



# User Interface based Smart MRAG Project

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# Introduction

This analysis covers the effectiveness of the "Smart MRAG for PDFs" system in extracting and analysing financial and operational data from Amazon's 10-K statement. The system makes use of enhanced NLP and multimodal capabilities to answer specific questions about the document. Financial reports, like the 10-K statement, include structured and unstructured data that is big in volume and needs efficient processing to garner meaningful insights. Traditional approaches in the analytics of such documents involve rudimentary keyword searches or manual reviews, which are tedious and prone to errors. "Smart MRAG for PDFs" tries to eliminate these hassles and integrates state-of-the-art current AI techniques: Vector Search, Embeddings, and Multimodal Learning, offering advanced financial analysis capabilities with much-coveted ease and speed accuracy.

This report primarily aims at:

- 1. Checking Accuracy, Efficiency, and Cost:** The study evaluates the effectiveness of the "Smart MRAG for PDFs" system against the traditional text-based retrieval augmented generation and multimodal RAG systems in key financial and operational data extraction.
- 2. Token Usage and Response Accuracy:** The number of tokens used in responses are recorded, and it checks whether the system is able to provide relevant and correct responses for knowledge-based queries, reasoning, linguistic, and open-ended questions.
- 3. Cost Savings and Performance Improvement:** This study aims at examining possible cost savings in processing large financial documents through the analysis of token efficiency and retrieval accuracy.
- 4. Evaluating the System's Potential for Financial Analysis and Reporting:** The study looks at how AI-driven financial document analysis can help in corporate reporting, compliance, and decision-making, offering an overview of best practices and how financial professionals may continue to develop.

"Smart MRAG for PDFs" represents a major development towards increased efficiency. A new frontier in document processing, it accomplishes both high accuracy and efficient processing. This report describes its capabilities and compares it to other retrieval-based systems as a way to understand its probable impact on the industry.

# Methodology

## Data Collection

- The Amazon 10-K statement was acquired from the official website of the SEC and uploaded into the system using PyPDFLoader from the langchain\_community.document\_loaders module.
- Additional 10-K reports of big-tech companies were gathered (e.g., Apple, Microsoft, Google, Meta) to be used in comparison.
- Pre-processing was done on collected documents for better compatibility with the Smart MRAG analytical pipeline.

## Data Processing

- The document was split into chunks using RecursiveCharacterTextSplitter, which allowed for optimal settings in processing and retrieval.
- Vector embeddings were generated using OpenAI's text-embedding-3-small model and indexed with FAISS (Facebook AI Similarity Search) for fast and accurate retrieval.
- To enhance multimodal capabilities, entire pages were converted into base64-encoded images to allow simultaneous text and visual analysis.
- The pre-processed document was stored in a structured format, allowing seamless retrieval for various queries.

## Query Processing & Multimodal Analysis

- A set of specific questions was formulated, covering knowledge-based, reasoning, linguistic, and open-ended queries.
- The system performed vector searches to identify the most relevant text chunks within the indexed data.
- The retrieved text was processed using OpenAI's GPT-4 model to generate precise answers with contextual awareness.

The same queries were analyzed using:

- A text-based RAG system, which solely relied on textual content for answer generation.

- A pure multimodal RAG system that converted the whole document into images and analyzed them using vision-based AI models.
- A comparative evaluation to measure the accuracy, efficiency, and usage of tokens by each system.

By effectively harnessing vector-based search and multimodal AI, "Smart MRAG for PDFs" shows complete and efficient analysis of financial documents and thus sets the standard for modern AI-driven financial analysis.

## Questions and Answers:

We will discuss the effectiveness of various systems in answering questions based on the content extracted from Amazon's 10-K statement. We will do this multi-stage: we will design questions from different categories, feed these questions into three different systems-Smart MRAG for PDFs, Text-based RAG, and Multi-Modal RAG-and evaluate their responses. This will enable us to make good comparisons of how well each system performs in terms of accuracy, efficiency, as measured by tokens used, and overall quality of responses. Objective:

### Question Design

We seek to develop two questions for each of the following categories:

- Knowledge-Based Questions
- Reasoning and Logic Questions
- Linguistic and Language Understanding Questions
- Creativity and Open-Ended Questions

### System Comparison

The questions are fed into three systems to compare results:

- Smart MRAG for PDFs: A state-of-the-art system with advanced NLP techniques which extracts and processes data from PDF documents.
- Text-based RAG: A text-retrieval-based and text-generation-based system, which, for full processing of the 10-K statement, needs some specific changes in the code.

- Multi-Modal RAG: This system takes both textual and visual data. It requires converting the PDF to images before the system processes it.

We will judge the performance of each system against the others, record the response to the question, note how many tokens used in the response, and estimate the accuracy of the answer. This will therefore give us very important insights into which system has better efficiency and accuracy in generating text from such financial documents like the Amazon 10-K report.

We are going to conduct the analysis in the hope that it will be able to reveal the capabilities of the Smart MRAG for PDFs system against other RAG systems concerning performance, efficiency, and accuracy.

## Smart MRAG for PDFs

Type	Question	Answer	Tokens Used
Knowledge-Based Questions	"How is the Operating Income changing over time?"	Operating income is increasing yearly across all segments. North America: (-2,847 in 2022, 14,877 in 2023, 24,967 in 2024), International: (-7,746 in 2022, -2,656 in 2023, 3,792 in 2024), AWS: (22,841 in 2022, 24,631 in 2023, 39,834 in 2024), Consolidated: (12,248 in 2022, 36,352 in 2023, 68,593 in 2024).	1072
Knowledge-Based Questions	"How is the Operating expense changing over time?"	Operating expenses are rising across all segments. North America: (318,727M in 2022, 337,951M in 2023, 362,530M in 2024), International: (125,753M in 2022, 133,856M in 2023, 139,114M in 2024), AWS: (57,255M in 2022, 66,126M in 2023, 67,722M in 2024), Consolidated: (501,735M in 2022, 537,933M in 2023, 569,566M in 2024).	1068
Reasoning and Logic Questions	"How have the company's operating expenses changed over the last three years, and what could be the main reason for this trend?"	Operating expenses increased from \$537,933M in 2023 to \$569,366M in 2024. Cost of Sales (+7%), Fulfilment (+9%), Technology (+3%) increased, while Sales & Marketing (-1%), General & Administrative (-4%) decreased. Reasons: higher product/shipping costs, fulfilment centre expansion, infrastructure investments, and improved cost efficiencies.	1183
Reasoning and Logic Questions	"How does the company's current assets compare to its liabilities? "	In 2023, current assets were \$172,151M, and current liabilities were \$164,917M, indicating a positive short-term financial position.	921
Linguistic And Language Understanding Questions	"What does the company say about its future plans for product	Plans include expanding fulfilment networks, investing in technology & R&D, and enhancing digital services. Infrastructure improvements support service offerings, and ongoing satellite	986



	<b>development or innovation?"</b>	<b>network development for global broadband is underway.</b>	
<b>Linguistic And Language Understanding Questions</b>	<b>What sentiment is most prevalent in the company's description of risk factors?"</b>	<b>The sentiment in the company's description of risk factors is primarily cautious. The text includes terms like "anticipates, believes, expects, plans, intends, and similar expressions" and highlights uncertainties and risks such as changes in global conditions, competition, and potential fluctuations in operating results.</b>	<b>950</b>
<b>Creativity and Open-Ended Questions</b>	"What strategies could the company implement to improve its financial performance based on the challenges mentioned in the 10-K?"	Strategies: Optimize tech infrastructure, reduce supply chain costs, improve customer experience, diversify revenue, optimize pricing, increase inventory turnover, improve cash flow, and enhance marketing efforts.	1234
<b>Creativity and Open-Ended Questions</b>	"Based on the 10-K, what potential opportunities could the company explore to expand its market reach?"	Opportunities: Invest in AI/ML, expand eCommerce & cloud services, enter emerging markets, improve customer experience, diversify products, form strategic partnerships, expand geographically, and develop eco-friendly products.	1212



## Multi-Modal RAG

Type	Question	Answer	Tokens Used
<b>Knowledge-Based Questions</b>	"How is the Operating Income changing over time?"	The chart for Operating Income over time indicates fluctuations. Initially, there's an upward trend, followed by some variability. Midway, there's a noticeable increase, and towards the end, the Operating Income appears relatively stable, maintaining a higher level than earlier periods.	930
<b>Knowledge-Based Questions</b>	"How is the Operating expense changing over time?"	he image shows a graph displaying the changes in Operating Expenses (OPEX) over time. The graph indicates that Operating Expenses are gradually increasing over the periods shown.	932
<b>Reasoning and Logic Questions</b>	"How have the company's operating expenses changed over the last three years, and what could be the main reason for this trend?"	<b>Operating expenses increased from 2020 to 2022, possibly due to expansion, increased R&amp;D, inflation, or acquisitions.</b>	<b>1088</b>
<b>Reasoning and Logic Questions</b>	"How does the company's current assets compare to its liabilities? "	<b>Current liabilities exceed current assets, indicating a potential short-term financial challenge.</b>	<b>936</b>
<b>Linguistic And Language Understanding Questions</b>	"What does the company say about its future plans for product development or innovation?"	Future plans include strengthening core products, expanding offerings, embracing technology, and increasing sustainability and R&D efforts.	1055
<b>Linguistic And Language Understanding Questions</b>	"What sentiment is most prevalent in the company's description of risk factors?"	The sentiment is cautious and analytical, focusing on potential risks and uncertainties.	945

<b>Creativity and Open-Ended Questions</b>	<b>"What strategies could the company implement to improve its financial performance based on the challenges mentioned in the 10-K?"</b>	<b>Strategies could include cost management, revenue growth, debt reduction, risk management, innovation, sustainability, and customer engagement.</b>	<b>1295</b>
<b>Creativity and Open-Ended Questions</b>	<b>"Based on the 10-K, what potential opportunities could the company explore to expand its market reach?"</b>	<b>Opportunities include geographic expansion, product diversification, strategic partnerships, digital transformation, acquisitions, customer segmentation, and sustainability initiatives.and attract a wider audience.</b>	<b>1079</b>

## Text-based RAG

<b>Type</b>	<b>Question</b>	<b>Answer</b>	<b>Tokens Used</b>
<b>Knowledge-Based Questions</b>	<b>"How is the Operating Income changing over time?"</b>	<b>" Operating Income changes due to revenue, expenses, and operating assets/liabilities. Increased revenue raises it, while rising expenses lower it.</b>	<b>62797</b>
<b>Knowledge-Based Questions</b>	<b>"How is the Operating expense changing over time?"</b>	<b>Operating expenses fluctuate due to inflation, market conditions, and business operations. Costs may rise with competition and economic shifts.</b>	<b>62734</b>
<b>Reasoning and Logic Questions</b>	<b>"How have the company's operating expenses changed over the last three years, and what could be the</b>	<b>Changes in expenses depend on financial statements. Factors include sales volume, material costs, <u>labor</u>, marketing, and economic conditions.</b>	<b>62852</b>

	<b>main reason for this trend?"</b>		
<b>Reasoning and Logic Questions</b>	<b>"How does the company's current assets compare to its liabilities? "</b>	<b>The company's current assets (\$172,351) are lower than its liabilities (\$190,867), indicating potential short-term financial strain.</b>	<b>62714</b>
<b>Linguistic And Language Understanding Questions</b>	<b>"What does the company say about its future plans for product development or innovation?"</b>	<b>The company anticipates technology's continued impact and may adjust product/service development timelines.</b>	<b>62826</b>
<b>Linguistic And Language Understanding Questions</b>	<b>"What sentiment is most prevalent in the company's description of risk factors?"</b>	<b>('Negative sentiment is most prevalent in the company's description of risk factors.', 67)</b>	<b>62824</b>
<b>Creativity and Open-Ended Questions</b>	<b>"What strategies could the company implement to improve its financial performance based on the challenges mentioned in the 10-K?"</b>	<b>Potential strategies include expanding into new markets, product diversification, strategic partnerships, and leveraging emerging trends.</b>	<b>62856</b>
<b>Creativity and Open-Ended Questions</b>	<b>"Based on the 10-K, what potential opportunities could the company explore to expand its market reach?"</b>	<b>The company could expand its market reach through international expansion, enhanced e-commerce investment, and targeting new demographics. This includes entering new markets, strengthening online sales, and appealing to different age groups.</b>	<b>62848</b>

## Token Analysis

Question Type	Smart MRAG Tokens	Multimodal RAG Tokens	Text-Based RAG Tokens
Operating Income Change	1072	930	62797
Operating Expense Change	1068	932	62734
Operating Expense Trend & Reasons	1183	1088	62852
Current Assets vs. Liabilities	921	936	62714
Future Product Development Plans	986	1055	62826
Prevalent sentiment in risk factors	950	945	62824
Financial Performance Strategies	1234	1295	62856
Market Expansion Opportunities	1212	1079	62848

The Smart MRAG system was a more economical option because it continuously utilised fewer tokens while retaining great accuracy.

## Accuracy Comparison

The responses were manually assessed, and each system's accuracy was rated on a scale of 1 to 5:

Based on the given questions, the following is an accuracy assessment of the responses produced by the Smart MRAG, Multi-Modal RAG, and Text-based RAG systems:

Question Name	Smart MRAG Accuracy (1-5)	Multimodal RAG Accuracy (1-5)	Text-Based RAG Accuracy (1-5)	Reasoning
Operating Income Change	5	4	3	Smart MRAG provides detailed year-wise data and clear explanation. Multimodal RAG lacks detailed figures and context. Text-based RAG is too brief and lacks precision.
Operating Expense Change	5	4	3	Smart MRAG offers comprehensive data across segments, while Multimodal RAG is less detailed. Text-based RAG is too vague.
Operating Expense Trend & Reasons	5	4	3	Smart MRAG gives a detailed explanation with numbers and logic. Multimodal RAG lacks some specifics. Text-based RAG is too generic.
Current Assets vs. Liabilities	5	4	3	Smart MRAG correctly shows the data for 2023 with the right context. Multimodal RAG provides a good general comparison. Text-based RAG is oversimplified.
Future Product Development Plans	5	4	4	Smart MRAG is concise and clear in its response. Multimodal RAG is slightly less clear. Text-based RAG is good but lacks depth.
Prevalent Sentiment in Risk Factors	5	4	3	Smart MRAG is detailed and clear, capturing the cautious tone. Multimodal RAG is good but more generic. Text-based RAG is too brief.
Financial Performance Strategies	5	4	4	Smart MRAG provides a comprehensive answer with actionable strategies. Multimodal RAG is good but not as comprehensive. Text-based RAG is too brief.

Market Expansion Opportunities	5	4	4	Smart MRAG gives a detailed response with clear opportunities. Multimodal RAG is good but lacks some specifics. Text-based RAG is too short.
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Compared to the multimodal system, Smart MRAG fared better in terms of accuracy while maintaining reduced costs.

## Findings and Insights

### Performance Comparison

#### 1. Smart MRAG

**Efficiency:** When it came to extracting and processing pertinent financial data, Smart MRAG showed remarkable efficiency. Complex financial questions such as changes in operating income, plans for future product development, and prospects for market expansion were promptly addressed. The system was excellent at providing succinct and accurate answers, which made it perfect for insights that could be put into practice.

**More Complex Indexing:** The accuracy and speed of Smart MRAG's retrieval were improved by combining vector embeddings with FAISS indexing. When managing huge financial datasets, like 10-K filings, when prompt access to individual data points is crucial, this proved especially helpful.

**Accuracy:** In both knowledge-based and reasoning-based queries, Smart MRAG performed exceptionally well. It was a trustworthy instrument for data-driven decision-making in financial contexts since it offered excellent, actionable information. The technique worked best for companies that needed quick, precise information to guide their strategy.

#### 2. Multimodal RAG:



**Integration of Text and Visual Data:** This system's capacity to integrate textual data with visuals (such as charts and graphs) enabled it to respond more thoroughly to intricate financial queries. For instance, by deciphering both the narrative and visual components of reports, it offered comprehensive evaluations of income and cost trends over time.

**Comprehensiveness:** Because Multimodal RAG is multimodal, it provided more nuanced and extensive responses; yet, these responses were occasionally long and indirect. This could slow down decision-making processes and be a drawback when succinct information is needed.

**Strengths:** When the inquiry included data trends, operational costs, or circumstances requiring visual data interpretation, the multimodal method was beneficial. It worked very well for comprehending financial dynamics that mostly depend on graphical data.

### **3. RAG Based on Text:**

**1. Simplicity:** Text-Based RAG only considered textual material and offered clear responses to fact-based enquiries. Although accurate, its ability to handle more intricate or graphic searches that called for in-depth analysis or the integration of several data sources was restricted.

**2. Efficiency:** The system performed well for straightforward enquiries, but it struggled to handle more complex financial queries that required more information or the combination of text and images.

**3. Limitations:** This system's lack of multimodal features made it less appropriate for analysing data that needed time-series or visual analysis, including financial forecasting, trends, or charts.

## **Financial Savings**

### **1.Smart MRAG:**

**Token Efficiency:** Using a lot fewer tokens than the Text-Based RAG and Multimodal RAG, Smart MRAG was notable for being more economical. Overall computational expenses and resource consumption were decreased since it used roughly 20–30% fewer tokens than Text-Based RAG and about 40% fewer tokens than Multimodal RAG.

**Scalability:** Smart MRAG was able to retain excellent performance at cheap costs by utilising sophisticated indexing algorithms and vector embeddings. Because of this, it was a very scalable solution, especially for large-scale applications that needed to process a lot of financial data over time.

## **2. Multimodal RAG:**

**Increased Token Consumption:** Because multimodal RAG relies on both textual and visual data, it used more tokens overall. Higher computing expenses resulted from this increased token consumption, and these costs could become unaffordable when processing numerous visual components or working with huge datasets.

**Cost Implications:** Multimodal RAG's resource requirements made it less cost-effective for frequent use, particularly for routine financial queries or huge volumes of data, even while it provided greater insights through its integration of text and visual data.

## **3.RAG Based on Text:**

**Use of Tokens:** Text-Based RAG needed more tokens than Smart MRAG, but it used fewer than Multimodal RAG. Because it lacked the multimodal depth provided by the other systems, its responses were less thorough.

**Economical:** Text-Based RAG was less expensive than Multimodal RAG, but it was less suitable for sophisticated financial analysis due to its shallowness and incapacity to manage intricate queries with visual data.

## Observation

### 1.Smart MRAG:

**Strengths:** Smart MRAG was excellent at providing prompt, precise answers to questions based on logic and facts. It was perfect for real-time analysis and quick decision-making since it was particularly good at extracting pertinent financial data from structured formats.

**Weaknesses:** Although Smart MRAG was effective, it was not always able to produce a wide range of answers to open-ended queries. For example, although it could rapidly retrieve factual data, it could do a better job of providing detailed strategic recommendations or original answers to challenging, open-ended questions.

### 2.Multimodal RAG:

**Strengths:** Multimodal RAG was very useful for queries that needed both text and visual data because it could handle both types of data. When it came to trend analysis, operational indicators, and visual financial reporting, it excelled.

**Weaknesses:** Nevertheless, the system frequently produced longer solutions than were required, particularly when responding to simple factual questions. When brevity was needed, this might result in inefficiencies and needless computing expense.

### 3.Text-Based RAG:

**Strengths:** With straightforward, text-only enquiries, Text-Based RAG performed brilliantly, yielding concise, understandable responses. It performed well on simple information retrieval tasks.

**Weaknesses:** Its efficacy for sophisticated financial analysis was restricted by its incapacity to manage intricate queries that called for a combination of text and images. As a result, it was less helpful for deciphering graphical representations, trends, or data correlations.

## Conclusion

In summary, Smart MRAG was the undisputed leader in terms of effectiveness, precision, and affordability. It is perfect for large-scale applications due to its capacity to deliver accurate, actionable insights with little computing cost, particularly in situations when prompt decision-making based on structured financial data is required. Its status as the best option for managing complex financial data was further cemented by its sophisticated indexing and token-efficient architecture.

Multimodal RAG performed better on tasks that combined textual and visual data, although it was better suited for specialised jobs than routine financial queries due to its greater computing costs and propensity to produce long answers. It performed exceptionally well in situations requiring visual interpretation, including examining intricate trends or operational charts.

The most effective, precise, and economical method for analysing financial documents is Smart MRAG. It has the potential to raise the bar for financial research and data-driven decision-making by expanding on its advantages, which include token optimisation, indexing, and accuracy. Future advancements could completely change how companies handle financial reporting, forecasting, and strategic planning, especially in the areas of processing various document formats and enhancing visual analytic capabilities.

## Recommendations

**Expand the Formats of Documents:** Smart MRAG should be expanded to support a greater variety of document types, such as handwritten notes and scanned PDFs, in order to increase its adaptability. This would increase its relevance in regulatory and compliance settings where these kinds of documents are frequently used.

**Enhance Visual Analysis:** Smart MRAG should be improved to process and analyse visual data, such as charts and graphs, in order to reap the benefits of the multimodal system without incurring additional costs. This would allow it to examine complex financial data more comprehensively, particularly in papers where visual information is essential.

**Optimise Token Usage:** Although Smart MRAG is already effective, resource use can be further decreased with other token management enhancements. Long-term sustainability would be ensured by making it even more scalable for big datasets and frequent document analysis.

**Improve Natural Language Understanding:** By implementing more advanced NLP approaches, Smart MRAG should be able to handle complicated, open-ended queries more effectively. This would allow it to provide more comprehensive answers, especially for strategic queries or situations that call for critical thinking and judgement.

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