

Machine Learning: An Overview

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ABSTRACT

Machine learning (ML) is a branch of artificial intelligence that performs data analysis tasks without explicit instructions. It is about learning some properties of a data set and applying them to new data. It refers to the automated detection of meaningful patterns in a given data. It involves using the past experience to optimize the performance of a given algorithm. ML algorithms open up a realm where computers analyze and learn from data to make predictions and decisions. As machine learning continues to evolve, its uses are set to revolutionize how we engage with technology, becoming an essential part of everyday life. This paper provides an overview of machine learning.

KEYWORDS: *machine learning, artificial intelligence, prediction, deep learning.*

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INTRODUCTION

Technology is becoming more and more intelligent as scientists, engineers, and programmers teach computers to learn independently. Robots and machines have been occupying mankind for several centuries. Machine learning is the concept that a computer program can learn and adapt to new data without human intervention. It is focused on teaching computers to learn from data and to improve with experience – instead of being explicitly programmed to do so. It is used in different sectors for various reasons. It can be applied in a variety of areas, such as in investing, advertising, marketing, ecommerce, banking, organizing news, fraud detection, and more [1].

Machine learning (ML) is the discipline that gives computers the ability to learn without being explicitly programmed. It is the science of facilitating computers to learn from past experience. It is a field within computer science and is closely related to artificial intelligence (AI) and computational statistics. It may also be regarded as a branch of artificial intelligence (AI) that trains algorithms on data to build models capable of doing things usually

reserved for humans, like sorting images, analyzing patterns, or predicting trends. Artificial intelligence is an umbrella term for different strategies and techniques used to make machines more human-like. ML is based on the idea that machines should be able to learn and adapt through experience.

WHAT IS MACHINE LEARNING?

Machine learning is a subfield of artificial intelligence that uses algorithms trained on data sets to create models capable of performing tasks that would otherwise only be possible for humans, such as categorizing images, analyzing data, or predicting price fluctuations. It uses algorithms (essentially lists of rules) trained on data sets to create self-learning models capable of predicting outcomes and classifying information without human intervention. It focuses on algorithms that can “learn” the patterns of training data and, subsequently, make accurate inferences about new data. This pattern recognition ability enables machine learning models to make decisions or predictions without explicit, hard-coded instructions. To ensure such algorithms work effectively, however, they must typically be refined

many times until they accumulate a comprehensive list of instructions that allow them to function correctly [2]. A symbol of machine learning is shown in Figure 1 [3].

Generally speaking, a learning problem considers a set of samples of data and then tries to predict properties of unknown data. ML builds heavily on statistics because when we train a machine to learn, we have to give it a statistically significant random sample as training data. Intelligent machines are increasing doing incredible things: Facebook recognizes faces in photos, Siri understands voices, and Google translates websites [4].

Machine learning techniques are transforming many fields including computer science, engineering, mathematics, physics, neuroscience, and cognitive science. We are surrounded by ML-based technologies: search engines learn how to bring us the best results, digital cameras learn to detect faces, credit card transactions are secured by a software that detects frauds, and cars are equipped with accident prevention systems that are built using ML algorithms [5]. In ML, data plays an indispensable role, and the learning algorithm is used to learn from the data. ML algorithms are now easy to use. One can download packages in Python. Programming languages used in ML include C++, Java, Python.

As its name indicates, machine learning works by creating computer-based statistical models that are refined for a given purpose by evaluating training data, rather than by the classical approach where programmers develop a static algorithm that attempts to solve a problem. Because the algorithm adjusts as it evaluates training data, the process of exposure and calculation around new data trains the algorithm to become better at what it does. Algorithms are the computational part of a machine learning project. Once trained, algorithms produce models with a statistical probability of answering a question or achieving a goal. Unlike in expert systems, the logic by which a machine learning model operates is not explicitly programmed; it is learned through experience. Machine learning has come to dominate the field of AI: it provides the backbone of most modern AI systems, from forecasting models to autonomous vehicles to large language models (LLMs) and other generative AI tools. Machine learning has become a household term in recent years as the concept moved from science fiction to a key driver of how businesses and organizations process information [6].

HISTORICAL BACKGROUND

Actual efforts towards machine learning did not begin until the 1950s, at a time when computers were still in

their infancy and artificial intelligence could only be dreamed of. In 1950, Turing developed the Turing Test, a kind of game in which a computer pretends to be human. From then on, scientists began to trust their computers even more with more complex thinking tasks. The term “machine learning” was coined in 1959 by Arthur Samuel, an American pioneer in the field of computer gaming and artificial intelligence while working at IBM. More recently, in 1997, Tom M. Mitchell at Carnegie Mellon University provided a widely quoted, more formal definition of the algorithms studied in the machine learning field: “A computer program is said to learn from experience E with respect to some class of tasks T and performance measure P if its performance at tasks in T , as measured by P , improves with experience E ” [7]. Figure 2 show the evolution of machine learning [8].

HOW MACHINE LEARNING WORKS

Machine learning uses algorithms—basically rule-based instructions—trained on past data to make predictions or classifications when faced with new input. Raw data is cleaned and transformed to train a machine learning model. The preprocessed data is used to train the machine learning algorithm. The algorithm tries to iteratively identify the mathematical correlation between the input and expected output from the training data.

Once ready, these trained algorithms become “machine learning models”—tools capable of tasks like recognizing images, forecasting housing prices, or even playing chess. The goal is to ensure the model can generalize beyond the training dataset. The central idea behind machine learning is an existing mathematical relationship between any input and output data combination. The machine learning model does not know this relationship in advance but can guess if sufficient examples of input-output data sets are given. In more advanced cases, multiple algorithms are stacked to form complex systems known as deep learning networks. Figure 3 shows how machine learning works [3].

TYPES OF MACHINE LEARNING

Machine learning algorithms can be supervised or unsupervised. Basically, developers differentiate between supervised learning and unsupervised learning, with gradual intermediate stages. Besides these two main areas, there is also semi-supervised learning, reinforcement learning, and active learning. In addition, a distinction is made between shallow learning and deep learning. The relationship between some of these types of machine learning is shown in Figure 4 [9]. Different types of machine learning are explained below [10]:

- *Supervised Learning*: The program is “trained” on a pre-defined set of “training examples” from a “teacher,” which then facilitate its ability to reach an accurate conclusion when given new data. In this case, the data comes with additional attributes that we want to predict. A common case of supervised learning is to use historical data to predict statistically likely future events. Under supervised ML, we have regression ML and classification ML. Similarity learning is an area of supervised machine learning closely related to regression and classification, but the goal is to learn from examples using a similarity function that measures how similar or related two objects are.
- *Unsupervised Learning*: As their name suggests, unsupervised learning algorithms can be broadly understood as somewhat “optimizing themselves.” Unsupervised algorithms do not need to be trained with desired outcome data. The program is given a bunch of data and must find patterns and relationships therein. A typical goal of unsupervised learning may be as straightforward as discovering hidden patterns within a dataset. Without being told a “correct” answer, unsupervised learning methods can look at complex data and organize it in potentially meaningful ways. Unsupervised learning algorithms are used for more complex processing tasks than supervised learning systems.
- *Reinforcement Learning*: Reinforcement learning models are trained holistically through trial and error. Reinforcement learning is a method with reward values attached to the different steps that the algorithm must go through. So, the model’s goal is to accumulate as many reward points as possible and eventually reach an end goal. Reinforcement learning is an area of machine learning concerned with how software agents ought to take actions in an environment so as to maximise some notion of cumulative reward.
- *Classification Learning*: This involves seeking a yes-or-no prediction, such as “Does this product meet our quality standard.” We want to learn from already labeled data how to predict the class of unlabeled data. An example of classification problem would be the handwritten digit recognition example.
- *Regression Learning*: If the desired output consists of one or more continuous variables, then the task is called regression. In this case, the value being predicted falls somewhere on a spectrum. An example of a regression problem would be the

prediction of the length of a salmon as a function of its age and weight.

- *Deep Learning*: Deep learning (DL) is a specialized form of machine learning that uses artificial neural networks to mimic the human brain. It is a type of machine learning technique that is modeled on the human brain. It is an advanced technique for handling complex tasks like image and speech recognition. The way in which neural networks are trained can be described as deep learning. It is called deep because the network of neurons is arranged in several hierarchical levels. Deep learning laid the foundation for advances in generative artificial intelligence. Figure 5 shows the relationship between AI, ML, and DL: deep learning is a subset of machine learning, which is itself a subset of artificial intelligence [11].

APPLICATIONS

Machine learning used to power applications like recommendation engines, fraud detection, and medical diagnostics by enabling systems to learn from experience and data, rather than being explicitly programmed for every task. There is a growing recognition that ML can play a key role in a wide range of critical applications such as data mining, natural language processing, image recognition, expert systems, simulation, agriculture, medicine, and manufacturing. Some of these application areas are shown in Figure 6 [12]. ML has been applied to each of these with great success. A sample of ML applications are provided next [10,13,14].

1. *Healthcare*: Using ML algorithms is a fast-growing trend in the healthcare industry. The proliferation of wearable sensors and devices has generated significant healthcare data. Wearable devices and sensors can be used to assess a patient's health in real time. The medical experts can analyze data to identify trends or red flags. ML algorithms can process more information and spot more patterns than their human counterparts. They have immense potential to enhance diagnostic and intervention research in smoking, depression, asthma, and chronic obstructive pulmonary disease (COPD) [6]. They can also be used to predict diabetes complications. ML has been applied to pharmacology for improved therapy. Figure 7 is a representation of machine learning in healthcare [15].
2. *Financial Services*: ML models have been successful in finance applications.

Financial machine learning projects improve risk analytics and regulation. Businesses in the

financial industry use ML technology for two key purposes: to prevent fraud and identify investment opportunities, or help investors know when to trade. Banks use it for credit-card fraud detection. ML is getting better and better at spotting potential cases of fraud. It can also be used to predict bankruptcy and credit risk management. A financial organization could train a machine learning system to classify fraudulent and genuine transactions. The system identifies patterns in known data to accurately guess or predict whether a new transaction is genuine. Financial services use machine learning and quantitative tools to make predictions about their prospects and customers. With this information, banks can answer questions like who is likely to default on a loan, which customers pose high or low risks, and which customers are the most lucrative to target resources.

3. *Retail:* For retailers, machine learning can help operations, sales, and more. Retail can use machine learning to improve customer service, stock management, upselling, and cross-channel marketing. For example, Amazon Fulfillment (AFT) cut infrastructure costs by 40 percent using a machine learning model to identify misplaced inventory. This helps them deliver on Amazon's promise that an item will be readily available to customers and arrive on time.
4. *Media and Entertainment:* Entertainment companies turn to machine learning to better understand their target audiences and deliver immersive, personalized, and on-demand content. For example, Disney uses machine learning to archive its media library. Machine learning tools automatically tag, describe, and sort media content, enabling Disney writers and animators to quickly search for and familiarize themselves with Disney characters.
5. *Transportation:* The transportation industry relies on making routes more efficient and predicting potential problems. The data analysis and modeling aspects of ML are important tools for public transportation and other transportation organizations.
6. *Image Recognition:* This is one of the most common uses of ML. There are also speech recognition, facial detection/recognition, object recognition, and character recognition. In speech recognition (also known as computer speech recognition), a software application recognizes spoken words.
7. *Manufacturing:* This is an area where the application of machine learning is very fruitful. The manufacturing industry today is facing an increasing volume of data which compromise a variety of different formats, semantics, and quality. ML techniques have been successfully utilized in various process optimization, monitoring and control applications in manufacturing. Machine learning can support predictive maintenance, quality control, and innovative research in the manufacturing sector. For example, manufacturing giant 3M uses machine learning to innovate sandpaper.
8. *Marketing:* Machine learning already has important functions for marketing. At the moment, however, it is primarily large companies that use the functions internally, such as Google.
9. *Science:* The intelligent processing of big data is an enormous relief for empirically working scientists. Machine learning also helps in medicine: even today, some doctors use artificial intelligence for diagnosis and treatment. Machine learning is also used for forecasting illnesses such as diabetes and heart attacks.
10. *Robots:* Robots are everywhere, especially in factories. They help, for example, with mass production if they are programmed to carry out consistent work steps. If self-learning systems are used in robotics, these machines should also be able to master new tasks. These developments are, of course, also very interesting for other areas: from space travel to the home, robots with artificial intelligence will be used in numerous areas.
11. *Autonomous Vehicles:* One of machine learning's big flagship products is the self-driving or autonomous car. Self-driving cars, a wonder of the 21st century, rely on deep learning models, as a specialized form of machine learning, to process sensor data, recognize road conditions, and make real-time driving decisions. Vehicles can maneuver themselves through actual traffic without causing accidents. This can only be achieved through machine learning, since it is not possible to program all situations that could possibly occur. For this reason, it is imperative for cars to be able to navigate themselves using intelligent machines.
12. *Personal Assistants:* Computer systems that are able to constantly learn also play an important role in your home. This is how simple homes become smart homes. Personal assistants such as Google Home and Amazon Echo also use

machine learning technologies to help them better understand their users. But many people now carry their assistants with them at all times: With Siri, Cortana, or Google Assistant, users can use voice control to send commands and questions to their smartphones.

13. *Gaming*: Since research began on artificial intelligence, scientists have been greatly motivated by how well machines are able to play games. Self-learning systems pitted themselves against humans in games of chess, checkers, and Go from China. Computer game developers also use machine learning to make their games more interesting. Game designers can use machine learning to create the most balanced gameplay possible.

Other potential applications include simulation, face recognition, object recognition, speech recognition, natural language processing (NLP), optical character recognition, affective computing, Internet fraud, medical diagnosis, IoT, stock market prediction, economics, automotive, defense and security, government, insurance, utilities, oil and gas, advertisement, email spam detection, drug recognition, education, social science, linguistics, management, computer vision, materials science, smart city, and remote sensing, and communication networks such wireless sensor networks and mobile ad-hoc networks (MANETs).

BENEFITS

Machine learning technology can process large quantities of historical data, identify patterns, and predict new relationships between previously unknown data. It leverages data and algorithms to enable AI systems to learn and improve in a manner similar to humans, progressively enhancing their accuracy over time. A good machine learning model is crucial to ML applications. Other benefits of machine learning include the following [8,16]:

- *Automation*: Machine learning makes it easier to automate operations. Machine learning automates and optimizes the process of data collection, classification, and analysis. Machine learning algorithms can filter, sort, and classify data without human intervention. They can summarize reports, scan documents, transcribe audio, and tag content—tasks that are tedious and time-consuming for humans to perform. Since modern systems can independently adapt to new conditions with the help of machine learning, complex automations processes are also possible.
- *Limitations*: Although machine learning has been transformative in some fields, machine-learning

programs often fail to deliver expected results. Reasons for this are numerous: lack of (suitable) data, lack of access to the data, data bias, privacy problems, badly chosen tasks and algorithms, wrong tools and people, lack of resources, and evaluation problems. For example, attempts to use machine learning in healthcare with the IBM Watson system failed to deliver even after years of time and billions of dollars invested.

- *Enhanced Decision-making*: Machine learning systems can process and analyze massive data volumes quickly and accurately. Organizations can make data-driven decisions at runtime and respond more effectively to changing conditions. They can optimize operations and mitigate risks with confidence.
- *Personalization*: Machine learning has opened a new door for customer experiences through personalization. Machine learning transforms customer experiences through personalization. For example, retailers recommend products to customers based on previous purchases, browsing history, and search patterns. The personalized approach increases customer retention and brand loyalty.
- *Continuous Improvement*: A distinctive advantage of machine learning is its ability to improve as it processes more data. Machine learning systems adapt and learn from new data. They adjust and enhance their performance to remain practical and relevant over time.
- *Generative AI*: Generative AI tools like ChatGPT, Google Gemini, and Microsoft Copilot are becoming increasingly prevalent in professional settings. Technically, generative AI relies on sophisticated machine learning methods. However, its practical use differs from traditional machine learning. While conventional models are typically designed to carry out specific, repetitive tasks, generative AI focuses on producing novel and adaptive outputs in response to user input.
- *Predictive Analytics*: Businesses are using machine learning to look into the future. Predictive analytics uses historical data to forecast trends, helping companies make informed decisions. Whether it is predicting customer demand or identifying potential risks, machine learning helps businesses stay ahead of the curve. While descriptive analytics focuses on analyzing historical data and deriving inferences from them, predictive analytics focuses on predicting and understanding what could happen in the future.

- **Predictive Maintenance:** By predictive maintenance, machine learning models can analyze vehicle performance data to detect potential mechanical failures before they occur. ML uses patterns learned from training data to make predictions about new, unseen data. By analyzing data obtained from the different machines, models can be generated that are capable of predicting when a failure will occur. This serves to improve processes and prevent failures before machines break down. In 2006, the media-services provider Netflix held the first "Netflix Prize" competition to find a program to better predict user preferences and improve the accuracy of its existing algorithm by at least 10%. When maintenance and repair data is collected manually, it is almost impossible to predict potential problems, let alone automate processes to predict and prevent them.
- **Data Compression:** Data compression aims to reduce the size of data files, enhancing storage efficiency and speeding up data transmission. There is a close connection between machine learning and compression. An optimal compressor can be used for prediction. An alternative view can show compression algorithms implicitly map strings into implicit feature space vectors, and compression-based similarity measures compute similarity within these feature spaces.
- **Data Mining:** Machine learning and data mining often employ the same methods and overlap significantly. While machine learning focuses on prediction, based on *known* properties learned from the training data, data mining focuses on the discovery of (previously) *unknown* properties in the data. Data mining uses many machine learning methods, but with different goals; on the other hand, machine learning also employs data mining methods as "unsupervised learning" to improve learner accuracy.

CHALLENGES

A major challenge of increasing importance is the question what ML technique and model to choose. Most ML algorithms are time-intensive and energy-inefficient since they require several days or months to train a good model. The algorithms can be accelerated with graphic processing units (GPUs) and field-programmable gate arrays (FPGAs). Although the complexity of ML has restricted its use, the supply of competent ML designers has yet to catch up to this demand. Other challenges in machine learning implementation include the following [16,17]:

- **Data Quality:** The adage "garbage in, garbage out" applies to machine learning—the quality of

data is critical, during both the training phase and in production. Typically, machine learning models require a high quantity of reliable data to perform accurate predictions. High-quality data can lead to more accurate results delivered in a timely, efficient manner; low-quality data can create inaccuracies and distortion in resultant models. A machine learning model's performance depends on the data quality used for training. Issues such as missing values, inconsistent data entries, and noise can significantly degrade model accuracy. Lack of a sufficiently large dataset can prevent the model from learning effectively. Typically, machine learning models require a high quantity of reliable data to perform accurate predictions.

- **Data Security:** Despite its many benefits, machine learning can introduce a range of security issues. The data used in ML analysis may contain sensitive or proprietary information not meant for public consumption. Data preparation steps can both expose and address security vulnerabilities, particularly when data sets go through export or import processes between systems. Machine learning can enhance data security by detecting and responding to cybersecurity threats in real-time. ML algorithms can identify unusual patterns that may indicate a data breach, ensuring patient data remains protected.
- **Data Privacy:** One of the biggest concerns in machine learning is data privacy. For machine learning models to be effective, they need vast amounts of data—often personal or sensitive information. This raises important questions about how that data is collected, stored, and used. Ensuring sensitive data is not disclosed is an ongoing effort. Data anonymization is an emerging practice, but it may not always be available or sufficient. Information needs to be protected and used consistent with legal requirements. For retailers, machine learning can help operations, sales, and more.
- **Overfitting and Underfitting:** Overfitting occurs when a machine learning model learns the details and noise in the training data to the extent that it negatively impacts the model's performance on new data. On the other hand, underfitting happens when a model cannot learn the underlying pattern of the data, resulting in poor performance on both the training and testing data. Balancing the model's complexity and its ability to generalize is a critical challenge. Even among ML experts, selecting a good model can be a challenging task.

- *Bias*: Different machine learning approaches can suffer from different data biases. Algorithmic bias is a potential result of data not being fully prepared for training. The data may be imbalanced in many real-world applications. This imbalance can bias the training process, causing the model to perform well on the majority class while failing to predict the minority class accurately. For example, if historical data prioritizes a certain demographic, machine learning algorithms used in human resource applications may continue to prioritize those demographics.
- *Model Explainability*: Another challenge is the interpretation of the results. As machine learning models, particularly deep learning models, become more complex, their decisions become less interpretable. Developing methods to make models more interpretable without sacrificing performance is an important challenge.
- *Scalability*: Machine learning models, especially those that involve large datasets or complex algorithms like deep learning, require significant computational resources. Training these models can be time-consuming and costly. Optimizing algorithms to reduce computational demands involves challenges in algorithm design.

CONCLUSION

Machine learning is a type of artificial intelligence (AI) where algorithms learn from data to identify patterns and make predictions or decisions with minimal human intervention.

It is the process of teaching computers to automatically recognize patterns of interest in data. It is an incredibly powerful tool that is used in a wide range of compelling application domains because it is applicable to many real-life problems. Machine learning is already transforming much of our world for the better. The journey of machine learning is just beginning, and the future holds incredible promise.

Machine learning is set to be a pillar of our future civilization. It requires a strong foundation in mathematics, statistics, coding, and data technologies. Those wishing to advance in machine learning should consider completing a master's degree in artificial intelligence or data science. They can use online courses to learn at their own pace and master specific skills. Additional information on machine learning is available in the books in [13,18-31].

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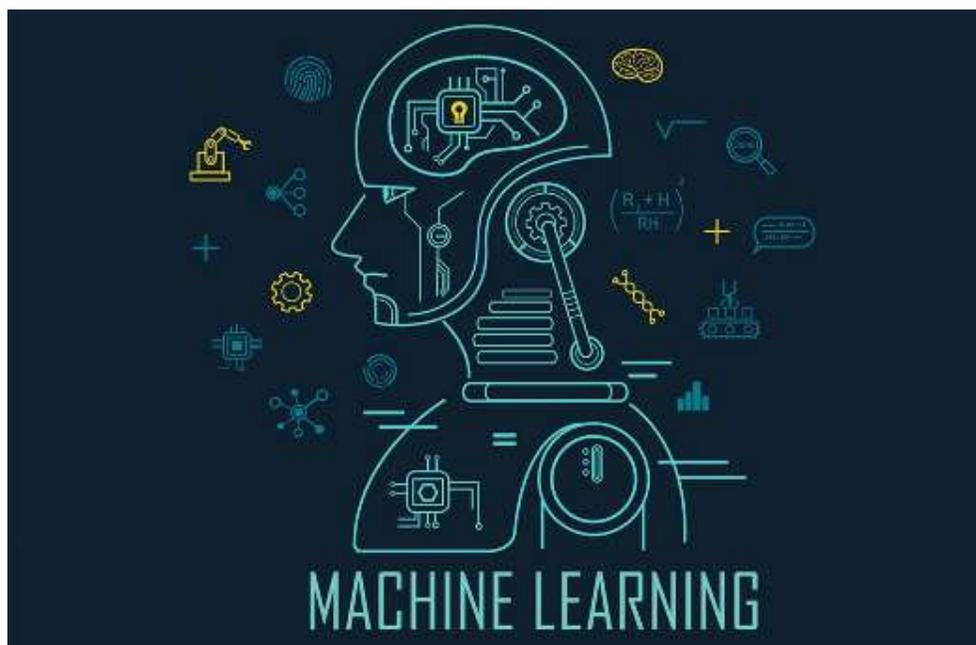


Figure 1 A symbol of machine learning [3].

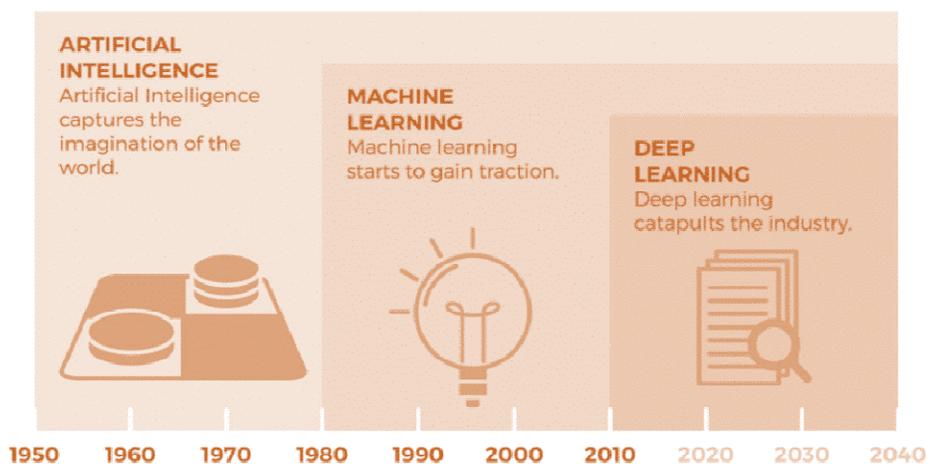


Figure 2 Evolution of machine learning [8].

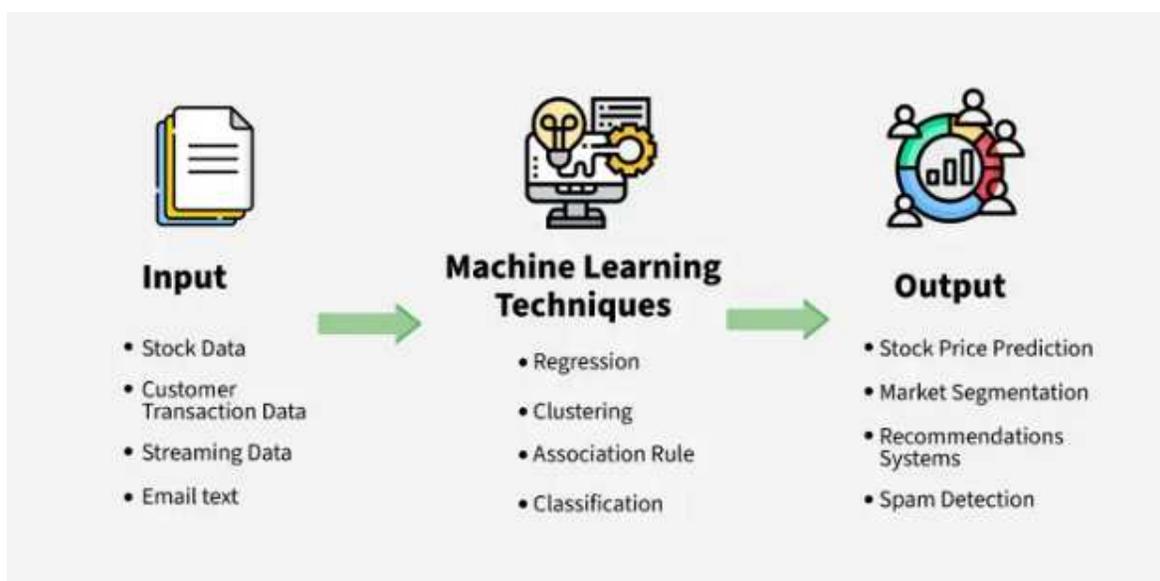


Figure 3 How machine learning works [3].

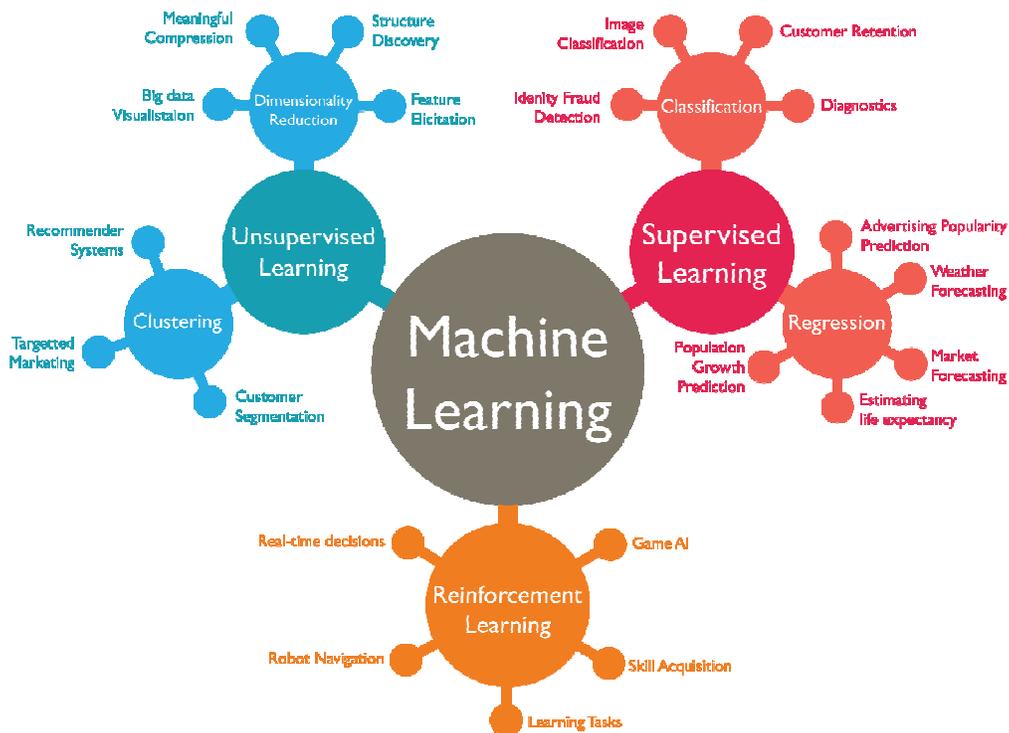


Figure 4 The relationship between some types of machine learning [9].

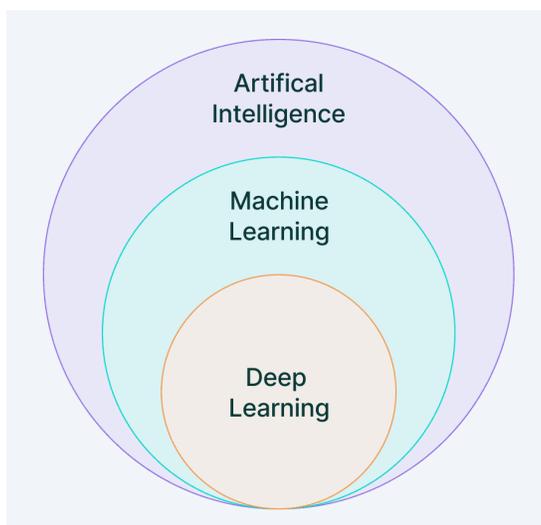


Figure 5 The relationship between AI, ML, and DL [10].

Machine Learning Applications: Industries



Figure 6 Some applications of machine learning [12].



Figure 7 A representation of machine learning in healthcare [15].

