



(REVIEW ARTICLE)



Ethical considerations in AI design and deployment

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World Journal of Advanced Research and Reviews, 2025, 25(01), 2166-2173

Publication history: Received on 16 December 2024; revised on 23 January 2025; accepted on 26 January 2025

Article DOI: <https://doi.org/10.30574/wjarr.2025.25.1.0270>

Abstract

The more artificial intelligence (AI) becomes part of industries and societies, the more it has become necessary to think about ethics for its design and deployment. The purpose of this white paper is to explore the key ethical challenges of AI systems and data-centric ontology models with which decisions are made, as well as opportunities for realigning the development of AI with human values. Algorithms involved in making decisions in different settings are discussed, as well as ethical concerns such as algorithmic bias, transparency, privacy and accountability, as well as how improper use of AI can harm fairness, human autonomy and trust in automated systems.

The paper then explores important challenges including AI paradoxes in consumer markets where AI systems increase as well as exploit consumers and the ethically problematic questions arising from use of AI in business decisions most notably in the financial sector. We will also analyze how these ethical concerns play out in real world use cases in the practical industry starting from AI applications related to customer service, healthcare etc. and financial services.

The paper also shares actionable best practices for the ethical development and deployment of AI. There's implementing fairness-aware algorithms, increasing the degree of transparency in the decision-making process, and having regulators help guide the responsible adoption of AI. The aim of this exploration is to provide actionable insights to practitioners, researchers and policymakers on developing an ethical roadmap for AI with a goal of maximizing its benefits and mitigating its risks

Keywords: Ethical AI; Bias; Fairness; Transparency; Accountability; Inclusivity; Regulation; AI Frameworks; Data Privacy; Stakeholder Collaboration

1. Introduction

1.1. Overview of AI and Its Impact

From 'artificial intelligence' to a ubiquitous alter of industry, Artificial Intelligence (AI), has grown from a niche academic topic to a pervasive technology. Advances in machine learning, deep learning and natural language processing have enabled AI to augment and support an ever-widening array of applications (virtual assistants, autonomous vehicles, predictive analytics, personalized healthcare and more). According to recent estimates, AI has significant potential to contribute trillions of dollars to the global economy during the next decades – and more importantly, AI could transform various industries and generate significant economic growth globally.

In finance, healthcare, retail and manufacturing, AI is changing how things are done, making processes more efficient and giving new capabilities. For example, in healthcare, AI driven algorithms analyze medical data to predict patient outcomes, assist in surgical procedures and to build more accurate diagnosis and personalized treatment plans. AI is having a major impact in finance where it used to detect fraud, optimize trading strategies and manage risk in scale. In

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retail, AI is helping to power the likes of recommendation engines, dynamic pricing models and providing better customer service, through the use of chatbots and virtual assistants.

However, as much promise as AI offers, there are many significant challenges—social, economic, and technological—to ask about it. The increasing use of AI at scale in society is also fueling speculation on whether the new AI workers we will create will replace human workers in whatever roles they held. From an economic perspective, the growth of AI has caused a divide: by adopting AI technologies, companies acquire a competitive advantage, meanwhile other ones are at risk of falling behind. Of technology, AI systems are undergoing rapid change, making them difficult to regulate, hold accountable and maintain transparency because the systems are complex and opaque.

1.2. The Need for Ethical AI

While AI continues to expand and assume different roles in different sectors, its ethical aspects as a design and deployment tool has never been more important. Ethical AI refers to a set of principles and practices designed to ensure the AI technologies we create and use are developed and deployed in a way that respects human rights, creates and sustains fairness, and helps our societies grow, thrive and prosper. This is important because AI will not just affect business outcomes, but also the day to day lives of people, from how and if they get hired, to healthcare access.

As we think of the negative impacts of not planning ethics into our design or deployment of AI, it becomes clear that ethical AI is important. One of the more immediate concerns is algorithmic bias (or any unintentional bias that may occur, such as a biased training data set or badly designed model). Take, for instance, the potential for AI systems used in recruitment, that inadvertently could favor one group of demographics over another thus perpetuating the same societal inequalities. Just like, AI biased in law enforcement or judicial occasions can intensify racial or gender disparities to the point of unfair end results.

Invasion to privacy. Collecting and storing massive amounts of personal data on an AI system has huge implications for their users on consent, on ownership of the data, as well as their security. The use of AI in surveillance systems, targeted advertising, and – in some cases – predictive policing is being used as we speak, with the growing risks of data misuse and privacy breaches. As AI increasingly permeates every day, its algorithms process increasing amounts of data about individuals without much transparency about how it is used, who has access to it, and where it goes.

Another ethical issue to AI is discrimination. AI models, whether built with massive or small data, can carry and even amplify biases in the data in society. For example, a lending or credit scoring algorithm that uses predictive algorithms that are based on their underlying predictive base may unfairly discriminate against a minority group if the underlying data on which they were based has an unfair historical pattern that favors one group over another. However, this can often result in systemic discrimination, denying access to opportunities for some individuals or groups on the basis of race, gender, or socioeconomic status.

Finally, we address autonomy and control more broadly. The more autonomous AI systems become the greater the risk that they potentially make decisions without oversight or accountability by the human. When AI is making decisions on your behalf in high stakes environments like healthcare, self-driving cars, or military applications where the decision could directly kill a person, that is particularly concerning. The fundamental concept underlying the need to ensure that AI systems are transparent, explainable and accountable, and the risks associated with a loss of control of human control.

Given these challenges, however, there is increasing agreement, including at the highest levels of executive government, that ethical developments in AI are not optional, as a matter of morals or ethics, but of strategy and security. We require companies and governments to ensure that their AI technologies comport with ethical principles in which fairness, transparency, privacy and accountability are paramount. If we do not, the consequences could be unintended and harmful to people and the society at large, compromising the most important qualities needed to realize broad adoption of AI technologies, trust and confidence.

2. Considerations of the Ethics of AI Design and Deployment

2.1. Defining Ethical AI

Artificial Intelligence technologies developed and used to serve our moral principles, human values and societal needs. That's what it means to do ethical AI. Its goal is that AI systems will help promote fairness, accountability, transparency,

and privacy, as well as mitigating risks such as bias, discrimination and harm. From a multidisciplinary perspective, the concept of ethical AI encompasses a broad spectrum of considerations:

Philosophical Perspective: From the philosophical level, ethical AI can be considered with these following ethical frameworks: the deontological (which is based on duty and moral rules), the utilitarianist (which aims at pleasing more people) and virtue (which centers on the human virtues). For example, on the AI front the ethical AI follows in line with the principles of justice and fairness, ensuring that the technology doesn't do collateral damage on vulnerable folks or perpetuate social inequalities.

Technical Perspective: Ethical AI, from a technical perspective, means the creation of algorithms, and systems that work transparently, who can be held accountable, and that can be interpreted. It also necessitates the application of methodologies that steer clear of algorithmic bias, from striking a specific community for race, gender and socioeconomic status (Patel, 2024). Ethical 'AI' also means building of robust and secure system (so that user's data couldn't be breached as well as misused)

Social Perspective: Ethically, social AI highlights what AI can contribute to human wellbeing and empowerment. However, it prompts applications of AI that enable, not erode, societal trust, human dignity and social justice. AI should be regarded as a means to creating equitable opportunity, not as an instrument of exacerbating current inequalities (Du & Xie, 2021).

2.2. Key Ethical Principles

2.2.1. Transparency

In the context of AI, transparency means the ability to see AI systems make decisions, and to understand the reasoning behind AI generated actions. Transparency implies that the processes of training (and running) AI can be looked at by users, stake holders and regulators alike to gain an insight into the way the algorithm functions. Particularly for AI models based on complex techniques such as deep learning, the decision-making process cannot be easily discerned by users working with these models – they are black boxes. It's important for people to have trust in AI systems, especially in high stakes areas like healthcare, where understanding how an AI got to a diagnosis is important to make sure it's safe for patients and compliant with regulation, Patel (2024) says.

2.2.2. Fairness

AI has to be fair, which means the AI system shouldn't perpetuate or aggravate existing biases and inequality. If training an AI model on biased data, discrimination can be experienced by the model's discriminatory outcomes affecting the marginalized groups more than others. According to Osasona et al. (2024), the risk of the bias in AI is that it is inherited from historical or societal inequity harbored in training data. Take hiring processes for example. As such, having fairness demands an intensive data audit to detect and mitigate biases in data, and data sources, so that no one, irrespective of race or gender or socio-economic status or any other personal feature is treated unfairly.

2.2.3. Privacy and Security

Since AI systems are going to rely on the vast data in order to function well, it's important to privacy and security of user data. In their argument, Owolabi et al. (2024) argue that the AI systems in place must be developed such that user data can be securely collected, stored and involve access to user data only with proper authorization. Moreover, they must not be able to dictate how their data is used, and should have their privacy rights respected. Exploiting data to spur AI innovation remains an ethical dilemma: balancing privacy against the desire for data is one of the most pressing, especially in areas like healthcare, where data sensitivity is so high.

2.2.4. Accountability

The responsibility of generating outcomes from AI systems is clearly made. In a judicial, financial or medical context, an AI system must always be able to trace and explain how it came to a decision. Accountability, they argue, is especially important in autonomous systems, like self-driving cars or AI driven legal systems, where decisions may be all but irreversible; and their platform's "philosophical goal entails an emphasis on accountability. It means accountability to not allow developers, organizations, or governments to escape responsibility for the ethical design, deployment, and oversight of AI systems.

Table 1 Key Ethical Principles in AI

Ethical Principle	Description	Implications	Examples of Challenges
Transparency	AI systems should be understandable and explainable.	Ensures users and stakeholders can comprehend how decisions are made.	Lack of transparency in decision-making can undermine trust.
Fairness	AI should avoid perpetuating biases and ensure equitable treatment for all users.	Aims to create systems that treat all users equitably regardless of demographics.	Bias in training data leading to discriminatory outcomes.
Privacy & Security	AI systems must protect user data and ensure privacy rights.	Protects sensitive personal information from misuse.	Data breaches or unauthorized use of personal data.
Accountability	Clear accountability for AI decision-making processes.	Establishes responsibility for the actions and decisions of AI systems.	Difficulty in determining liability for errors or harms caused by AI.

2.3. Ethical Dilemmas in AI

2.3.1. Data Privacy vs. Innovation

The debate of how to safeguard data privacy still up against innovation is one of the most burning ethical dilemmas in the context of AI. Depending on the application and the kind of functionality desired, it requires large datasets to learn, improve performance based on patterns it picks up in the data, and generate insights (or generate new function, depending on the specific application). However, this dependency has an issue with the collection, storage and usage of sensitive personal information. According to Patel (2024); although data driven AI can dramatically improve things like personalized medicine or targeted marketing, it can readily spill across the boundary on to people's privacy rights if poorly controlled. There's a need to strike a balance between the utility of the required comprehensive datasets and the requisite user privacy protection for ethical deployment of AI.

2.3.2. Autonomy vs. Control

A second important ethical issue concerns the tradeoff between human autonomy at the growing degree of AI system control over the decision-making process. While the traditional role of AI functions primarily to assist in decision making, modern, more advanced AI technologies are moving toward autonomous systems that can make decisions — complex decisions — on their own without human intervention. For example, the AI driven financial system might invest or the autonomous vehicle might not need any human input to navigate. According to Osasona et al. (2024), greater efficiency and scalability comes with the cost of human agency eroding as contexts raise access to humans lack the ability to make critical decisions. It is very important to ensure (or, to make sure) that AI systems will remain transparent, and that they will only ever make important decisions after they've gone through humans.

2.3.3. Bias and Discrimination

Another big ethical problem with AI is that the technology has the potential to either continue or even deepen societal biases. Trained on biased data, algorithms can propel propound stereotypic behavior or discriminatory decisions that hurt some specific groups of people. The applications of such algorithms can be harmful in numerous ways, for example, predictive policing algorithm can disproportionately target the minority community, or hiring algorithm can be where they may simply select male candidates because the historical data sets are all based over male candidates. According to Du and Xie (2021), these ethical challenges have to be discussed because fairness and bias mitigation techniques need to be implemented to guarantee that AI systems do not reinforce the inherited iniquities in history. It's up to developers to be vigilant about the data they use to train AI systems being diverse, representative, unbiased, and for the models that come out being monitored and audited for fairness on a regular basis.

3. Challenges in Ethical AI

3.1. Bias in AI

The challenge of ensuring that AI is ethically deployed is partly because AI systems have bias. Because AI systems learn from large amounts of data, and if the data is biased or unrepresentative, the algorithms can carry on that bias (or even amplify it). The problem is acute in high stakes applications such as hiring, law enforcement or healthcare. For instance, biased training data in hiring algorithms could facilitate demographic discrimination by gender, ethnicity or age classified from a given data set in a way that the model is unaware of these factors. On the other hand, AI systems used in law enforcement, like predictive policing technology, may recreate racial biases from past crimes data, and focus on policing discriminatory compared to different minorities (Patel, 2024). In healthcare, biased datasets bring about suboptimal or unequal treatment to some patient group (Osasona et al., 2024).

This is one of so many 'data bias' problems and highlights the need for broad, representative datasets and greater scrutiny of how data is collected and processed. However, Bias in AI goes beyond unfairness: it can be used to create lasting social consequences in its support of systemic inequalities. From this perspective, ethical AI includes addressing the bias mitigation techniques to mitigate bias in data and deploy fairness aware algorithms and diverse data.

3.2. Lack of Regulation

Another problem is the fact that AI systems are in general neither comprehensively nor sufficiently regulated. It's also clear that AI technologies are evolving much faster than regulatory frameworks, resulting in a patchwork of national and regional regulations that differ greatly in their standards. AI systems can be deployed without global oversight in ways that will result in some major ethical pornography. As an example, in certain countries, AI powered facial recognition technologies have been adopted without adequate checks and balances as some states have used them, for violating privacy and surveillance. Additionally, without the presence of standard uniform measures for the transparency, accountability, and fairness of AI, application is inconsistent among industries, leading to a fall in public trust in AI (Du & Xie, 2021).

Not only do ethical risks worsen in the absence of regulation, but so does innovation. Without clear ethical guidelines on the limits of the ethical use of AI, companies may be reluctant to adopt certain technologies and other companies will exploit the regulatory gaps to use AI for efficiency and profit with scant regard for ethics. To standardize ethical practices, make transparent, and to develop and deploy responsibly AI technologies, there is a need of a global regulatory framework.

3.3. Accountability and Liability

An important question still to be resolved—or perhaps to be avoided until there's more clarity—is that it's unclear where accountability and liability go should the AI make a mistake. With AI systems becoming more and more autonomous, they earn the right to make decisions without human intervention. The complexity of this along with who was responsible when things went wrong. However, AI can at the same time behave unpredictably, and in particular when it's learning from large amounts of data and evolving over time. However, this complexity frustrates attempts to identify specific errors or actions and opens the question of how to hold accountable for unfavorable outcomes in the first place (Owolabi et al., 2024).

In order to overcome the challenges described above the establishment of accountability mechanisms and clear legal guidelines as to who is responsible for which AI decisions are crucial. It requires defining developers, companies, user roles in deployment of AI systems as well as insurance or compensation models for AI driven harm. For ethical and responsible usage of AI, it is difficult to do without these safeguards.

3.4. AI in High-Stakes Decision Making

With AI having an expanding role in high stakes decision making areas such as healthcare, criminal justice and finance, the ethical complexities of using it get harder. AI is increasingly being applied in healthcare, to diagnose diseases, predict patient outcomes and recommend treatment. But like many things, it can help propel efficiency gains and better patient care, but raises a red flag regarding the accuracy of AI predictions and whether they have been trained from skewed or incomplete data. Diagnoses inaccurate could mean administering incorrect treatments or failing to intervene, this could have larger impact on vulnerable population (Osasona et al., 2024).

AI is being used to predict investigate subjects, make risk assessments, and suggest sentencing in criminal justice. But using AI in these use cases will also bring questions about racial bias and fairness to the table. Because criminal justice data can perpetuate historical biases with (the implementation of) AI systems, this can lead to biased sentencing recommendations, or unfair targeting of specific communities (Du & Xie, 2021). However, because AI algorithms tend to be closed, failing to be made transparent, they also compound questions of ethics in criminal justice, as individuals cannot easily tell, or fight, the decisions AI systems make for them.

In finance, a credit scoring, loan approval, fraud detection and market prediction tasks are performed via AI. Despite the value of AI in improving financial decision making, if algorithms yield such damaging effects of unequal treatment, especially on historically excluded financial services users, we end up exacerbating inequalities. Second, using AI for these high stakes decisions, if not transparent and subject to effective accountability, could result in market manipulation or even system financial risk.

These problem areas likewise illustrate the pressing requirement for separate responsible administrative control and the creation of ethical AI guidelines which put fairness, clearness, and responsibility initially. As AI is incorporated into high stakes decision making, the risk of harm in healthcare, criminal justice and finance make clear the requirement for ethical design and deployment of these systems to gain the trust of users.

4. This post covers best practices for Ethical AI Development.

4.1. The Inclusive and Diverse Development Teams

The very first thing you must do to ensure ethical AI development is to make sure your development team is inclusive and diverse. The data used to train those systems shape the very way they work, and the people who implement and design those systems add their own distinct human biases to the technology. Given the fact that the technologies of AI are progressively infiltrating deep into the fabric of our society—to manage healthcare, to run criminal justice, to make decisions about who we hire—diversity of perspective becomes more important than ever. What is important about that is that the pool includes developers of different age, culture, and profession, each of which brings a new perspective that is essential to uncover and resolve biases that might have gone unnoticed otherwise (Patel, 2024).

Teams which are diverse are better positioned to identify how a particular set of training data, algorithm, or system output can marginalize or even harm underrepresented or marginalized groups. They might fail to design for specific societal issues or local cultural norms (for example, using business terminology within the wider business community when developing business applications may have negative effects on the entire segment if the developers are not aware of them). Patel (2024) suggests that data centric AI, which concerns itself with fairness and accountability at a decision-making level, is necessary. Inclusive teams help companies minimize the risk of AI models used to reiterate harmful stereotypes and allow for a larger group of users.

4.2. AI Frameworks and Guidelines for Ethical AI

The process of developing ethical AI frameworks is important in the development of responsible meaning the designs, deployments and governance of AI systems. Several existing guidance documents including the EU's Ethical Guidelines for trustworthy artificial intelligence (AI) and the IEEE Ethically aligned design initiative AI Ethics Guidelines have provided foundational principles that any developers can apply when incorporating ethics into developing AI. EU's guidelines focus on transparency, accountability and nondiscrimination, providing AI systems to act fairly and with respect of the fundamental rights and freedom (Osasona et al., 2024). Analogously, the IEEE guidelines underline the requirement that AI technology should be in favor of human kind and insist that whatever AI systems are developed should act equitably, safely, and with privacy.

They come with practical recommendations, including designing explainable AI systems, promoting fairness in algorithmic decision making and in maintaining user privacy. The frameworks give developers a chance to incorporate ethical thinking into every step of the AI lifecycle — design and development, deployment, and during monitoring. For instance, the recommendation of the EU guidelines states that AI systems should be auditable; as in, they should be able to explain and be verified why AI systems make certain decisions (Du & Xie, 2021). But by adopting these principles as standard practices, AI technologies are better aligned with societal values and legal frameworks.

4.3. Always keeping an eye and auditing for something.

Continuous monitoring and auditing are an important part of ethical AI development. The nature of AI systems is that they are never static. Repeated audits and continual evaluations are required to guarantee an AI system will continue

to work ethically in the long haul. The way we monitor AI performance involves not only how well the system can solve the problem, but how well it also conforms to fair, transparent, and ethical practices.

For example, use of AI based diagnostic tools has incited worries about biased outcomes in the use of AI diagnostic tools for example in the healthcare sector. These issues can be identified early on and we will have a basis to take corrective actions if we do ongoing monitoring. Reviewing AI systems systematically let developers make sure the technologies stay compliant with ethical standards that evolve and also adapt with time to changing societal norms.

4.4. The Key to Collaboration Between Stakeholders

But for ethical AI deployment, we need to draw on the talents of multiple stakeholders — tech companies, policymakers, civil society. As AI systems affect many people, we should not give one entity the power to determine how they should be developed and regulated. Tech companies are partners in the task of incorporating ethical principles into the design and deployment of AI, but must operate in concert with regulators and advocacy groups in working on robust governance frameworks for AI.

From the policymaker's side, laws and regulations can be set up which entrench provision of AI technologies without violating individual's rights or intensifying existing social imbalances. Take for instance the fact that the EU has already taken bold strides in this regard, as evidenced by the adoption of the General Data Protection Regulation which defines precise terms that should determine whether or not it is right to process data, and how to use the data processed using an AI system in an ethical manner. Second, civil society organizations can provide the checks and balances to ensure that they use AI deployment to address public interests and human rights. This collaboration guarantees that AI inventions are done and utilized in a responsible way, checking in with those ethical contemplations to the consideration of the innovative prospects (Osasona et al. 2024).

5. Ethical AI use cases in Industry

5.1. Healthcare

The integration of this potential is certainly in the grand scheme of healthcare, but there are critical ethical issues to consider with fairness, privacy, and transparency. For example, IBM Watson Health spoke of the hurdles it had to take to keep in mind that its AI models wouldn't exhibit bias in recommendations in racially diverse populations. Both of these systems can often be trained with unbalanced or poorly representative datasets of all demographic groups, resulting in suboptimal or even harmful medical advice to underrepresented populations (Patel, 2024).

These same issues necessitate ongoing work to ensure that efforts surrounding healthcare AI do not only make accurate systems, but also equitable ones. Auditing algorithms for bias regularly and making sure that healthcare providers have the tools to consume and understand AI based recommendations and explain to patients how they'd be using the technology.

5.2. Criminal Justice

In order to avoid major ethical problems related to the use of AI in criminal justice it is important to create frameworks of transparency and fairness technology. If AI systems are ever to be used in sentencing or parole decisions, they must be auditable, and to prevent algorithmically reinforcing past biases in the data, developers must provide even greater care when using the data.

5.3. Finance

The uses, and potential abuses, of AI in financial decision making, for example in credit scoring is an example. However, biased algorithms run the risk of blocking out minority groups from accessing credit, or alternatively charging more for the services provided (Owolabi et al., 2024). For instance, if break the debt ceiling, AI driven credit scoring models could penalize applicants from disadvantaged backgrounds if used on biased and incomplete data.

The development of algorithms needs to be fair and transparent if AI in finance is to be ethical. To counter biases in AI, financial institutions need to test AI systems for bias, and verify that data being used in credit scoring is truly representative, at the very least. Even more important, the constantly changing AI systems must be continuously audited to assure that they continue to act fairly over time

6. Conclusion

In this white paper, we have looked at some of the critical ethical issues affecting the design and deployment of artificial intelligence. As AI continues to transform industries, and everyday life, the development of AI should be driven by ethical principles which include fairness, transparency, accountability and privacy. In this, we have come to the need for diverse and inclusive development teams to steer the AI system away from bias, helping it to design not only equitable but also just for all users.

It is far from straightforward, however, given that ethical AI is plagued with problems ranging from bias in algorithms, to a lack of global regulation and the inability to apportion blame when autonomous decisions are made. These challenges are not insolvable. In order to develop innovative yet responsible AI, we need to continuously monitor, undertake regular audits, and work together among stakeholders—tech companies, policy makers and civil society.

6.1. Call for Action

Because AI technologies are advancing, the risk of unintended harm will increase. Therefore, it is very important for people who lead the industry, and also for people who research or make policy regarding AI to prioritize in the ethical considerations when developing AI. Framing ethical AI specifically as technological problem is overly narrow, because tackling it is also a matter of societal responsibility, making sure that AI effectively makes our humanity better rather than worse and reduces existing inequalities and risks

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