

AI Report

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Crises are an inevitable part of any developmental process, and their impact on various industries c - 8/19/2026

Crises are an inevitable part of any developmental process, and their impact on various industries can be far-reaching and extensive.

For the financial industry, systemic shocks can serve not only as serious disturbances but also as sources of radical change and transformation.

First of all, crises introduce disruptions in economic activity as they create specific constraints and can affect the existing supply chains (Hamdaoui et al., 2025).

As a result, institutions acting within the financial domain may face certain limitations to their effective functioning.

Crises can also reduce companies' ability to generate value and positive effects.

For this reason, crises deserve serious consideration as they have a significant impact on the work of industries and their chances for successful development.

Besides their transformational power, crises can reveal the systemic problems existing within the industry, which means that they can provide opportunities for improvement.

Critical situations trigger the regulatory responses that are aimed at addressing the existing deficiencies and problems.

Therefore, they ensure that such negative issues will not repeat in the future or lead to similar disruptions (Fischbacher-Smith & Adekola, 2022).

As such, along with the negative impact on the financial sphere, crises reshape the industry and can lead to positive outcomes.

However, the extent to which the new setting will be favorable depends on the efficiency of leadership approaches.

These examples demonstrate that crises present one of the major sources of change in the financial industry. They can lead to the diversification of new business models, as well as the reorientation and better adaptation to the emerging problems (Cardoso et al., 2025).

To ensure that the effects are mainly positive, leaders should apply key crisis-management skills, including recognizing the importance of time and space, adapting their leadership to changing circumstances, and establishing effective crisis-management teams appropriate to the new setting (Nesse et al., 2024).

The analysis demonstrates that the systemic shocks in the financial sector have the potential to revitalize the industry.

Specifically, they can do so by encouraging the implementation of new risk management practices, strengthening the existing interactions between partners that act within the same domains, and establishing the basis for further growth.

However, it is essential to acknowledge a high risk of adverse effects, which emphasizes the crucial role the leader plays in managing such situations.

High Human Impact ● ● ● ● ● High AI Impact

FAQs

What is GPTZero?

GPTZero is the leading AI detector for checking whether a document was written by a large language model such as ChatGPT. GPTZero detects AI on sentence, paragraph, and document level. Our model was trained on a large, diverse corpus of human-written and AI-generated text with support for English, Spanish, French, German, and other languages. To date, GPTZero has served over 17 million users around the world, and works with over 100 organizations in education, hiring, publishing, legal, and more.

When should I use GPTZero?

Our users have seen the use of AI-generated text proliferate into education, certification, hiring and recruitment, social writing platforms, disinformation, and beyond. We've created GPTZero as a tool to highlight the possible use of AI in writing text. In particular, we focus on classifying AI use in prose. Overall, our classifier is intended to be used to flag situations in which a conversation can be started (for example, between educators and students) to drive further inquiry and spread awareness of the risks of using AI in written work.

Does GPTZero only detect ChatGPT outputs?

No, GPTZero works robustly across a range of AI language models, including but not limited to ChatGPT, GPT-5, GPT-4, GPT-3, Gemini, Claude, and AI services based on those models.

What are the limitations of the classifier?

The nature of AI-generated content is changing constantly. As such, these results should not be used to punish students. We recommend educators to use our behind-the-scenes [Writing Reports](#) as part of a holistic assessment of student work. There always exist edge cases with both instances where AI is classified as human, and human is classified as AI. Instead, we recommend educators take approaches that give students the opportunity to demonstrate their understanding in a controlled environment and craft assignments that cannot be solved with AI. Our classifier is not trained to identify AI-generated text after it has been heavily modified after generation (although we estimate this is a minority of the uses for AI-generation at the moment). Currently, our classifier can sometimes flag other machine-generated or highly procedural text as AI-generated, and as such, should be used on more descriptive portions of text.

I'm an educator who has found AI-generated text by my students. What do I do?

Firstly, at GPTZero, we don't believe that any AI detector is perfect. There always exist edge cases with both instances where AI is classified as human, and human is classified as AI. Nonetheless, we recommend that educators can do the following when they get a positive detection: Ask students to demonstrate their understanding in a controlled environment, whether that is through an in-person assessment, or through an editor that can track their edit history (for instance, using our [Writing Reports](#) through Google Docs). Check out our list of [several recommendations](#) on types of assignments that are difficult to solve with AI.

Ask the student if they can produce artifacts of their writing process, whether it is drafts, revision histories, or brainstorming notes. For example, if the editor they used to write the text has an edit history (such as Google Docs), and it was typed out with several edits over a reasonable period of time, it is likely the student work is authentic. You can use GPTZero's Writing Reports to replay the student's writing process, and view signals that indicate the authenticity of the work.

See if there is a history of AI-generated text in the student's work. We recommend looking for a long-term pattern of AI use, as opposed to a single instance, in order to determine whether the student is using AI.