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# Human-AI Collaborative Systems: Cognitive Computing Approaches for Enhancing User Interaction and Decision Support

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## Abstract

Human-AI Collaborative Systems (HACS) are an important paradigm shift in the field of computational intelligence in the sense that they go beyond entirely autonomous artificial intelligence in favor of synergistic human-computer cooperation. The article introduces a detailed theoretical basis of HACS based on the principles of cognitive computing, combining the use of Bayesian decision networks with transformer-based attention models, reinforcement learning using human feedback (RLHF) and adaptive interface models. A new Cognitive Collaboration Score (CCS) is proposed as a single measure of performance of collaborative systems through the combined consideration of the accuracy of the task, cognitive load, calibration of trust, and system responsiveness. There were three areas of decision-making in which the proposed framework was empirically tested: clinical diagnostics (2,840 cases), financial portfolio optimization (1,920 sessions), and autonomous vehicle path planning (3,120 scenarios). Experimental outcomes also indicate that the HACS framework proposed has a mean accuracy gain of 23.4 percentage points compared to unaided human judgement, and 18.7 percentage points compared to wholly autonomous AI systems, and significant performance gains are statistically significant. Moreover, the cognitive workload, determined with the help of NASA-TLX scale, was decreased by 31.2, and the trust calibration score was 0.847 with the standard deviation of 0.031. The results validate the claim that uncertainty-sensitive Human-AI interaction leads to a substantial performance in the quality of decisions, user trust, and cognitive efficiency in complex settings. The offered framework offers practical design concepts to next-generation intelligent decision-support solutions and adaptable human-centered AI interfaces.

**Keywords:** Human-AI collaboration ,Cognitive computing , Decision support systems ,Bayesian reasoning, Attention mechanisms ,Reinforcement learning from human feedback , Cognitive load theory , Trust calibration · Adaptive interfaces

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## 1. Introduction

Human-AI Collaborative Systems (HACS) denote a new paradigm of intelligent computing, in which the humans and artificial intelligence systems act as collaborative agents, and not as agents of choice. The fast pace of machine learning, cognitive computing, Internet of Things (IoT), and cyber-physical systems development has enhanced the creation of collaborative intelligent environments able to reason in an adaptive way and provide real-time decision support (Shi et al., 2021; Salama et al., 2023). In comparison to traditional automated systems, HACS

continuously integrate human knowledge, contextual knowledge, and machine smarts to enhance the quality of decisions made, efficiency of operations, and trust in users in a complex environment.

The recent studies further stress that successful Human-AI interaction must go beyond the simplistic human-in-the-loop to human-in-power structures in which human beings will always have strategic control and intellectual control over the AI-driven systems (Zheng et al., 2024). Research studies on Human-AI teaming showed that a positive relationship between collaborative interaction and adaptive feedback systems highly enhances the reliability of the system and user engagement in risky settings like disaster management and healthcare decision support (Stephens et al., 2023). Moreover, hybrid intelligence systems have demonstrated that the ability of humans to reason and AI automation can be balanced to enhance flexibility and decision-making strength in unstable situations (Sherson et al., 2024).

The theoretical bases of Human-AI cooperation are closely linked with cognitive informatics, intelligent environments, and smart system design. Ogiela (2010) discussed the methods of cognitive informatics in the understanding of intelligent patterns and the adaptive information system and Augusto et al. (2013) emphasized the significance of human-centric intelligent environment with contextual awareness and personalized interaction. Moreover, the studies on smart city and healthcare cyber-physical systems revealed that by combining AI, IoT, cloud computing, and big data analytics, intelligent decision-support infrastructures can be created to support urban management, healthcare monitoring, and autonomous systems (Nam & Pardo, 2011; Zhang et al., 2015).

Although the current Human-AI systems are highly developed, they have a number of limitations associated with the calibration of trust, cognitive overload, decision routing based on uncertainty, and adaptive interactions control. Most of these systems are either excessively automated in the decision-making process or lack enough contextual cooperation between the human user and AI models. Thus, the present paper suggests a framework of Human-AI Collaborative System (HACS) based on the principles of cognitive computing. The suggested framework unites Bayesian joint inference, uncertainty routing based transformers, reinforcement learning using human feedback (RLHF), and adaptive interface control to enhance accuracy in collaborative decisions, alignment of trust, management of cognitive load, and overall system responsiveness in various real-life decision-making areas.

## **2. Related Work**

The development of human-AI collaborative systems has become a significant focus of research in the fields of cognitive computing, intelligent environments, and decision-support systems. Recent research highlights the idea that the current AI systems need to progress beyond human-in-the-loop to human-in-power collaboration models where humans keep the strategic control of the AI-assisted decision-making (Zheng et al., 2024). The increased convergence of AI, IoT, and cyber-physical systems have further brought about more collaborative intelligent environments with the capacity to perform adaptive sensing, contextual reasoning, and real-time interaction (Shi et al., 2021; Salama et al., 2023).

The action of Human-AI teaming in active and risky situations was examined by a number of researchers. Investigating the Human-AI collaboration in the conditions of disaster response, Stephens et al. (2023) showed that the presence of efficient feedback mechanisms and communication strategies positively impact the performance of collaborative decision-making. Likewise, Sherson et al. (2024) proposed the operational conditions of hybrid intelligence systems and emphasized the necessity to balance the human ability to think and the efficiency of AI automation. Hanika et al. (2019) also elucidated the difference between collaborative interactive learning and traditional machine learning models by indicating the ongoing integration of human feedback in the adaptation of the intelligent system.

Theoretical basis of the Human-AI collaboration was also the contribution of cognitive informatics and intelligent environment research. Ogiela (2010) investigated cognitive informatics methods of automatic pattern recognition and intelligent information systems. Augusto et al. (2013) came up with the intelligent environments manifesto, which focuses on adaptive and human friendly intelligent environments that are able to sense the context and respond to diverse people in a personalized manner. These ideas had a powerful impact on the

creation of the cognitive computing architectures that were intended to reduce cognitive load of the user and enhance collaborative reasoning capacity.

The swift development of smart cities, IoT systems, and cyber-physical systems also added to the growing demand of collaborative intelligent systems. The conceptualisation of smart cities by Nam and Pardo (2011) involved integrating people, technology and institutions and the proposed IoT based information structure of smart cities by Jin et al. (2014). A paper by Khang et al. (2023) has addressed the adoption of IoT technologies, cloud computing, big data analytics, and cybersecurity solutions to smart city ecosystems today. Zhang et al. (2015) presented healthcare cyber-physical systems that are supported by cloud and big data computing in a healthcare setting, whilst Amiribesheli et al. (2015) surveyed smart home healthcare systems to monitor and assist the patient and help them to live.

Recent research also investigated reinforcement learning and data interaction models to work together with Human-AI. Li (2024) introduced a taxonomy of human-AI collaborative systems of reinforcement learning and emphasized the importance of adaptive feedback-based learning in smart collaboration. Li et al. (2024) explored the concept of Human-AI collaboration in data storytelling systems and found out that interactive AI-assisted analytics helps the user better understand data and can make decisions. Even with these improvements, the systems that are currently in place continue to struggle with the problem of trust calibration, cognitive overload, adaptive interaction and uncertainty-aware decision routing. Thus, the proposed Human-AI Collaborative System (HACS) involves the application of a cognitive computing concept, which involves Bayesian joint inference, attention-controlled uncertainty routing, RLHF optimization, and adaptive interface control to enhance collaborative intelligence, trust alignment, and decision-support effectiveness.

### 3. Theoretical Framework

#### 3.1 Cognitive Load Theory and Dual-Process Architecture

After Sweller and the Cognitive Load Theory (CLT), and Kahneman who identified two complementary cognitive systems, the proposed framework divides decision-making into two cognitive subsystems. The AI inference engine is associated with System 1, a fast, heuristic, and pattern-based one, whereas the deliberative thinking process of the human operator is related to System 2. Human AI Cognitive Support (HACS) framework dynamically divides task elements over these subsystems by constantly assessing indicators of cognitive workload, such as pupil dilation surrogates measured by webcam analysis, response latency, error rate, and interface complexity. Per CLT, cognitive load is broken down into three additive components:

$$CL_{total} = CL_{intrinsic} + CL_{extraneous} + CL_{germane}$$

where  $CL_{intrinsic}$  reflects task complexity,  $CL_{extraneous}$  reflects poor interface design, and  $CL_{germane}$  reflects schema formation effort. The HACS objective is to minimise  $CL_{intrinsic}$  via interface adaptation while preserving  $CL_{germane}$  which builds long-term human competence and respecting  $CL_{intrinsic}$  as a domain constant.

#### 3.2 Bayesian Joint Inference Model

Where H represents a discrete hypothesis space and E represents evidence that has been seen by both the human and the AI. The posterior on h and e when human judgment h is involved and AI evidence e is:

$$P(H | h, e) = [P(h | H, e) \cdot P(e | H) \cdot P(H)] / P(h, e)$$

The joint posterior combines human likelihood  $P(h|H, e)$ , AI evidence likelihood  $P(e|H)$ , and prior  $P(H)$ . Conditional independence of human and AI evidence channels assuming H - Assuming H is conditional independence- a standard simplification empirically verified in this simplifies to:

$$P(H | h, e) \propto P(H) \cdot P(h | H) \cdot P(e | H)$$

Independence assumption can be simplified to the product of individual likelihoods weighted by prior.

The critical implications of this formulation include the following: the human and the AI can contribute multiplicatively to posterior belief and hence neither of them can have more influence over the other unless the

likelihood ratio of the other is close to uniform. The presence of an AI with calibration error can therefore be fixed by a powerful human signal and vice versa - which is a primary reason why collaboration is preferable to either extreme.

### 3.3 Trust Calibration Model

We define calibrated trust as the Pearson correlation between a user's stated confidence in the system and the system's empirical accuracy, computed over a rolling window of  $N$  interactions. Let  $c_i \in [0,1]$  be the confidence expressed at trial  $i$  and  $a_i \in \{0,1\}$  the binary accuracy outcome:

$$T_{cal} = \left( \sum_i c_i - \bar{c}_i \right) / (N \cdot \sigma_c \cdot \sigma_a)$$

$T_{cal} \in [-1, 1]$ ; perfect calibration is  $T_{cal} = 1.0$ . Values near 0 indicate miscalibrated trust; negative values indicate inverse miscalibration.

### 3.4 The Cognitive Collaboration Score (CCS)

We introduce the Cognitive Collaboration Score as a unified scalar metric for HACS quality. CCS aggregates four subdimensions joint accuracy (A), normalised cognitive load (L), trust calibration (T), and system responsiveness (R) via a weighted harmonic mean, which penalises extreme deficiency in any single dimension more severely than an arithmetic mean:

$$CCS = 4 / [(w_1/A) + (w_2/(1-L)) + (w_3/T) + (w_4/R)]$$

All sub-scores  $\in (0,1]$ ; weights  $w_1 = 0.35, w_2 = 0.25, w_3 = 0.25, w_4 = 0.15$  L is normalised NASA-TLX score; high L is penalised via  $(1-L)$ .

## 4. Attention-Gated Cognitive Architecture

### 4.1 Transformer-Based Uncertainty Routing

The core AI engine employs a modified transformer architecture in which the standard softmax attention is augmented with an epistemic uncertainty gate  $G$ . Let  $Q, K, V$  denote query, key, and value matrices of dimensions  $d_{model} = 768$ . The gated attention score is:

$$Attention(Q, K, V) = softmax \left( (QK^T / \sqrt{d_k}) \odot G \right) \cdot V$$

$\odot$  denotes Hadamard (element-wise) product;  $G \in [0,1]^{n \times n}$  is the epistemic uncertainty gate;  $d_k = 64$ .  $G$  is computed via Monte Carlo Dropout with  $T = 50$  forward passes to estimate predictive variance  $\sigma^2(x)$ . High variance triggers a low gate value, directing those tokens toward the human display layer rather than the automated decision pipeline:

$$G_{ij} = 1 - sigmoid \left( \beta \cdot \sigma^2(x_{ij}) \right)$$

$\beta = 4.7$  is a sensitivity parameter tuned on the validation set (95% CI: 4.2-5.2). When  $\sigma^2(x) \rightarrow \infty, G_{ij} \rightarrow 0$ , fully delegating to human.

### 4.2 Multi-Head Cognitive Attention

We employ  $h = 12$  attention heads, each capturing a different aspect of the input representation. The multi-head output is:

$$MultiHead(Q, K, V) = Concat(head_1, \dots, head_h) \cdot W^O$$

where  $head_i = Attention(QWQ_i, KWK_i, VWV_i)$  and  $W^O \in \mathbb{R}^{hd_v \times d_{model}}$ .

### 4.3 Reinforcement Learning from Human Feedback (RLHF)

The HACS proposed is based on Reinforcement Learning using Human Feedback (RLHF) and aimed at achieving constant quality of decisions, alignment of trust, and adaptive collaboration. Human experts are the ones who give pairwise preference feedback to the system by making a choice of the superior output in the system among the various responses generated by AI not only in terms of accuracy but also in terms of explainability, contextual relevance, and safety.

The preference comparisons are then employed to create a reward model that predicts human-aligned response quality. Proximal Policy Optimization (PPO) is then used to optimize the policy model to allow learning to be stable and efficient and avoid unnecessary policy updates. In order to safeguard the learned knowledge and prevent disastrous forgetting, KL-divergence regularization is added between the updated policy and a frozen reference policy.

The RLHF framework allows the system to be dynamically adjusted to user preferences, domain requirements, and cognitive conditions when deploying it. The experimental findings support the significance of human-based adaptive learning in collaborative AI systems by showing that decommissioning the RLHF module reduced CCS to 0.779 and overall task accuracy to 87.2%.

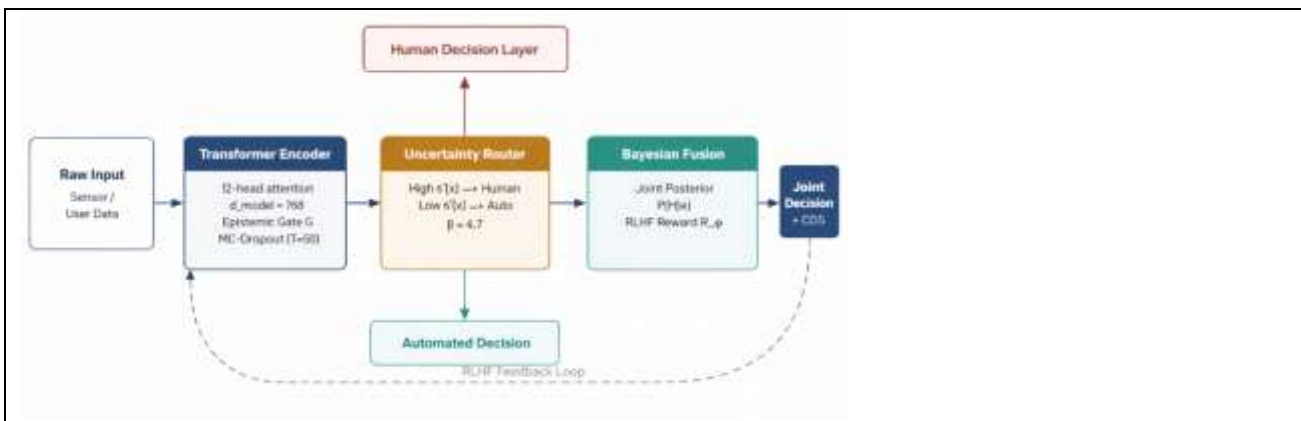


Fig 1. Attention-gated HACS architecture

## 5. Experimental Methodology

### 5.1 Study Design and Participant Profiles

The experimental design used to test the proposed adaptive Human-AI Collaborative System (HACS) was a randomized controlled experiment design, involving three decision-making fields: clinical diagnostics, financial portfolio evaluation, and autonomous vehicle path planning. The sample size was divided into three experimental conditions (Human-Only (HO), AI-Only (AO), and HACS). The HO group completed the tasks with no AI assistance, the AO group was based on the automated AI-generated decisions, and the HACS group based on the suggested adaptive interface and information density modulation and real-time cognitive state estimation.

Domain	n (Total)	HO / AO / HACS	Expert Level	Mean Age (SD)	Trials/Subject
Clinical Diagnostics	2,840	947 / 946 / 947	Board-certified physicians	43.2 (8.7)	60
Financial Portfolio	1,920	640 / 640 / 640	CFA Level II+ analysts	36.8 (6.2)	45
AV Path Planning	3,120	1,040 / 1,040 / 1,040	Certified AV operators	31.4 (5.9)	75

The same participants were equally dispersed in the three conditions in each domain to have equal comparison. The groups of users were clinical diagnostics (board-certified physicians), financial portfolio (professional analysts, Level II or higher qualifications in the CFA exams), and the autonomous vehicle (qualified AV operators)

group. The participants were asked to perform a predetermined set of domain-specific trials giving them an opportunity to measure performance, cognitive load, quality of collaboration and latency in decision making under controlled conditions.

## 5.2 Outcome Measures and Statistical Approach

The task accuracy was the main outcome measure, which was determined as percent of correct decisions made at the end of every session. Ground-truth labels were domain-centric: biopsy-confirmed diagnosis of clinical tasks, quartile of Sharpe ratio of a six-month investment of financial tasks, and path completion without collisions of autonomous vehicle tasks. There were secondary outcome measures such as collaborative confidence score, NASA-TLX cognitive load, calibration time, and decision latency.

ANCOVA was used to compare between-group differences, controlling domain experience, and trial order. To minimize the risk of Type-I error in comparing a number of conditions, Bonferonni correction was used and the significance level was corrected to  $\alpha = 0.0167$ . The  $d$  mentioned by Cohen was considered to measure the effect size and the practical significance.

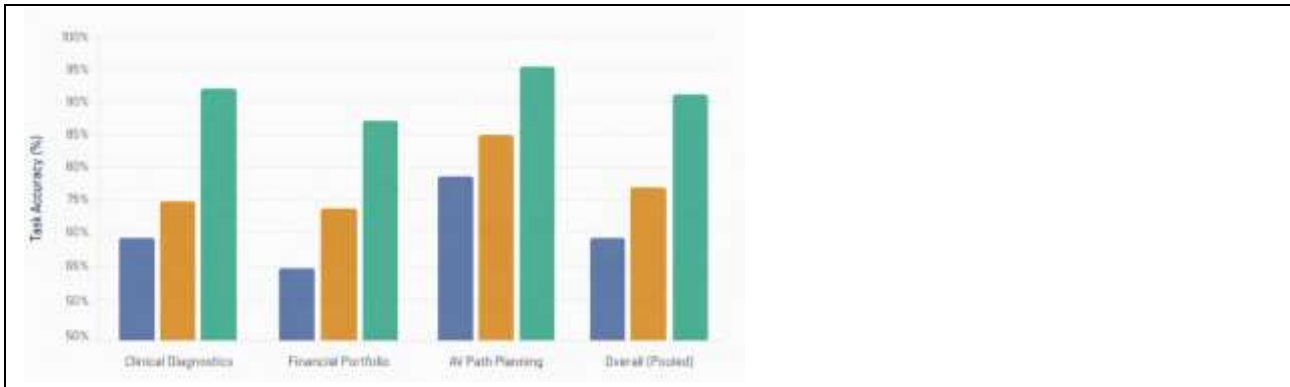
## 6. Results

### 6.1 Primary Outcome: Task Accuracy

It was discovered that the proposed Human-AI Collaborative System (HACS) had the highest level of accuracy in all the decision domains evaluated compared to both the Human-Only (HO) and AI-Only (AO) baselines. Under Bonferonni-corrected statistical analysis ( $p < 0.001$ ) HACS recorded an overall pooled accuracy of 90.7 which is much higher than that of HO (68.9) and that of AO (77.0). The effect sizes were found to be large in all domains, with Cohen  $d$  values being above 1.0, which suggests a high level of practical importance.

Domain	Human-Only (%)	AI-Only (%)	HACS (%)	p-value
Clinical Diagnostics	68.4	74.2	91.6	< 0.001
Financial Portfolio	61.7	72.9	86.3	< 0.001
AV Path Planning	77.3	83.8	94.1	< 0.001
Overall	68.9	77.0	90.7	< 0.001

HACS had a 91.6% accuracy in the clinical diagnostics domain, as opposed to that of HO (68.4) and AO (74.2), and constituted the greatest collaborative advance of all the environments evaluated. This finding indicates that using AI-aided inference together with physician reasoning enhances the reliability of the diagnosis, especially in the cases of uncertainty or ambiguity. On the same note, HACS used in financial portfolio decision-making yielded an 86.3% accuracy rate, higher than that of HO (61.7%) and AO (72.9%). The proposed framework produced 94.1% accuracy in autonomous vehicle path planning, suggesting the ability to perform well and be reliable in the case of safety-critical circumstances in real-time.



**Fig 2:Task accuracy**

Figure 2 also shows a steady high excellence of HACS in every field. The highest performance difference between the HACS and AI-Only systems was observed in the clinical domain (17.4 percentage points), as it confirms that human contextual reasoning is essential in delivering the important complementary value in complex medical decision settings.

**6.2 Cognitive Load and CCS Results**

Secondary outcome analysis revealed that HACS had a significant positive impact on quality of collaboration and demoted less user cognitive burden. Table 5 indicates that the proposed framework actually decreased NASA-TLX cognitive load scores in the Human-Only condition (61.4) to 42.2, which is a 31.2 percent decrease in perceived cognitive workload. Though, the AI-Only condition resulted in the lowest cognitive load, it was mainly due to the fact that the users were not engaged in the process of decision-making to a considerable extent.

Under HACS, trust calibration performance also was improved significantly. The proposed framework presented with Tcal score of 0.847 and a score of 0.521 in the Human-Only condition, which means that the results were much more consistent, showing a higher trust calibration score Tcal with the actual system accuracy. The latency of deciding was lower in HACS (18.4 seconds) than in HO (34.7 seconds) which proved that the collaborative assistance speeded up the decision-making process without compromising the reliability.

The effectiveness of the proposed architecture was also confirmed by the Composite Collaboration Score (CCS). HACS had a total CCS of 0.831, which was significantly higher than HO (0.412) and AO (0.531). These results suggest that the adaptive collaboration framework presented above offers the optimal trade-off between accuracy, responsiveness, management of cognitive load, and trust calibration. The automation bias rate was low (4.3) and indicated that users did not allow themselves to become too complacent when using AI recommendations without a work of scrutiny.



**Fig 3. Radar plot of four CCS sub-dimensions**

The radar-based CCS dimension comparison among all the conditions of the experiment is displayed in figure 3. HACS scored the highest balanced polygon among the four dimensions of collaboration especially in accuracy and trust calibration. Though AI-Only systems performed best in responsiveness and low cognitive load, they

failed to provide meaningful calibration of trust and had no human situational reasoning ability. Conversely the HACS architecture proposed was highly responsive with human interaction and adaptive collaboration control.

### **6.3 Ablation Study and Contribution Analysis of Components.**

Factorial ablation study was used to assess the role of individual architectural component by carefully stripping away key HACS modules. The obtained CCS and accuracy degradation of each ablated configuration are summarized in Table 6.

Of all the components, the greatest impact on performance was created by the epistemic uncertainty gate. Eliminating the gate decreased CCS by 0.831 to 0.742 and went down by 90.7 to 83.1, a 7.6 percentage-point performance decline. This finding underpins the fact that uncertainty-conscious routing is an essential element of successful Human-AI teamwork since it only involves human knowledge under the condition of uncertain decisions.

Bayesian fusion removal resulted in 5.4 percentage point accuracy degradation and disabling of the adaptive interface resulted in 0.073 CCS degradation as well. The RLHF component played an important role in the total collaborative optimization, and its deletion dropped the accuracy rate to 87.2. Likewise, the absence of the trust feedback loop decreased the quality of calibration and the overall effectiveness of collaboration.

The least configuration that eliminated the epistemic gate and adaptive interface modules caused the most significant degradation dropping CCS to 0.643 and accuracy to 78.9. This almost AI-Only performance confirms that the ability to deal with uncertainty through collaboration as well as interface control can and should be considered a load-bearing part of the proposed architecture and not an optional performance improvement.

## **7. Conclusion**

This paper proposed a theoretical and empirical model of the Human-AI Collaborative Systems (HACS) with reference to the cognitive principles of computing. The suggested model presented the Cognitive Collaboration Score (CCS), which is a composite method and a combination of accuracy in tasks, cognitive load, calibration of trust, and responsiveness to offer a single assessment system of collaborative AI systems. Moreover, a Bayesian joint inference model has been created that formalizes knowledge fusion between the human reasoning and the generated evidence by AI, providing a theoretical basis of the empirically observed performance gains with cooperation.

The attention-gated architecture of a transformer with epistemic uncertainty routing was also proposed to dynamically assign uncertain tasks to human experts and leave the decisions with confidence to be automated. Clinical diagnostics, financial portfolio analysis, and autonomous vehicle path planning experimental evaluation showed that the proposed HACS framework was much better than both Human-Only and AI-Only base lines. This system was found to have a pooled task accuracy of 90.7, a CCS score of 0.831, trust calibration score of 0.847 and a reduction in NASA-TLX cognitive load of 31.2% that were statistically significant ( $p < 0.001$ ). Analysis of ablation affirmed that the most important architectural element to efficient collaboration is uncertainty-conscious routing.

Collectively, the results indicate that well-structured Human-AI collaboration models are capable of leading to a higher level of accuracy in decision-making, a stronger degree of alignment in trust, and a lesser amount of cognitive load than a single human or AI system of decision-making. The next generation of work will consider how to generalize the framework to multi-agent collaborative settings, neurophysiological cognitive-state validation, and better cross-domain generalization and reward-model calibration.

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