnostic delay and errors, and enhanced capability for disease detection. *ML* algorithms forecast the reactions of various patients to certain drugs based on genomic information and clinical histories.
- **Finance -** Random Forest *ML* algorithms provide optimal output in detecting and predicting fraudulent credit card transactions. *ML* algorithms estimate default or volatility probability with greater strength compared to traditional credit scoring methods, with deep learning handling non-linear relationships for optimal estimation of future defaults. Advanced machine learning models search past and present market information to predict price actions, detect arbitrage opportunities, and execute trades in milliseconds.
- **Sales Marketing -** *ML* can predict customer behaviour based on transactional and demographic information and enhance customer satisfaction as well as sales through predictive analysis and correlating the predictions with outcomes and drivers. Machine Learning algorithms and sophisticated analytics such as K-means and decision trees can analyse customer behaviour more effectively than conventional methods, enabling real-time segmentation and effective marketing. Machine Learning algorithm-based recommender systems provide product or content recommendations personal to a user by exploring user behaviour and patterns of data, such as purchase history, browsing activity, likes and reviews.
- **Traffic -** For autonomous vehicles to drive effectively on roads, vehicles need to forecast the imminent movement of surrounding traffic participants through more sophisticated machine learning methods. Autonomous vehicles have moved from classical statistical models to adaptive machine learning models.
- **Natural Language Processing** - Natural Language Processing is an important sub-field of natural language processing that seeks to map natural languages to computers, with end-to-end neural machine translation achieving astounding success and emerging as the newest mainstream method in real MT systems. *Automatic Speech Recognition (ASR)* converts speech signals into equivalent text employing algorithms. AI chatbots and Ada are being utilized by patients to determine symptoms and suggest further action in primary and community care environments. AI chatbots may be incorporated with wearable technology like smartwatches to educate patients and caregivers as well on bettering their behaviour, sleep and overall health.
- **Production -** *Convolutional Neural Networks (CNNs)* and *Decision Trees* are applied for defect classification during quality inspection and supervised and unsupervised approaches are integrated for fault detection and industrial equipment life span.
- **Entertainment -** From music streaming software to OTT Platform, AI uses machine learning to personalize both audio and visual content according to the user's preferences and past interactions, with sophisticated algorithms getting an understanding of the user's behaviour and demographics to suggest films, music, games and videos on individual choice.
- **Cyber Security** - Machine Learning in cyber security uses algorithms to enhance detection of threats, incident handling, and vulnerability scanning, wherein SIFT algorithms through enormous amounts of data and learn from patterns and improve themselves over a period to act as a shield against cyber-attacks in a proactive approach.
- **Agriculture -** Machine Learning is one among the central decision-support systems for crop yield prediction, i.e., aiding the decision of what to plant and what to do during the growing phase of the crops. Some machine learning algorithms (such as *Random Forest and Support Vector Machine*) have been used to aid crop yield prediction research.
- **Education -** A Long *Short Term Memory Network (LSTM)* is based on machine learning model which was used in order to study educational big data intensively to calculate student performance, one of the urgent issues in the field of educational data mining.

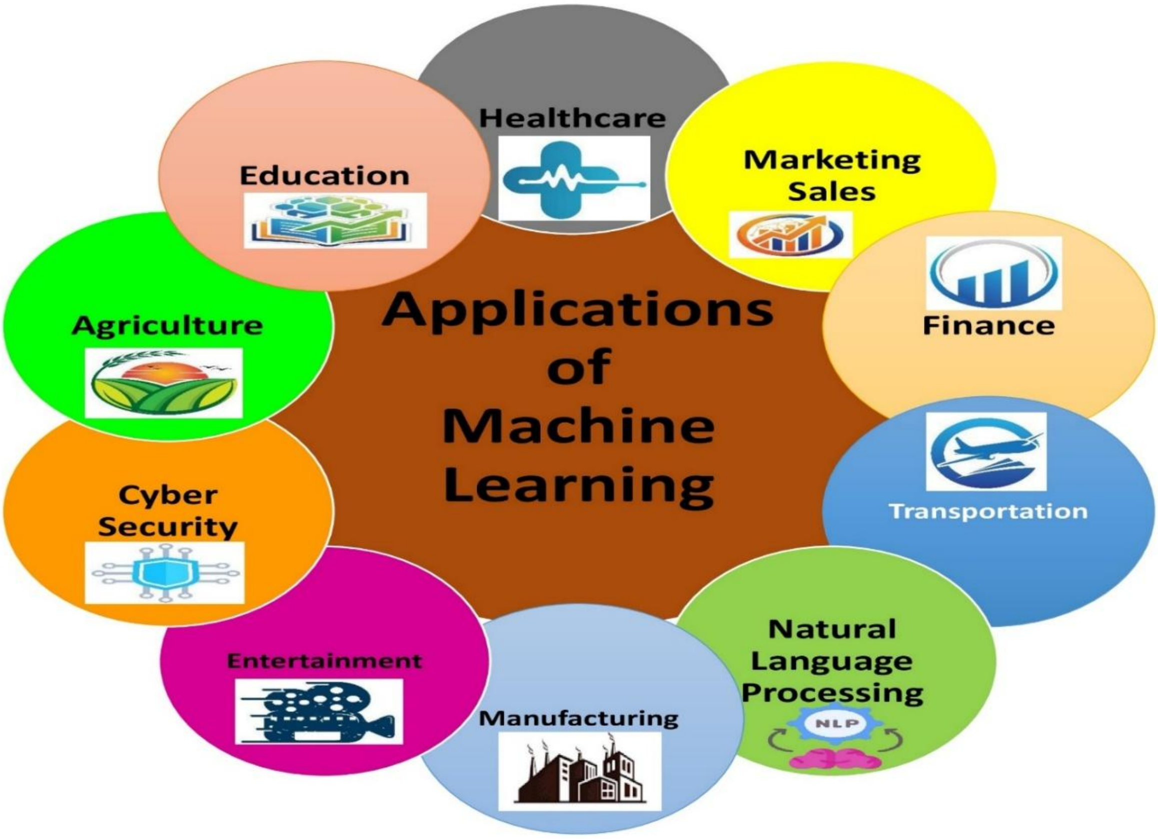

Figure 7: Application of Machine Learning

5. Destructive Influence of Machine Learning [62-76]: **[Figure 8]** depicts destructive influence of Machine Learning:

- **Invasion of Privacy** - The ubiquitous availability of large datasets, proliferation of the Internet of Things (IoT) and ease of personal data collection, have facilitated unprecedented advances in machine learning. They have also fueled novel privacy data protection issues. Scandals such as the Facebook-Cambridge Analytical case point to unethical activities in the modern era. It occurs when algorithms utilize or expose individuals' personal information without rightful authorization or safeguarding.
- **Social Biasness Reinforcement** - Previous data used to train machine learning algorithms are generally subject to human bias. When biased data are used to train an algorithm, the algorithm can reinforce and even emphasize the social biases. *ML* algorithms can have biases that perpetuate stereotypes, inequities and discrimination that lead to socioeconomic health care disparities, for instance, socio-demographic traits such as race, ethnicity, gender, age, and insurance.
- **Discrimination** - *ML* models are designed to perform well but at times it outputs discrimination based on biased training data and algorithmic discriminative structure. In the workplace, algorithms drawn from previous records of employment can discriminate against female candidates if previous records contain gender disparity, as happened to Amazon's 2018 hiring algorithm that penalized resumes with the word "women's". In credit lending, as well, *ML* systems expressed gender and racial biases, such as the Apple Card Controversy (2019), in which women were allegedly offered lower credit limits than male peers with similar financial profiles. In law enforcement, predictive models such as the COMPAS algorithm assigned Black defendants vastly higher "high risk" ratings than White defendants.
- **Loss of Human Agency** - A study that was conducted by Michael Gerlich at SBS Swiss Business School discovered that greater dependency on Artificial Intelligence (AI) tools is associated with reduced critical thinking capacity. Cognitive offloading is identified as a major cause of the loss.
- **Deep Fakes Spreading Misinformation** - In studies, it has been found that the issue of misinformation reduces the confidence of citizens in the news, which kindles fears that eventually, deep fakes can prompt the presumption on the part of citizens that a basis in fact cannot be assured, with sowing doubt about what is and what is not real becoming a primary strategic objective.

- **Job Displacement** - Machine Learning-based automation has been found to have significant chances of job displacements, particularly for routine and low skilled occupations. Frey and Osborne (2017) and Acemoglu and Restrepo (2020) have cited the reason that although *ML* improves productivity, it decreases the demand for human labour, resulting in unemployment and increased socio-economic disparity.
- **Social Polarization** - Social polarization exists when AI systems amplify disparities or reinforce-echo chambers, which results in social fragmentation. *ML* algorithms strengthen polarization by developing filter bubbles/echo chambers, which amplify user existing beliefs.
- **Lack of Transparency** - Transparency in machine learning systems is less, which amplifies bias, decreases public trust, obstruct accountability and limits.
- **Manipulation of Public Opinion** - Machine Learning can manipulate public opinion using automated bots, AI-generated persuasive content, and political micro targeting through personalization. These techniques distort public discourse, support misinformation and imperil democratic integrity by presenting propaganda as normal and widespread.

Figure 8: Harmful Effect of Machine Learning

6. Ethical Values of Machine Learning [77-82]: **[Figure 9]** depicts clear information regarding Ethical Values of *ML*.

- **Fairness** - It makes sure that *ML* algorithms do not give biased or discriminatory results towards persons or groups based on features like gender, race, or socioeconomic status.
- **Accountability** - Machine Learning accountability ensures that the makers, or the users of *ML* systems should be made clearly responsible for what they perform and what its consequences are. When harm occurs, there must be an explicit mechanism of tracing the decisions and holding someone responsible.
- **Privacy** - It is a basic moral principle of machine learning that aims to keep sensitive personal and medical details private. Ethical machine learning systems use privacy-guarding methods to prevent unauthorized access.
- **Transparency** - Transparency is one of the core ethical principles in machine learning that makes systems transparent, auditable and trustworthy.
- **Safety & Security** - Machine learning safety ensures systems to act correctly, reliably and consistently even in adversarial condition or untrusted environments. Security avoids unintentional harm and boosts public trust in *ML*-based systems.
- **Human-Centric Design** - Human-Centric design of machine learning means designing systems for the benefit of people first, putting their needs, values and well-being at the forefront so that end-users in development can know their contexts and avoid causing harm, bias, or exclusion.

Figure 9: Ethical Values of Machine Learning

7. Future Scope of Machine Learning [83-86]: **[Figure 10]** insights regarding future scope of *ML*.

- **Compatibility with other Technologies** - The integration of *ML* with emerging technologies like the Internet of Things (IoT), Block chain, Edge Computing and Quantum Computing is the smart system future. Future *ML* systems will leverage hybrid cloud-edge platforms for quick decision-making, block chain for secure and transparent exchange of data and quantum computing for improved computational capacity in optimization and pattern detection tasks.
- **Human-AI Collaboration** - With the development of Machine Learning (*ML*), the most fruitful future scope is that of extensive Human and Artificial Intelligence system collaboration. This "Human-AI Collaboration" (or Human-Machine Teaming) aspect encompasses augmented human capability, task assignment in an intelligent way, trust/governance and ethical and socio-technical issues.
- **Infrastructure Developments** - Infrastructure development is a pillar in the future path of Machine Learning (*ML*). Sustaining *ML* growth relies on solid, scalable and long-lasting infrastructure for dealing with massive datasets, model deployment and lifecycle management.
- **Education and Workforce Impact** - Machine Learning (*ML*) not only transforms industrial automation and innovation but also revolutionizes the education sector system and workforce dynamics. With ever smarter systems doing analysis, creativity and operations, educational, different sector systems in the future must redefine themselves to prepare learners for AI-driven workplaces.
- **Quantum-Enhanced Learning** - Quantum computing will make *ML* models able to solve extremely difficult problems in climate science, medicine and finance much quicker than existing systems.
- **Customized AI Systems** - *ML* will build highly customized experiences in learning, shopping, and entertainment through learning about individuals' behaviour and tastes in real-time.
- **Automation of Higher Work** - In addition to routine work, *ML* will further enhance higher-level work like legal case analysis, medical diagnosis and engineering design and supplement human strengths for improving productivity.
- **Generative AI Development** - Future *ML* frameworks will not only generate text or images but also photorealistic 3D worlds to support virtual reality, training and entertainment industries.
- **Ethical and Transparent AI** - Increasingly prevalent in decision-making, *ML* will include fairness algorithms and explainable AI to prevent bias and facilitate transparency in hiring, lending and justice systems.

- **No-Code and Accessible *ML*** - Machine Learning is getting more accessible. No-code tools and automated *ML* will allow more individuals-even non-developers-to create smart apps and data models.
- **Self-Learning Systems** - Through the year 2030, sophisticated systems will be capable of learning and decision-making independently of human programming, further making cars, logistics and robots autonomous and efficient.

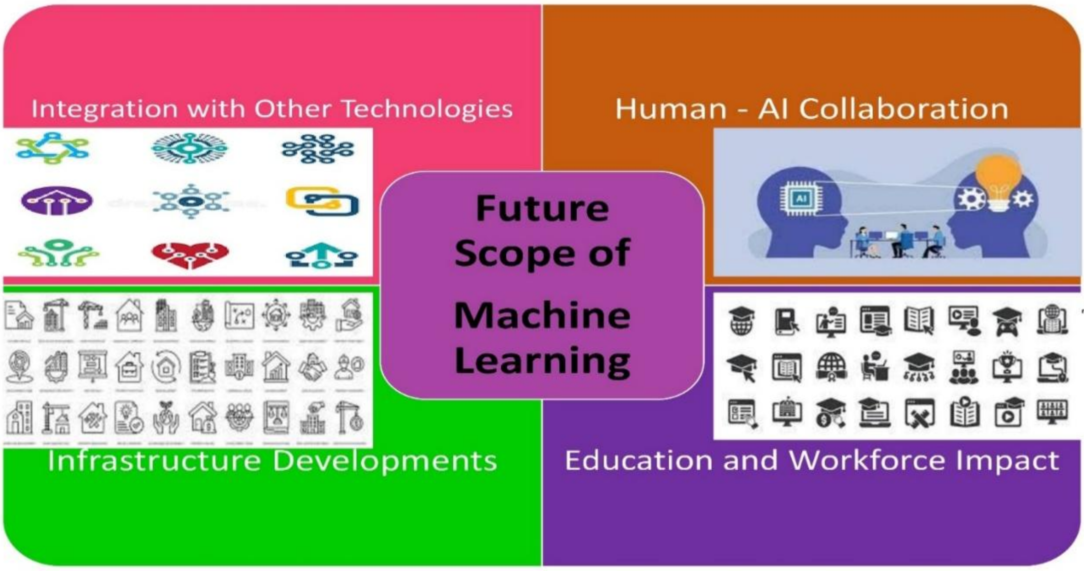

Figure 10: Future Scope of Machine Learning

8. Conclusion:

Machine Learning transforms contemporary industries with automation, forecasting and intelligent decision-making. In spite of issues such as bias, privacy threats and job losses, its proper and moral employment can promote social advancement. With green infrastructure, human-AI partnership and paradigm shift in education-centered paradigms, *ML* future holds the potential to empower mankind with fairness and accountability.

Machine Learning technologies power paradigm-shifting health, finance and industrial applications. But challenges like bias, privacy and security must be tackled with immediate priority. Its profound socioeconomic impact reshapes employment and decision making globally. Integration with quantum computing, IoT and block-chain in the future is set to revolutionize capacity, requiring responsible governance framework for sustainable growth.

Acknowledgement:

The authors are indebted to their greatest respect to the Honourable Vice Chancellor, Prof. (Dr.) Kunul Kandir, of Sido Kanhu Murmu University, Dumka and the Principal, S.R.I. Rizvi, of Sahibganj College, Sahibganj, Director of Shahi Institute of Business Management, Siwan for providing them with valuable moral and ethical guidance.

We extend our heartfelt thanks to Late beloved Shrimati Jyoti Kumari (BLIS, Head, Sahibganj College Sahibganj), Rishav Kumar, Aiswarya Prakash, Devrath Kumar, Abhisek Anand, Priti Kumari of Chemistry Department, Tabrez Alam (Software Engineer) of TCS Kolkata and also the UG/PG/Ph.D. Scholars for their sincere efforts towards literature review, resource collection, typing, printing, diagramming and sketching.

In addition, writers also would like to acknowledge the valuable help provided by persons not mentioned by name whose broad range of expertise was invaluable to this research. The collaboration of the research community is much appreciated within this gesture of gratitude.

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Kumar, A., & Kumar, C. (2025). Holistic Study of Machine Learning (ML): Fundamentals, Applications, Ethical Challenges, Future Potential and Social Implications. In Global Journal of Research in Engineering & Computer Sciences (Vol. 5, Number 6, pp. 10–23). https://doi.org/10.5281/zenodo.17585699