Result and Observation of using no pointers vs pointers in a 2D array to perform an operation:

It took 2000 nanoseconds for the multiplication table to be created using subscripts only. It took 2100 nanoseconds to create the multiplication table using pointers. So in terms of efficiency, they are about equal. However, the pointer option is much more unsafe compared to just using subscripts. Therefore, I believe the subscript program is more reliable because there is a chance the program using pointers tries to find a memory address that is empty. That would cause the program to crash, which would make it less reliable. Hence, using subscripts would be more reliable because the memory is statically bound and storage allocation is done before run time. Where the pointers are dynamically bound and allocated during run time.