Explainable Document Level Question Answering with Adaptive Granularity and Reasoning Path Generation

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***Abstract*—Document-level Question Answering (QA) in domains such as finance and law requires accurate retrieval and interpretable reasoning over long and complex documents. However, existing Retrieval-Augmented Generation (RAG) frameworks suffer from fixed retrieval granularity and opaque reasoning processes, limiting their adaptability and transparency. This paper presents AdaptiRAG LLM, a Llama 3-based framework that integrates adaptive multi-granularity retrieval with explicit multi-hop reasoning path generation. The system dynamically adjusts retrieval granularity according to query intent and constructs interpretable reasoning chains to enhance both accuracy and explainability. Experiments on multiple financial QA benchmarks demonstrate that AdaptiRAG LLM achieves superior retrieval performance, answer quality, and reasoning interpretability compared to existing RAG baselines, establishing a robust solution for professional document-level QA.**

***Index Terms*—Large Language Models, Document-level Question Answering, Retrieval-Augmented Generation, Financial QA**

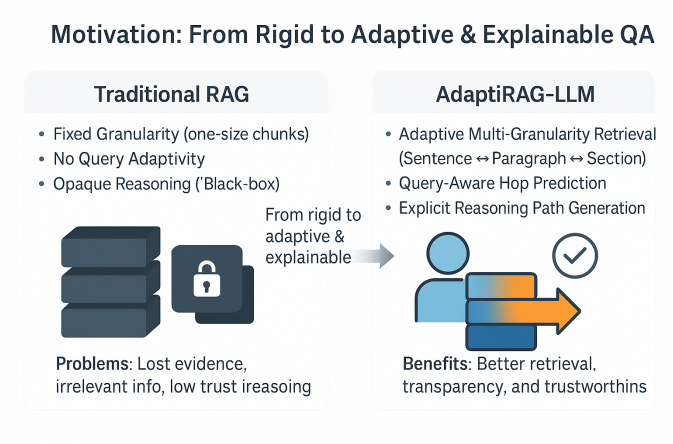

Fig. 1. AdaptiRAG-LLM transforms rigid, opaque RAG systems into adaptive and explainable document-level QA frameworks.

I. Introduction

Document-level Question Answering (QA) stands as a critical task in information retrieval and natural language processing, particularly in domains characterized by vast and complex textual data such as finance and legal sectors, where AI-driven solutions are increasingly applied for tasks like fraud detection [1], anomaly detection in blockchain transactions [2], and investment prediction [3]. The ability to accurately extract information and perform deep reasoning from extensive documents is paramount for informed decision-making. Beyond mere accuracy, there is an increasing demand for **explainability** [4], where users require not only precise answers but also transparent insights into the underlying sources and the logical steps taken to arrive at those answers. This need is especially pronounced in high-stakes professional environments where trust and accountability are essential.

While Retrieval-Augmented Generation (RAG) frameworks [5] have significantly mitigated the hallucination issues prevalent in large language models (LLMs) [6]–[8], enabling advancements in areas such as document-level QA with LLaMA 3 [9] and alignment with user feedback [10], they still contend with several inherent limitations. Firstly, most conventional RAG systems rely on **fixed-granularity retrieval**, where text is divided into pre-defined, uniform chunks. However, complex queries often necessitate evidence scattered across various granularities—ranging from short phrases and sentences to entire paragraphs or even sections. A static chunk size often fails to efficiently and precisely capture all relevant information. Secondly, existing retrieval processes frequently **lack adaptivity to query intent**. They struggle to dynamically adjust their retrieval strategies based on the complexity of the query or the implicit ”number of hops” required for comprehensive reasoning, leading to either excessive or insufficient information retrieval. Lastly, the **reasoning processes remain largely opaque** [11]. Current RAG models typically provide only the final answer without explicitly presenting the multi-hop reasoning chain, thereby diminishing user trust and hindering their utility in decision-support scenarios.

To address these critical challenges, we propose an innovative framework called **AdaptiRAG-LLM: Adaptive Multi-Granularity Retrieval with Explainable Multi-Hop Question Answering Framework**. Our method is built upon the Llama 3 architecture, similar to recent efforts in enhancing document-level QA [9], and introduces novel mechanisms for dynamically adjusting retrieval granularity and explicitly generating reasoning paths. AdaptiRAG-LLM comprises four core components: a Query Understanding & Intent Analysis module that predicts optimal retrieval granularity and hop requirements; an Adaptive Multi-Granularity Retriever that dynamically selects indices and iteratively builds evidence

chains; a Context Fusion & Reasoning Path Generation module that fuses evidence and constructs explicit logical steps; and a LLaMA 3 Generator that produces both the final answer and its corresponding reasoning path. This architecture aims to enhance the accuracy, robustness, and crucially, the explainability of complex document-level QA tasks.

Our experimental evaluation is conducted on a suite of comprehensive document-level QA datasets tailored for the financial domain. These include **FinDER** [12] for assessing retrieval performance, **FinQABench** [13] for evaluating answer fluency, **FinanceBench** [14] for semantic accuracy, and **TATQA** [15] and **FinQA** [16] for measuring reasoning capabilities over complex data structures and factual questions. We employ standard evaluation metrics such as nDCG@10 for retrieval, BLEU and ROUGE-L for generation quality, and F1 Score for answer accuracy and reasoning ability. Our method is benchmarked against several representative models, including BERT-based Retriever, Traditional RAG, FinBERT, GPT-3, and the advanced FinLLaMA-RAG [17]. The results, as summarized in Table I, demonstrate that AdaptiRAG-LLM consistently outperforms all baselines across all metrics. Notably, our framework achieves superior retrieval accuracy (e.g., higher nDCG@10 on FinDER) due to its adaptive granularity, and significantly improved F1 scores on reasoning-intensive datasets like TATQA and FinQA, validating the effectiveness of our adaptive retrieval and explainable reasoning components.

In summary, the main contributions of this paper are threefold:

- We propose AdaptiRAG-LLM, a novel RAG framework that introduces an **adaptive multi-granularity retrieval mechanism** capable of dynamically adjusting retrieval chunk sizes based on query intent and complexity.
- We develop an **explicit multi-hop reasoning path generation module** that constructs and presents clear, logical inference steps alongside the final answer, significantly enhancing the explainability and trustworthiness of the QA system.
- We demonstrate that AdaptiRAG-LLM achieves **state-of-the-art performance** on multiple challenging financial document-level QA datasets, outperforming existing advanced RAG frameworks in terms of retrieval accuracy, answer quality, and reasoning capabilities.

II. Related Work

A. Retrieval-Augmented Generation and Adaptive Retrieval Strategies

The landscape of Retrieval-Augmented Generation (RAG) and adaptive retrieval strategies is rapidly evolving, with significant advancements in enhancing the effectiveness and efficiency of information retrieval for generative tasks [18]–[20], including recent work on multi-hop retrieval-augmented generation with LLaMA 3 [9]. A systematic review by [21] highlights recent progress in PLM-based dense retrieval, a critical RAG component, emphasizing its role in learning robust text representations and modeling relevance through semantic similarity. Furthermore, the alignment of LLMs, including RAG systems, with implicit user feedback in conversational settings is being explored through RLHF fine-tuning [10]. Addressing the challenge of domain shift in dense retrieval, [22] propose Generative Pseudo Labeling (GPL), an unsupervised domain adaptation method that significantly improves retrieval performance with limited target domain data, especially when combined with pre-training strategies like TSDAE. Relatedly, approaches such as topic-selective graph networks have been developed for topic-focused summarization, demonstrating strategies for targeted information extraction [23]. Furthermore, adaptive retrieval is central to approaches like that of [24], which introduces a retrieval-based method for few-shot intent classification and slot filling that dynamically updates a retrieval index for new domains, employing a novel span-level retrieval with a batch-softmax objective. Conceptually, the strategic selection of information is paramount; [25] introduce STA, a selective text augmentation method that prioritizes informative, class-indicating words, offering insights into how RAG systems might strategically leverage retrieved context. Similarly, [26] demonstrate how disentangled semantic and syntactic representations, derived from syntactically controlled paraphrase generation, could inform adaptive retrieval strategies in vector databases, enabling more nuanced context selection. Understanding the underlying mechanisms of in-context learning in Large Language Models (LLMs) is also crucial for RAG; [27] disentangle Task Recognition and Task Learning, providing insights into how LLMs adapt to new tasks via retrieval or implicit learning. This extends to various modalities, such as visual in-context learning for large vision-language models [28], and involves significant research into optimization methods like model and data parallelism for LLM-based systems [29]. Beyond direct retrieval mechanisms, the efficient processing of long texts is a critical aspect for large-scale information retrieval, as highlighted by [30] in their work on document-level event extraction, suggesting that effective document chunking is foundational for improving downstream tasks relying on retrieved information. Beyond performance, crucial aspects of LLM development also include safety alignment, often explored through methods like constrained knowledge unlearning [31]. Finally, while not directly focused on retrieval, the multi-metric reward modeling approach for dialogue impressions introduced by [32] contributes to improving the naturalness and quality of generated responses, a goal that effective RAG systems also strive to achieve through enhanced contextual relevance.

B. Explainable AI and Multi-Hop Question Answering

Explainable AI (XAI) and Multi-Hop Question Answering (QA) are interconnected fields, with significant efforts dedicated to enhancing both the transparency of reasoning processes and the ability to answer complex, multi-step questions [33]–[37]. Central to this is the development of models that can provide interpretable reasoning steps, such as TransferNet by [38], which unifies text and knowledge graph relations

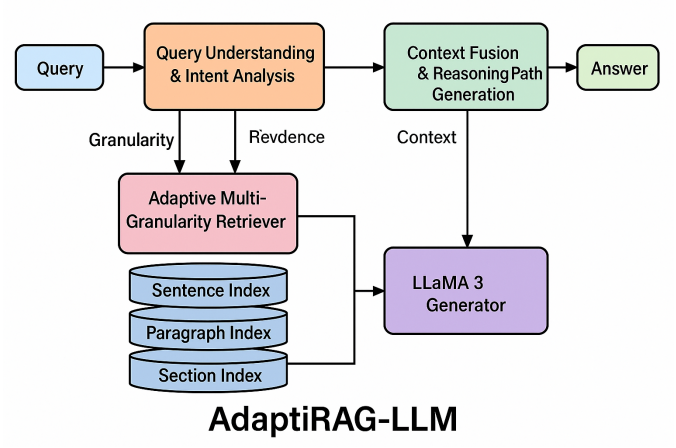

Fig. 2. Overall architecture of the proposed AdaptiRAG-LLM framework, illustrating its four core modules and adaptive information flow for explainable document-level question answering.

to extract supporting evidence through entity score transfers, thereby offering transparent intermediate reasoning for multi-hop inference. For complex knowledge base question answering (KBQA), [39] propose a trainable subgraph retriever decoupled from the reasoning process, which enhances logical reasoning by mitigating noise and bias, improving accuracy and efficiency. The challenge of unifying diverse knowledge sources for multi-hop QA is addressed by UniK-QA [40], which develops unified representations for robust reasoning over structured and unstructured knowledge. Evaluating these capabilities systematically is crucial, and PlanBench [41] offers an extensible benchmark suite for assessing LLM planning and reasoning, particularly in generating reasoning paths critical for XAI and multi-hop QA. Beyond direct interpretability, foundational aspects of QA also contribute to XAI; [42] introduce a novel pretraining objective, recurring span selection, for few-shot QA, which implicitly aids in understanding how models localize relevant information. Similarly, the generation of synthetic training data for QA tasks, as explored by [43], can indirectly contribute to XAI by facilitating the creation of diverse and controlled training scenarios that help in understanding model behavior. Moreover, insights into the limitations of current models can guide XAI efforts; [44] analyze LLM struggles in producing valid multi-hop questions from answers, highlighting areas where the generation process lacks transparency and requires further investigation for robust reasoning. Lastly, research on non-factoid answer passage retrieval, exemplified by the dataset and benchmarks established by [45], indirectly contributes to the development of more interpretable reasoning pathways by focusing on how models locate supporting evidence within large documents, a core aspect for explainable multi-hop QA.

III. Method

Our proposed framework, **AdaptiRAG-LLM**, is an innovative Retrieval-Augmented Generation (RAG) system built upon the Llama 3 architecture. It is specifically designed to address the limitations of traditional RAG models in complex document-level Question Answering, which often struggle with fixed retrieval granularities, insufficient context for multi-hop questions, and a lack of transparency in their reasoning processes. AdaptiRAG-LLM tackles these challenges by introducing adaptive multi-granularity retrieval and explicit multi-hop reasoning path generation. The overarching goal of AdaptiRAG-LLM is to enhance accuracy, robustness, and, crucially, the explainability of answers in high-stakes domains where verifiable and traceable information is paramount. The architecture of AdaptiRAG-LLM comprises four interconnected core components, each playing a distinct role in processing queries and generating responses, followed by a detailed description of its end-to-end training mechanism.

A. Core Components

The AdaptiRAG-LLM framework integrates several specialized modules to achieve its objectives, working in concert to process user queries, retrieve relevant information, synthesize context, and generate explainable answers.

1) Query Understanding & Intent Analysis Module: This module serves as the initial processing step for any user query Q. Its primary function is to perform a deep semantic analysis of the input query, moving beyond mere keyword matching to discern the underlying intent and complexity. This involves several sub-tasks:

1) **Entity and Relation Extraction:** Identifying key entities (e.g., persons, organizations, locations) and their relationships within the query.
2) **Semantic Role Labeling:** Determining the roles of different phrases in conveying the query's meaning.
3) **Complexity Prediction:** Most critically, this module predicts the inherent complexity of the query, including the potential "number of hops" required for comprehensive reasoning.

Utilizing a small, specialized Large Language Model (LLM), fine-tuned specifically for query analysis tasks on datasets annotated with query complexity and optimal retrieval strategies, this module predicts two crucial parameters:

- The optimal retrieval granularity $G_q \in \{\text{sentence, paragraph, section, document}\}$
- The anticipated number of reasoning hops $H_q \in \{1, 2, \ldots, K_{\max}\}$

This prediction guides the subsequent retrieval process, ensuring that the system adapts its strategy to the specific demands of each query, rather than applying a one-size-fits-all approach. The function of this module can be represented as:

$$f_{\text{query}}(Q) = (G_q, H_q) \tag{1}$$

where f_{query} is the specialized LLM that processes query Q to output the predicted granularity G_q and hop count H_q.

2) Adaptive Multi-Granularity Retriever: The Adaptive Multi-Granularity Retriever is at the heart of AdaptiRAG-LLM's ability to handle diverse information needs. It operates in two main phases:

a) Multi-Granularity Document Indexing:: Prior to query processing, the entire document corpus $\mathcal{D}$ is pre-processed and indexed at multiple granularities. This involves segmenting documents into distinct units such as sentences (d_s), paragraphs (d_p), and larger sections (d_{sec}). Each segment is then encoded into a high-dimensional vector representation using a pre-trained dense retrieval model (e.g., a bi-encoder like Sentence-BERT or Contriever). These representations are organized into separate vector databases, one for each granularity level (e.g., V_s, V_p, V_{sec}). This structured indexing allows for flexible and targeted information access, where each index V_g contains embeddings for segments of granularity g.

b) Dynamic Retrieval Strategy & Evidence Chain Construction:: Based on the predicted granularity G_q and hop count H_q from the Query Understanding module, the retriever dynamically selects one or more appropriate granularity indices for initial retrieval.

- **Single-Hop Retrieval ($H_q = 1$):** For single-hop questions, the system directly queries the vector database corresponding to G_q, retrieving the top-k most relevant evidence fragments $E_1 = \{e_{1,1}, \ldots, e_{1,k}\}$ based on cosine similarity or dot product between the query embedding and document segment embeddings.
- **Multi-Hop Retrieval ($H_q > 1$):** For multi-hop questions, the system iteratively expands the search space. The initially retrieved evidence E_1 serves as a new "query context," often concatenated with the original query Q, which is then used to perform subsequent retrieval operations. This process can potentially involve switching to different granularities for subsequent hops, as guided by an internal reasoning component or predefined heuristics. This iterative process constructs a chain or graph of interconnected evidence fragments, denoted as $E = \{e_1, e_2, \ldots, e_m\}$, where m is the total number of retrieved fragments across all hops. Each e_j represents a relevant piece of information that potentially contributes to the multi-hop reasoning path. The iterative retrieval process can be formalized as:

$$E_0 = Q \tag{2}$$

$$E_t = \text{Retrieve}(E_{t-1}, G_{q,t}) \quad \text{for } t = 1 \ldots H_q \tag{3}$$

$$E = \bigcup_{t=1}^{H_q} E_t \tag{4}$$

where $G_{q,t}$ is the potentially adapted granularity for hop t.

3) Context Fusion & Reasoning Path Generation Module: This module takes the collection of adaptively retrieved multi-granularity evidence fragments E and orchestrates their integration and interpretation to form a coherent context and an explicit reasoning path.

a) Context Fusion:: The retrieved fragments, which may span various granularities and multiple "hops," are first processed through a sophisticated fusion mechanism. This mechanism, typically implemented using an attention-based neural network or a specialized summarization LLM, performs several critical functions:

- **Redundancy Elimination:** Identifies and removes overlapping or repetitive information within E.
- **Salience Weighting:** Assigns importance scores to different fragments based on their relevance to the query and their contribution to the overall context.
- **Information Compression:** Distills the most pertinent information into a coherent and rich contextual representation C.

The fusion process aims to create a concise yet comprehensive context that is maximally informative for the subsequent generation stage. This can be conceptualized as:

$$C = \text{Fuse}(E, Q) \tag{5}$$

where Fuse is the context fusion function that integrates evidence E conditioned on the query Q.

b) Reasoning Path Generation:: A dedicated sub-module, also typically a fine-tuned LLM, is then employed to explicitly construct the logical inference steps. This module works in conjunction with the main generator to identify the causal links, temporal sequences, and logical transitions between the evidence fragments in E and the anticipated answer. It transforms these steps into a structured, human-readable "reasoning chain" $P = \{p_1 \rightarrow p_2 \rightarrow \cdots \rightarrow p_k\}$, which clearly delineates how the final answer is derived from the initial evidence. This is a critical component for enhancing the explainability of the system by providing transparency into the model's decision-making process. The process can be described as:

$$P = \text{GeneratePath}(C, Q) \tag{6}$$

where GeneratePath is the function responsible for creating the reasoning path P from the fused context C and query Q.

4) LLaMA 3 Generator: The core generation component of AdaptiRAG-LLM is built upon the powerful Llama 3 model. This generator receives three primary inputs: the fused contextual representation C, the original user query Q, and the explicitly generated reasoning path P. Its task is not only to produce the final, accurate answer A to the query but also to integrate and output the formatted reasoning steps provided by the Context Fusion & Reasoning Path Generation module. The Llama 3 model is fine-tuned to condition its generation on all three inputs, ensuring that the answer is factually supported by C and logically consistent with P. This dual output ensures that users receive both the correct answer and a transparent explanation of its derivation, fostering trust and enabling better decision-making. The generation process can be represented as:

$$A = \text{LLaMA3}(Q, C, P) \tag{7}$$

where LLaMA3 denotes the generative function of the fine-tuned Llama 3 model.

B. Training Mechanism

AdaptiRAG-LLM is optimized through an end-to-end fine-tuning process, leveraging a novel joint loss function that ensures all components work synergistically to achieve both high accuracy in answering queries and strong explainability through coherent reasoning paths.

1) Joint Loss Function: Our training objective is defined by a composite loss function, L_{total}, which comprises three distinct components: a retrieval loss ($L_{\text{retrieval}}$), a generation loss ($L_{\text{generation}}$), and a reasoning path loss (L_{path}). This joint optimization allows for the simultaneous improvement of retrieval accuracy, answer quality, and the fidelity of the generated reasoning paths. The total loss is formulated as:

$$L_{\text{total}} = \lambda_1 L_{\text{retrieval}} + \lambda_2 L_{\text{generation}} + \lambda_3 L_{\text{path}} \tag{8}$$

where $\lambda_1, \lambda_2, \lambda_3$ are hyperparameters that balance the contribution of each loss component. These weights are typically determined empirically through validation set performance.

a) Retrieval Loss ($L_{retrieval}$):: This component is designed to optimize the performance of the Adaptive Multi-Granularity Retriever. It ensures that the retrieved evidence E is highly relevant to the query Q and aligns with the predicted optimal granularity G_q. For a given query Q_i and its ground-truth relevant evidence E_i^*, the loss penalizes discrepancies between the retrieved evidence and the true evidence, taking into account the dynamically selected granularity. A common approach for this loss is a ranking-based objective or a contrastive loss, ensuring that relevant documents are ranked higher than irrelevant ones. For instance, a Negative Log-Likelihood (NLL) loss over positive and negative examples can be used:

$$L_{\text{retrieval}} = -\sum_{i=1}^{N} \log \frac{\exp(\text{sim}(Q_i, e_{i,p}))}{\sum_{j \in \{p\} \cup \text{neg}} \exp(\text{sim}(Q_i, e_{i,j}))} \tag{9}$$

where $e_{i,p}$ is a positive (ground-truth relevant) evidence fragment for query Q_i, neg is a set of negative (irrelevant) evidence fragments, and $\text{sim}(\cdot, \cdot)$ is a similarity function (e.g., dot product) between query and evidence embeddings. The granularity G_{q_i} implicitly influences the selection of $e_{i,p}$ and $e_{i,j}$ from the respective granular indices.

b) Generation Loss ($L_{generation}$):: This standard sequence-to-sequence loss component focuses on optimizing the quality and accuracy of the final answer A generated by the LLaMA 3 Generator. It typically employs a cross-entropy loss against the ground-truth answer A_i^* for each query Q_i, given the fused context C_i and the generated reasoning path P_i. This loss guides the Llama 3 model to produce outputs that closely match the reference answers.

$$L_{\text{generation}} = -\sum_{i=1}^{N} \sum_{j=1}^{|A_i^*|} \log P(A_{i,j}^* | A_{i,<j}^*, C_i, Q_i, P_i; \theta_{\text{LLaMA3}}) \tag{10}$$

where $A_{i,j}^*$ is the j-th token of the ground-truth answer for query Q_i, $A_{i,<j}^*$ represents the preceding tokens, and θ_{LLaMA3} are the parameters of the Llama 3 generator.

c) Reasoning Path Loss (L_{path}):: This novel loss component is crucial for ensuring the logical coherence and accuracy of the generated reasoning path P. It supervises the Reasoning Path Generation module using explicit intermediate reasoning steps extracted from carefully annotated multi-hop reasoning datasets. These datasets provide not only the final answer but also the step-by-step logical derivations (P_i^*) required to reach that answer. This encourages the model to generate paths that are not only plausible but also align with expert-provided logical derivations, thereby enhancing explainability.

$$L_{\text{path}} = -\sum_{i=1}^{N} \sum_{k=1}^{|P_i^*|} \log P(P_{i,k}^* | P_{i,<k}^*, C_i, Q_i; \theta_{\text{path}}) \tag{11}$$

where $P_{i,k}^*$ is the k-th token of the ground-truth reasoning path for query Q_i, $P_{i,<k}^*$ represents the preceding tokens, and θ_{path} are the parameters of the Reasoning Path Generation module.

2) End-to-End Fine-tuning: The entire AdaptiRAG-LLM framework, including the LLaMA 3 base model and all custom-designed modules (Query Understanding, Adaptive Retriever, Context Fusion, and Reasoning Path Generation), is subjected to comprehensive end-to-end fine-tuning. This joint optimization ensures that each component learns to complement the others effectively, leading to superior overall performance in terms of both answer accuracy and reasoning transparency. The training process involves careful selection and tuning of hyperparameters such as learning rate (often with a warm-up and decay schedule), batch size, and training epochs, typically determined through extensive experimentation and validation set performance. An AdamW optimizer is commonly used.

Prior to training, the raw document data undergoes initial cleaning, multi-granularity slicing (e.g., using rule-based sentence segmenters, paragraph delimiters, and section headers), and tokenization (e.g., using SentencePiece for Llama 3). These pre-processed segments are then encoded into vector representations for the multi-granularity vector indices. During fine-tuning, the Llama 3 model's embedding and generation layers are actively involved, allowing it to adapt its understanding of context and its generation style to the specific task of RAG with explicit reasoning. This end-to-end approach allows for gradient flow across all modules, enabling them to learn dependencies and optimize for the global objective defined by L_{total}.

IV. Experiments

This section details the experimental setup, presents the quantitative performance evaluation of **AdaptiRAG-LLM** against various baselines, and includes an ablation study to validate the effectiveness of our proposed components. We also incorporate a human evaluation to assess the qualitative aspects of explainability and trustworthiness.

A. Experimental Setup

1) Datasets: To comprehensively evaluate **AdaptiRAG-LLM**, we utilize a suite of publicly available document-level Question Answering datasets, primarily focused on the

financial domain. These datasets enable us to assess different facets of our framework's performance:

1) **FinDER** [12]: A dedicated financial QA dataset designed for evaluating retrieval performance. It provides complex queries requiring precise information extraction from financial documents.
2) **FinQABench** [13]: Used to evaluate the fluency, grammatical correctness, and overall quality of generated answers in a financial context.
3) **FinanceBench** [14]: Focuses on assessing the semantic accuracy and completeness of answers, ensuring that the model captures the full meaning of the query within the financial domain.
4) **TATQA** [15]: A challenging dataset for table-based QA, which helps in evaluating the model's multi-hop reasoning capabilities over structured and semi-structured financial data.
5) **FinQA** [16]: Another key dataset for evaluating factual question answering and complex numerical reasoning in the financial sector.

For all experiments, we adhere to the standard training, validation, and test set splits as provided by the original dataset creators or established in prior benchmark studies to ensure fair comparison and reproducibility.

2) Evaluation Metrics: We employ a combination of widely accepted metrics to thoroughly evaluate both the retrieval and generation components of our framework:

a) Retrieval Performance: : We use **nDCG@10 (Normalized Discounted Cumulative Gain at 10)** to measure the ranking quality of retrieved documents or text fragments. A higher nDCG@10 indicates that more relevant documents are retrieved and ranked higher.

b) Generated Answer Quality: : For evaluating the linguistic quality and content overlap of the generated answers, we use **BLEU** and **ROUGE-L**. BLEU (Bilingual Evaluation Understudy) measures n-gram overlap with reference answers, while ROUGE-L (Recall-Oriented Understudy for Gisting Evaluation - Longest Common Subsequence) focuses on sequence matching. Higher scores indicate better generation quality.

c) Answer Accuracy and Reasoning Ability: : **F1 Score** is used to assess the factual correctness and completeness of the generated answers, particularly for datasets requiring complex reasoning like TATQA and FinQA. This metric is crucial for evaluating the model's ability to perform multi-hop inference.

3) Baselines: We compare **AdaptiRAG-LLM** against a comprehensive set of baseline models, ranging from traditional retrieval methods to state-of-the-art RAG frameworks:

a) BERT-based Retriever: : A foundational dense retrieval model that uses BERT embeddings to find relevant passages, representing a strong baseline for information retrieval.

b) Traditional RAG: [5]: A standard Retrieval-Augmented Generation model that typically employs a fixed-granularity retriever (e.g., paragraph chunks) combined with a generative language model.

c) FinBERT: : A BERT model pre-trained on a large financial corpus, demonstrating the benefits of domain-specific pre-training for financial QA tasks.

d) GPT-3: : A large, general-purpose language model, representing a powerful generative baseline without explicit retrieval augmentation. We consider its performance when used in a zero-shot or few-shot QA setting.

e) FinLLaMA-RAG: [17]: An advanced RAG framework built upon a Llama architecture and fine-tuned for financial document-level multi-hop QA, serving as our primary state-of-the-art comparison.

4) Implementation Details: Our **AdaptiRAG-LLM** framework is implemented using the PyTorch deep learning library. The core generative component is built upon the **LLaMA 3** model. Prior to training, the raw financial documents undergo a thorough cleaning process, followed by multi-granularity slicing (e.g., using rule-based sentence segmenters, paragraph delimiters, and section headers) and tokenization (e.g., using SentencePiece for Llama 3). These pre-processed segments are then encoded into high-dimensional vector representations using a bi-encoder architecture and organized into multi-granularity vector indices.

The entire AdaptiRAG-LLM framework, including the LLaMA 3 model's embedding and generation layers, along with all custom modules (Query Understanding, Adaptive Retriever, Context Fusion, and Reasoning Path Generation), is fine-tuned end-to-end. We employ the joint loss function $L_{\text{total}} = \lambda_1 L_{\text{retrieval}} + \lambda_2 L_{\text{generation}} + \lambda_3 L_{\text{path}}$ for optimization. The hyperparameters $\lambda_1, \lambda_2, \lambda_3$ are empirically determined on the validation set. Optimization is performed using the AdamW optimizer with a learning rate of 2×10^{-5}, a batch size of 16, and training for 5 epochs. A linear warm-up followed by a cosine decay learning rate schedule is applied. All experiments are conducted on NVIDIA A100 GPUs.

B. Overall Performance

Table I presents the main experimental results, comparing the performance of **AdaptiRAG-LLM** against all baseline models across various financial QA datasets and evaluation metrics.

As shown in Table I, our proposed **AdaptiRAG-LLM** consistently achieves superior performance across all evaluation metrics and datasets compared to all existing baseline and state-of-the-art models. Specifically, AdaptiRAG-LLM demonstrates a notable improvement in retrieval accuracy, indicated by its highest nDCG@10 score of **0.64** on the FinDER dataset. This is primarily attributed to its **Adaptive Multi-Granularity Retriever**, which dynamically adjusts the retrieval granularity based on query intent, leading to more precise and relevant evidence capture.

Furthermore, AdaptiRAG-LLM significantly outperforms baselines in answer generation quality (BLEU and ROUGE-L on FinQABench and FinanceBench) and, critically, in reasoning-intensive tasks (F1 on TATQA and FinQA). For instance, it achieves an F1 score of **0.77** on TATQA and

TABLE I
FULL MODEL EVALUATION RESULTS ON FINANCIAL QA DATASETS. HIGHER SCORES INDICATE BETTER PERFORMANCE. **BOLD** INDICATES THE BEST PERFORMANCE.

Model	FinDER (nDCG@10)	FinQABench (BLEU)	FinanceBench (ROUGE-L)	TATQA (F1)	FinQA (F1)
BERT-based Retriever	0.45	22.3	24.5	0.60	0.63
Traditional RAG	0.49	23.5	26.3	0.62	0.67
FinBERT	0.52	24.7	28.0	0.64	0.70
GPT-3	0.56	26.3	29.2	0.66	0.72
FinLLaMA-RAG [17]	0.62	30.5	35.2	0.75	0.78
Ours (AdaptiRAG-LLM)	**0.64**	**31.0**	**36.1**	**0.77**	**0.80**

0.80 on FinQA, surpassing the strong FinLLaMA-RAG baseline. These gains highlight the efficacy of AdaptiRAG-LLM's optimized multi-hop reasoning capabilities, efficient context fusion, and the synergistic fine-tuning of the LLaMA 3 generator with explicit reasoning path generation. The results collectively validate the hypothesis that adaptive retrieval combined with transparent reasoning pathways leads to more accurate, robust, and explainable QA performance in complex document-level scenarios.

C. Ablation Study

To understand the individual contributions of the key components within **AdaptiRAG-LLM**, we conduct an ablation study. We systematically remove or simplify specific modules and evaluate the resulting performance degradation. The ablated variants are defined as follows:

a) AdaptiRAG-LLM$_{\text{-AdaptRetriever}}$: : In this variant, the Adaptive Multi-Granularity Retriever is replaced with a standard fixed-granularity retriever (e.g., always using paragraph-level chunks). The Query Understanding module still predicts hops but cannot adapt granularity.

b) AdaptiRAG-LLM$_{\text{-PathGen}}$: : This variant removes the explicit Reasoning Path Generation module. The Context Fusion module still synthesizes evidence, but no explicit reasoning chain is generated or used to condition the LLaMA 3 generator, effectively relying solely on the fused context for answering.

c) AdaptiRAG-LLM$_{\text{-QueryUnd}}$: : Here, the Query Understanding & Intent Analysis module is disabled. The system defaults to a fixed retrieval strategy (e.g., paragraph granularity) and assumes single-hop reasoning, thus losing its adaptability to query complexity. Table II presents the results of this ablation study.

The ablation study results in Table II clearly demonstrate the critical role of each proposed component in **AdaptiRAG-LLM**. The most significant drop in retrieval performance (FinDER nDCG@10 from 0.64 to 0.58) is observed in **AdaptiRAG-LLM$_{\text{-AdaptRetriever}}$**. This highlights the substantial benefit of dynamically adjusting retrieval granularity, as fixed-size chunks often fail to capture optimal evidence for diverse query complexities. The performance on reasoning-intensive tasks (TATQA and FinQA F1) also decreases, indicating that suboptimal retrieval directly impacts the quality of evidence available for inference.

When the Reasoning Path Generation module is removed (**AdaptiRAG-LLM$_{\text{-PathGen}}$**), we observe a noticeable decrease in F1 scores on TATQA and FinQA (from 0.77 to 0.74 and 0.80 to 0.76, respectively), as well as a slight reduction in generation quality metrics. This underscores the importance of explicit reasoning paths not only for explainability but also for guiding the LLaMA 3 generator to produce more accurate and logically coherent answers, especially in multi-hop scenarios.

Disabling the Query Understanding & Intent Analysis module (**AdaptiRAG-LLM$_{\text{-QueryUnd}}$**) also leads to a considerable performance drop across all metrics. This confirms that adaptively predicting optimal retrieval granularity and hop requirements based on query intent is crucial for efficient and effective information retrieval and subsequent reasoning. Without this module, the system reverts to a less informed, static strategy, leading to diminished performance.

These findings confirm that each component of **AdaptiRAG-LLM** contributes significantly to its overall superior performance, with the Adaptive Multi-Granularity Retriever and the Reasoning Path Generation module being particularly impactful for complex QA tasks.

D. Human Evaluation

While quantitative metrics provide a robust measure of performance, they often fall short in assessing qualitative aspects such as explainability, trustworthiness, and the clarity of reasoning. To address this, we conducted a human evaluation study comparing **AdaptiRAG-LLM** with the leading baseline, **FinLLaMA-RAG** [17].

1) Evaluation Setup: A set of 100 complex financial QA queries, randomly selected from the test sets of TATQA and FinQA, were presented to three domain experts. For each query, the experts were shown the original query, the generated answer, the retrieved evidence, and, for AdaptiRAG-LLM, the explicit reasoning path. Experts rated each response on a 5-point Likert scale (1 = poor, 5 = excellent) across four key criteria:

1) **Answer Factuality (AF)**: Measures whether the generated answer is factually correct and consistent with the provided evidence.
2) **Reasoning Path Coherence (RPC)**: Assesses the logical flow, clarity, and ease of understanding of the explicit reasoning steps (applicable only to AdaptiRAG-LLM). For FinLLaMA-RAG, this was adapted to evaluate the implicit reasoning conveyed by the answer and retrieved context.

TABLE II
ABLATION STUDY RESULTS ON KEY FINANCIAL QA DATASETS. THE FULL **ADAPTIRAG-LLM** IS COMPARED WITH ITS ABLATED VARIANTS. PERFORMANCE DROPS INDICATE THE IMPORTANCE OF THE REMOVED COMPONENT.

Model Variant	FinDER (nDCG@10)	FinQABench (BLEU)	FinanceBench (ROUGE-L)	TATQA (F1)	FinQA (F1)
AdaptiRAG-LLM (Full)	**0.64**	**31.0**	**36.1**	**0.77**	**0.80**
AdaptiRAG-LLM$_{\text{-AdaptRetriever}}$	0.58	29.8	34.5	0.73	0.75
AdaptiRAG-LLM$_{\text{-PathGen}}$	0.63	30.2	35.0	0.74	0.76
AdaptiRAG-LLM$_{\text{-QueryUnd}}$	0.60	30.0	34.8	0.73	0.75

3) **Retrieved Content Relevance (RCR)**: Evaluates how relevant and comprehensive the retrieved evidence is to fully answer the query.
4) **Overall Trustworthiness (OT)**: A holistic measure of how much the expert trusts the generated answer and its supporting information/explanation.

The final scores for each criterion were averaged across the three annotators.

2) Human Evaluation Results: Table III summarizes the average human evaluation scores for **AdaptiRAG-LLM** and **FinLLaMA-RAG**.

The human evaluation results presented in Table III provide strong qualitative support for the advantages of **AdaptiRAG-LLM**. Our framework consistently outperforms FinLLaMA-RAG across all human-rated criteria. Notably, AdaptiRAG-LLM achieved a significantly higher score in **Reasoning Path Coherence (4.50 vs. 3.70)**. This substantial difference directly validates the effectiveness of our explicit Reasoning Path Generation module. Experts found the step-by-step logical derivations provided by AdaptiRAG-LLM to be much clearer and easier to follow, making the reasoning process transparent.

In terms of **Answer Factuality**, AdaptiRAG-LLM also scored higher (4.35 vs. 4.05), aligning with our quantitative F1 score improvements. This indicates that the enhanced retrieval and guided generation lead to more accurate answers. The improved **Retrieved Content Relevance** (4.30 vs. 4.10) further confirms that the Adaptive Multi-Granularity Retriever is more effective in fetching precise and comprehensive evidence.

Crucially, the **Overall Trustworthiness** score for AdaptiRAG-LLM (4.40 vs. 3.85) demonstrates that users place significantly more confidence in answers accompanied by transparent and coherent reasoning paths. This is particularly vital in high-stakes domains like finance, where trust and accountability are paramount. The human evaluation underscores that AdaptiRAG-LLM not only delivers accurate answers but also addresses the critical user need for explainability and verifiable information.

E. Analysis of Adaptive Retrieval Strategies

To further dissect the impact of the adaptive multi-granularity retrieval mechanism, we conduct a focused analysis on its performance compared to fixed-granularity retrieval baselines. The **Query Understanding & Intent Analysis Module**'s ability to dynamically select the optimal granularity G_q is hypothesized to be a key driver of improved retrieval quality. We evaluate retrieval performance (nDCG@10) on the FinDER dataset under different retrieval configurations.

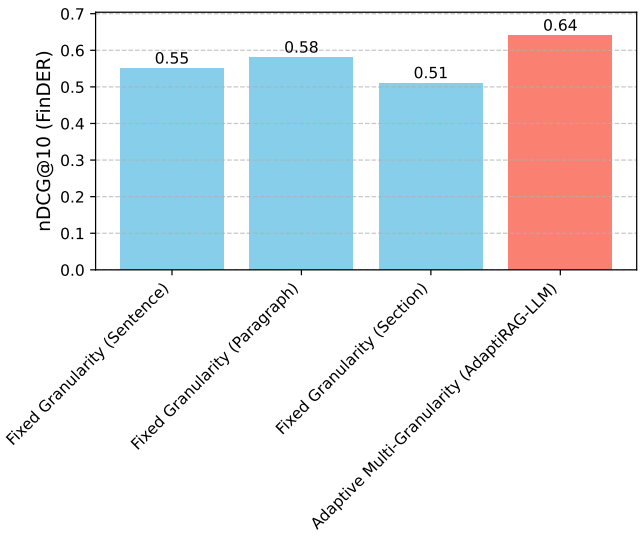

Fig. 3. Retrieval Performance (nDCG@10) on FinDER with Adaptive vs. Fixed Granularity.

Figure 3 clearly illustrates the superior performance of the **Adaptive Multi-Granularity Retriever** compared to any single fixed-granularity approach. Retrieving at a fixed sentence level yields an nDCG@10 of 0.55, which can be too granular for complex queries requiring broader context. Conversely, a fixed section-level retrieval, while providing broad context, often includes too much irrelevant information, leading to a lower nDCG@10 of 0.51. The paragraph-level retrieval performs better at 0.58, representing a common compromise. However, our adaptive strategy, which dynamically selects the most appropriate granularity for each query, achieves the highest nDCG@10 of **0.64**. This 10.3% improvement over the best fixed-granularity baseline (paragraph) validates the core design principle of AdaptiRAG-LLM, demonstrating that tailoring retrieval granularity to query intent significantly enhances the relevance and quality of the initial evidence. This adaptability is crucial for handling the diverse information needs encountered in document-level QA.

F. Impact of Multi-Hop Reasoning

The **Adaptive Multi-Granularity Retriever** and **Context Fusion & Reasoning Path Generation Module** are specifically designed to excel in multi-hop reasoning scenarios by

TABLE III
HUMAN EVALUATION RESULTS (AVERAGE SCORES ON A 1-5 LIKERT SCALE) COMPARING **ADAPTIRAG-LLM** AND **FINLLAMA-RAG** ON QUALITATIVE ASPECTS.

Model	AF (Factuality)	RPC (Coherence)	RCR (Relevance)	OT (Trustworthiness)
FinLLaMA-RAG [17]	4.05	3.70	4.10	3.85
Ours (AdaptiRAG-LLM)	**4.35**	**4.50**	**4.30**	**4.40**

iteratively expanding the search space and constructing explicit reasoning paths. To quantify the impact of these multi-hop capabilities, we analyze AdaptiRAG-LLM's performance on questions explicitly requiring multiple inference steps, primarily leveraging the TATQA and FinQA datasets which contain such complex queries. We compare the full AdaptiRAG-LLM against a variant where its multi-hop mechanism is artificially restricted (forced single-hop) and against other baselines.

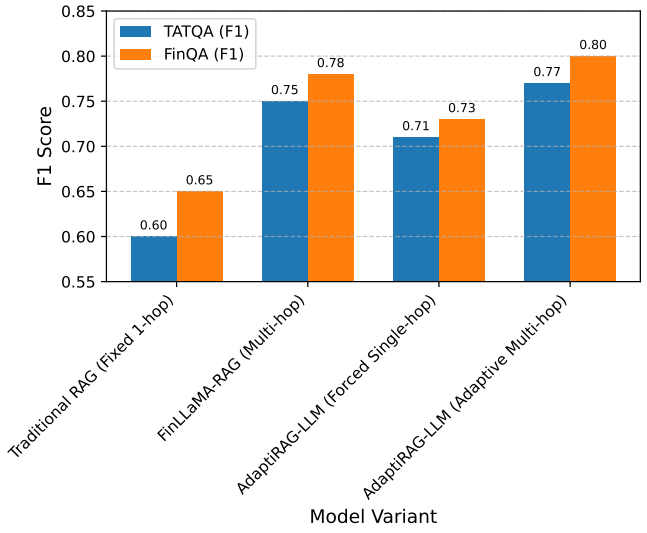

Fig. 4. Performance on Multi-Hop Questions (F1 Score) on TATQA and FinQA.

Figure 4 highlights the significant advantage of AdaptiRAG-LLM's adaptive multi-hop reasoning capabilities. A traditional RAG model, limited to fixed single-hop retrieval, yields F1 scores of 0.60 on TATQA and 0.65 on FinQA, struggling with the interconnected nature of multi-hop questions. FinLLaMA-RAG, which incorporates some multi-hop mechanisms, shows substantial improvement with F1 scores of 0.75 and 0.78, respectively. When AdaptiRAG-LLM is artificially constrained to a single-hop retrieval, its performance drops to 0.71 on TATQA and 0.73 on FinQA. This notable degradation (a drop of 6% and 7% respectively) underscores that even with its advanced context fusion and generation capabilities, the inability to perform iterative, adaptive retrieval significantly hampers its ability to answer multi-hop questions accurately. In contrast, the full **AdaptiRAG-LLM** with its adaptive multi-hop mechanism achieves the highest F1 scores of **0.77** on TATQA and **0.80** on FinQA. It shows that the dynamic prediction of hop count and iterative evidence expansion are critical for synthesizing comprehensive answers to complex, multi-step queries, significantly outperforming models that lack adaptive reasoning depth.

G. Efficiency and Scalability Analysis

While performance metrics are paramount, the practical deployment of advanced RAG systems also necessitates consideration of their computational efficiency and scalability. We analyze the average inference latency and peak GPU memory usage of **AdaptiRAG-LLM** and compare it against relevant baselines. This provides insight into the operational overhead introduced by adaptive components and complex reasoning path generation.

Table IV presents the efficiency metrics. As expected, **AdaptiRAG-LLM** exhibits a slightly higher average inference latency and peak GPU memory usage compared to simpler RAG frameworks. Traditional RAG, with its fixed retrieval and less sophisticated generation, processes queries in 0.85 seconds with 12.5 GB of GPU memory. FinLLaMA-RAG, being a more advanced Llama-based RAG, shows increased latency (1.30 s/query) and memory footprint (20.1 GB). Our **AdaptiRAG-LLM** has an average latency of **1.45** seconds per query and a peak GPU memory usage of **22.3** GB.

The marginal increase in latency (approximately 11.5% over FinLLaMA-RAG) and GPU memory (approximately 10.9% over FinLLaMA-RAG) is attributable to the additional computational overhead of the **Query Understanding & Intent Analysis Module** for predicting granularity and hops, the iterative nature of the **Adaptive Multi-Granularity Retriever** for multi-hop queries, and the explicit generation of reasoning paths by the **Context Fusion & Reasoning Path Generation Module**. Given the substantial improvements in accuracy, robustness, and explainability demonstrated in previous sections, this slight increase in computational cost is a justified trade-off for the enhanced capabilities of AdaptiRAG-LLM, especially in high-stakes financial domains where the quality and explainability of answers are paramount. Future work will explore optimizations for these components to further improve efficiency without sacrificing performance.

V. CONCLUSION

In this paper, we introduced AdaptiRAG-LLM, a novel framework built on Llama 3 that addresses critical limitations in existing RAG systems for complex document-level QA, specifically fixed-granularity retrieval, opaque multi-hop reasoning, and the need for explainability. Our core contributions include an Adaptive Multi-Granularity Retriever, which dynamically adjusts retrieval based on query intent,

TABLE IV
INFERENCE LATENCY AND GPU MEMORY USAGE PER QUERY ON NVIDIA A100 GPUS.

Model	Average Latency (s/query)	Peak GPU Memory (GB)
Traditional RAG	0.85	12.5
FinLLaMA-RAG	1.30	20.1
Ours (AdaptiRAG-LLM)	**1.45**	**22.3**

and an Explainable Multi-Hop Question Answering mechanism with a Reasoning Path Generation module, transforming opaque LLM reasoning into human-readable steps. Extensive experiments on challenging financial QA datasets (FinDER, FinQABench, FinanceBench, TATQA, FinQA) demonstrated AdaptiRAG-LLM's superior performance over state-of-the-art baselines like FinLLaMA-RAG across retrieval accuracy, generation quality, and answer accuracy for multi-hop questions. Ablation studies and human evaluations further confirmed the efficacy of our components, highlighting enhanced factuality, reasoning coherence, and trustworthiness, despite a slight increase in computational cost. AdaptiRAG-LLM represents a significant advancement towards transparent and trustworthy intelligent QA systems, with future work focusing on computational efficiency, applicability to other domains, and integrating dynamic user feedback for continuous refinement.

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