

A Bibliometric Analysis of the Ethical and Social Implications of AI

Loso Judijanto¹, Andryanto Aman², Ratnawati Yuni Suryandari³

¹ IPOSS Jakarta, Indonesia and losojudijantobumn@gmail.com

² Pangkep State Polytechnic of Agriculture and andryantoaman@polipangkep.ac.id

³ Prodi Perencanaan Wilayah dan Kota, Fakultas Teknik, Universitas Esa Unggul, Jakarta and ratnawatiys@esaunggul.ac.id

ABSTRACT

The rapid advancement of artificial intelligence (AI) has raised significant ethical and social concerns, necessitating a systematic analysis of research trends in this domain. This study employs a bibliometric analysis using data from Scopus and visualization through VOSviewer to map the scholarly landscape of AI ethics. The analysis identifies key research themes, including algorithmic bias, data privacy, transparency, accountability, and trust, while highlighting emerging topics such as ChatGPT, adversarial machine learning, AI in education and healthcare, and sustainability. The co-authorship and country collaboration networks reveal a highly interdisciplinary and globally connected research community, with strong contributions from the United States, Germany, India, and China, but limited representation from the Global South. Findings indicate that AI ethics research is evolving beyond theoretical discussions to address real-world applications and governance challenges. The study underscores the need for more inclusive AI policies, interdisciplinary collaborations, and ethical AI governance frameworks to ensure responsible AI development. Future research should focus on bridging the gap between AI engineering and ethical oversight, regulating AI-driven misinformation, and expanding the global diversity of AI ethics discourse.

Keywords: Artificial Intelligence, AI Ethics, Algorithmic Bias, Data Privacy, Transparency.

1. INTRODUCTION

Artificial Intelligence (AI) has become an integral part of modern society, influencing diverse sectors such as healthcare, finance, education, and governance. The rapid advancements in machine learning, natural language processing, and robotics have led to the widespread adoption of AI-driven systems [1]. These technologies offer numerous benefits, including increased efficiency, accuracy, and automation of complex tasks. However, along with these advancements come significant ethical and social concerns that must be addressed to ensure AI's responsible and equitable use [2]. Issues such as bias in AI algorithms, job displacement, privacy violations, and decision-making transparency have become central debates in AI ethics, highlighting the need for a structured approach to analyze these concerns.

One of the foremost ethical challenges associated with AI is algorithmic bias and fairness. AI systems learn from data, and if the data contain historical biases, these biases may be perpetuated or even amplified in AI-generated decisions [3]. This issue has been evident in predictive policing, hiring algorithms, and facial recognition systems, where marginalized groups often experience unfair treatment due to biased training datasets [4]. Moreover, concerns over AI's ability to make autonomous decisions raise questions about accountability and liability. Who should be held responsible when an AI system causes harm? The lack of clear legal and ethical frameworks exacerbates these dilemmas, necessitating a thorough examination of AI's social and ethical implications.

Another major concern is the impact of AI on employment and economic structures. AI-driven automation has already transformed industries, leading to the displacement of human

workers in repetitive and low-skilled jobs [5]. While AI creates new opportunities and roles, the transition process can be disruptive, leaving many individuals unemployed or requiring reskilling [6]. This shift has led to calls for ethical considerations in AI deployment, ensuring that technological advancements do not disproportionately harm certain labor groups while benefiting others. Policies such as universal basic income (UBI) and AI ethics frameworks have been proposed to mitigate these challenges, but their effectiveness remains a topic of debate.

Privacy and surveillance issues further complicate the ethical landscape of AI. The proliferation of AI-powered surveillance systems, facial recognition technology, and data analytics has raised significant privacy concerns [7]. Governments and corporations collect vast amounts of personal data to train AI models, often without individuals' explicit consent. The misuse of this data can lead to mass surveillance, identity theft, and other forms of privacy invasion. Regulatory frameworks such as the General Data Protection Regulation (GDPR) have attempted to address these issues, but challenges persist in balancing innovation with ethical responsibility [8].

Given the rapid integration of AI into society, there is a pressing need to analyze its ethical and social implications comprehensively. While existing research has examined various aspects of AI ethics, there is a lack of a systematic, bibliometric analysis that maps the scholarly landscape of this field. A bibliometric study can provide insights into research trends, influential publications, key authors, and thematic developments in AI ethics. Understanding these patterns will help scholars, policymakers, and industry leaders navigate the complex ethical challenges posed by AI and develop informed, responsible policies for AI governance. The objective of this study is to conduct a bibliometric analysis of the ethical and social implications of AI

2. LITERATURE REVIEW

2.1 *Ethical Challenges of AI*

The ethical concerns surrounding artificial intelligence (AI) have been widely discussed in academic literature, with scholars identifying several key issues, including algorithmic bias, transparency, accountability, and privacy. One of the most prominent ethical dilemmas is the issue of bias in AI systems. Since AI models learn from historical data, they often inherit and perpetuate existing biases, leading to unfair treatment of marginalized groups [9]. This has been particularly evident in facial recognition systems, hiring algorithms, and predictive policing tools, where biases in training datasets have resulted in discriminatory outcomes [10]. Transparency and explainability in AI decision-making are also critical ethical concerns. AI models, particularly deep learning systems, function as "black boxes," making it difficult to interpret their decision-making processes [11]. This lack of transparency raises issues of accountability, as it becomes unclear who should be held responsible when an AI system makes erroneous or harmful decisions [12]. Various scholars have proposed explainable AI (XAI) approaches to make AI systems more interpretable and accountable [13], but implementing these solutions remains a challenge due to trade-offs between explainability and performance. Privacy is another major ethical issue, especially in the era of big data and AI-driven analytics. AI systems rely on vast amounts of personal data for training, raising concerns about user consent, data protection, and mass surveillance [14]. Regulatory frameworks such as the General Data

Protection Regulation (GDPR) have been introduced to address these concerns, requiring AI developers to adopt ethical data handling practices [15]. However, enforcement of these regulations remains a challenge, as AI technologies evolve faster than legal frameworks.

2.2 *Social Implications of AI*

Beyond ethical concerns, AI has significant social implications, particularly regarding employment, economic inequality, and human autonomy. The widespread adoption of AI-driven automation has led to fears of large-scale job displacement. While AI increases productivity and efficiency, it also threatens traditional employment structures, particularly in industries reliant on routine tasks [16]. Studies have shown that automation is more likely to affect low-skilled workers, exacerbating socioeconomic inequalities [17]. Policymakers have proposed solutions such as universal basic income (UBI) and workforce reskilling programs to mitigate these effects, but the effectiveness of such measures remains debated [18]. AI's impact on decision-making processes has also raised concerns about human autonomy. Increasing reliance on AI for critical decisions—such as hiring, lending, medical diagnosis, and criminal sentencing—has led to debates over whether AI should have the authority to make such determinations [19]. While AI can enhance decision-making by reducing human error and bias, it also risks undermining human oversight, particularly when users overly trust AI outputs without questioning their validity [20]. Ethical AI governance requires maintaining a balance between AI assistance and human control to ensure fair and accountable decision-making. Another significant social implication of AI is its role in reinforcing digital divides. Access to AI technologies is unevenly distributed, with developed nations and large corporations benefiting the most, while underprivileged communities face barriers to AI adoption [21]. This imbalance risks widening existing socioeconomic gaps, as those with access to AI gain competitive advantages in education, business, and healthcare. Scholars have called for ethical AI policies that promote inclusivity and equitable access to AI-driven opportunities [22].

2.3 *AI Ethics and Governance Frameworks*

To address the ethical and social challenges of AI, various AI ethics and governance frameworks have been proposed. Many international organizations, including the European Union, UNESCO, and the OECD, have developed guidelines for responsible AI development [23]. These frameworks emphasize principles such as fairness, accountability, transparency, and human-centric AI design. One of the most influential governance models is the European Union's AI Act, which categorizes AI applications based on their risk levels, with stricter regulations for high-risk AI systems. The Act aims to ensure that AI deployment aligns with ethical principles while fostering innovation. Similarly, UNESCO's AI Ethics Recommendation advocates for inclusive AI policies that respect human rights and promote diversity in AI research. Corporate AI ethics frameworks have also emerged, with major tech companies such as Google, Microsoft, and IBM adopting ethical AI guidelines. These initiatives include fairness audits, bias mitigation techniques, and ethical AI research programs [24]. However, critics argue that corporate self-regulation is insufficient, as companies may prioritize

profit over ethical considerations. This has led to calls for stronger regulatory oversight and independent AI ethics boards to ensure compliance with ethical AI principles [25].

3. METHODS

This study conducts a bibliometric analysis of the ethical and social implications of artificial intelligence (AI) using Scopus, one of the largest academic databases for peer-reviewed literature. The data collection process involves searching for relevant publications using a predefined set of keywords, including "AI ethics," "social implications of AI," "algorithmic bias," "AI fairness," "AI governance," and "responsible AI." The search is restricted to journal articles, conference papers, and book chapters published between 2000 and 2024, ensuring a comprehensive examination of research trends over time. The retrieved dataset is processed and analyzed using VOSviewer, a widely used bibliometric analysis tool, to perform citation analysis, co-authorship network mapping, and keyword co-occurrence analysis. The study also visualizes research trends by constructing bibliometric networks, highlighting connections between key publications, institutions, and countries contributing to AI ethics research.

4. RESULTS AND DISCUSSION

4.1 Network Visualization

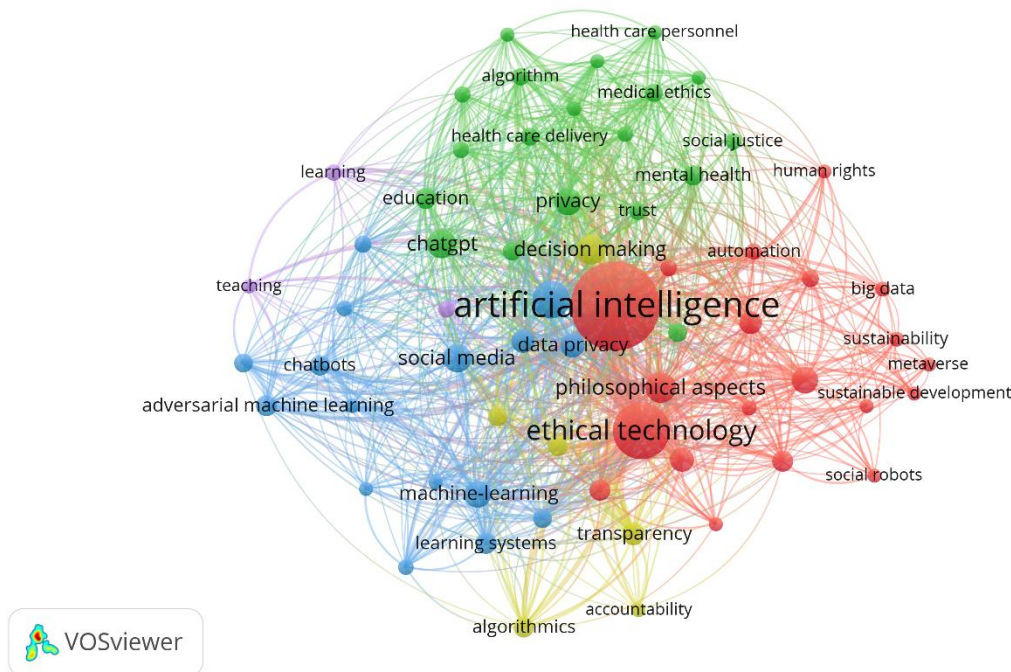


Figure 1. Network Visualization

Source: Data Analysis Result, 2025

The visualization presents a bibliometric network analysis of key themes related to the ethical and social implications of artificial intelligence (AI). The network is composed of interconnected nodes representing keywords, where the size of each node reflects the frequency of its occurrence in the analyzed literature, and the thickness of the connections indicates the strength of co-occurrence relationships. The visualization is color-coded into multiple clusters, signifying different thematic areas of AI ethics research. At the core of the network, the terms "artificial intelligence" and "ethical technology" are the most prominent, indicating their centrality in scholarly discourse on AI ethics.

The red cluster primarily focuses on AI's societal impacts, including themes such as human rights, sustainability, social justice, and automation. This cluster highlights discussions on how AI influences fundamental ethical principles, including fairness, bias, and social inequality. Additionally, the presence of big data, metaverse, and social robots within this cluster suggests an increasing scholarly interest in the ethical considerations surrounding AI-driven technologies in digital and automated environments. These topics indicate that researchers are actively exploring AI's implications for privacy, ethical automation, and the future of digital interactions. The green cluster is centered on AI's role in healthcare and medical ethics, including key terms such as decision making, medical ethics, health care personnel, privacy, and trust. This suggests that a significant portion of AI ethics research focuses on its applications in healthcare, where issues of trust, transparency, and patient privacy are of critical concern. The presence of mental health and social justice further emphasizes the growing interest in AI's influence on vulnerable populations and healthcare equity. Ethical debates around AI-driven healthcare decisions, automated diagnostics, and algorithmic biases in medical treatment are prominent within this thematic cluster.

The blue cluster captures discussions around AI in education, learning systems, and machine learning. The inclusion of chatbots, ChatGPT, and adversarial machine learning suggests that researchers are examining AI's role in transforming education, with both positive and negative implications. The ethical aspects of AI-driven learning, such as potential biases in educational recommendations and the risks of misinformation, are key concerns in this research stream. The presence of adversarial machine learning also highlights discussions on the security risks posed by AI manipulation, emphasizing the need for robust ethical safeguards in AI deployment. The yellow cluster represents discussions on transparency, accountability, and algorithmics in AI ethics. This cluster underscores the importance of explainable AI (XAI) in ensuring that AI decision-making remains interpretable and accountable. Transparency and fairness are key challenges in AI governance, with scholars emphasizing the need for ethical guidelines to regulate AI applications in sensitive areas such as finance, law, and social decision-making. The interconnected nature of this cluster with other areas of research highlights the interdisciplinary nature of AI ethics, where technological, philosophical, and societal considerations must be addressed collectively. This bibliometric analysis provides a comprehensive overview of the research landscape, highlighting the major ethical and social concerns shaping AI discourse today.

4.2 Overlay Visualization

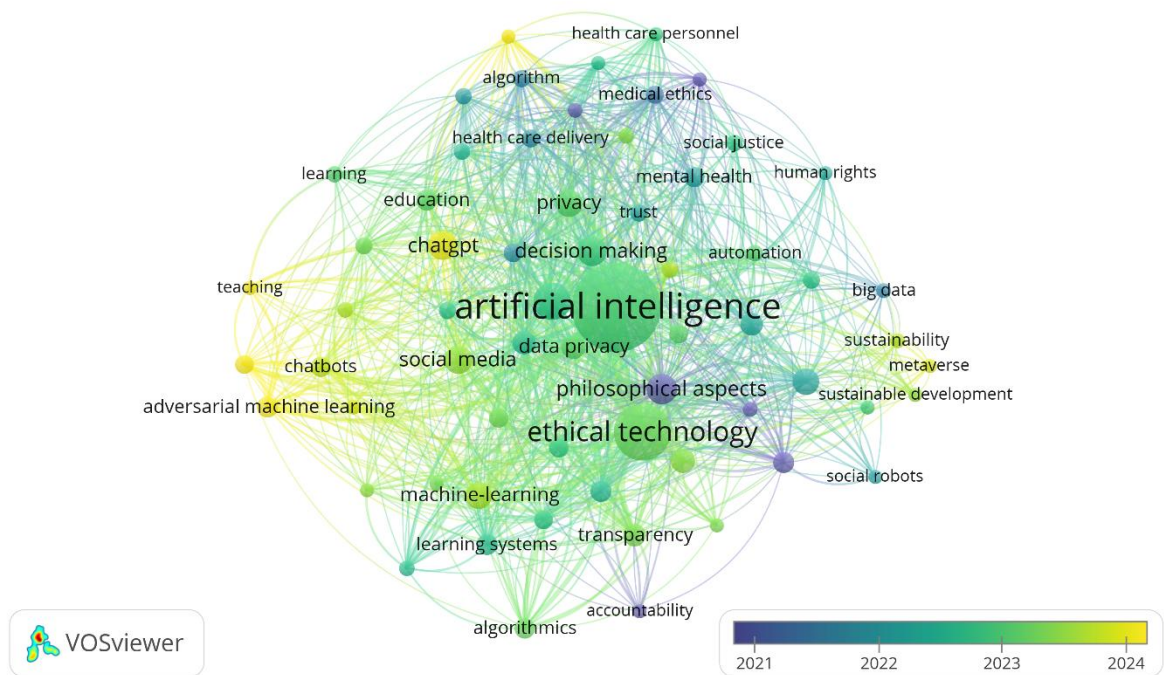


Figure 2. Overlay Visualization
Source: Data Analysis Result, 2025

This visualization represents a temporal bibliometric analysis of the ethical and social implications of artificial intelligence (AI), where the color gradient (from blue to yellow) indicates the publication timeline from 2021 to 2024. The core terms "artificial intelligence" and "ethical technology" remain central in the network, reflecting their dominant role in academic discussions. The color distribution shows that earlier research (2021-2022, in blue and green) focused on topics such as privacy, decision-making, medical ethics, and algorithmic fairness, highlighting foundational concerns regarding AI's integration into critical areas like healthcare, governance, and transparency. More recent research trends (2023-2024, in yellow) emphasize emerging AI applications and challenges. The yellow-colored terms like "ChatGPT," "chatbots," "adversarial machine learning," "teaching," and "sustainability" suggest that scholars are increasingly focusing on AI-driven communication, education, and security risks. The rise of generative AI models, such as ChatGPT, has sparked new discussions on their ethical implications, misinformation risks, and their role in education and automation. Similarly, topics related to the metaverse, social robots, and sustainable development indicate a growing interest in AI's broader societal and environmental impact, suggesting a shift toward future-oriented research on AI's role in shaping global technological advancements.

The interconnected structure of the network reveals a high degree of interdisciplinary engagement, as ethical concerns overlap with technological, educational, and socio-economic considerations. While early AI ethics research was centered around accountability, fairness, and trust, the latest trends suggest an expansion into interactive AI, sustainability, and adversarial machine learning risks. This bibliometric mapping provides valuable insights into the evolving discourse on AI ethics, highlighting how researchers have progressively shifted their focus toward addressing the ethical challenges posed by rapidly advancing AI applications.

4.3 Citation Analysis

Table 1. The Most Impactful Literatures

Citations	Authors and year	Title
601	[26]	Artificial intelligence and business models in the sustainable development goals perspective: A systematic literature review
418	[21]	Artificial Intelligence for Mental Health and Mental Illnesses: an Overview
374	[22]	From What to How: An Initial Review of Publicly Available AI Ethics Tools, Methods and Research to Translate Principles into Practices
345	[23]	Your robot therapist will see you now: Ethical implications of embodied artificial intelligence in psychiatry, psychology, and psychotherapy
233	[24]	From ChatGPT to ThreatGPT: Impact of Generative AI in Cybersecurity and Privacy
232	[25]	The Ethical Implications of Using Artificial Intelligence in Auditing
226	[27]	Machine Learning in Mental Health: A systematic review of the HCI literature to support the development of effective and implementable ML Systems
195	[28]	Paradoxes of artificial intelligence in consumer markets: Ethical challenges and opportunities
184	[29]	The dark side of generative artificial intelligence: A critical analysis of controversies and risks of ChatGPT
175	[30]	What ChatGPT means for universities: Perceptions of scholars and students

Source: Scopus, 2025

4.4 Density Visualization

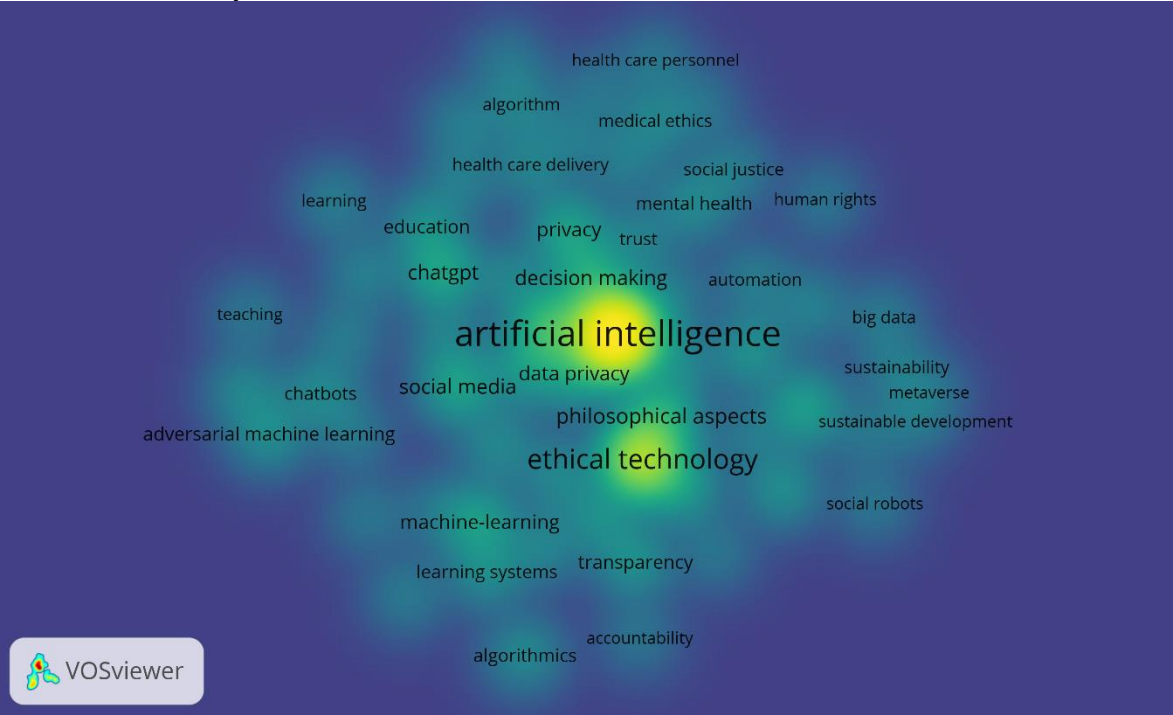


Figure 3. Density Visualization
Source: Data Analysis Result, 2025

This heatmap visualization from VOSviewer illustrates the intensity of research focus on various topics related to the ethical and social implications of artificial intelligence (AI). The brighter, yellow-colored areas indicate frequently occurring and highly discussed terms, while the darker,

blue-shaded regions represent less frequent or emerging research themes. The central prominence of "artificial intelligence" and "ethical technology" suggests that these are the dominant themes in AI ethics discourse, with related topics such as "data privacy," "decision making," and "philosophical aspects" also receiving significant attention. This highlights ongoing discussions around privacy protection, transparency, and the moral dimensions of AI development and deployment.

Around the periphery, moderately focused and emerging themes include "ChatGPT," "adversarial machine learning," "social robots," "sustainability," and "metaverse." The presence of ChatGPT and adversarial machine learning reflects increasing interest in AI-driven communication systems and security concerns regarding AI manipulation. Similarly, terms like "sustainability" and "social justice" indicate growing scholarly attention toward AI's role in addressing broader societal and environmental challenges. The heatmap reveals that while core ethical concerns (such as privacy, transparency, and trust) remain heavily researched, newer domains such as AI in education, healthcare, and sustainability are gaining traction, suggesting a dynamic evolution in AI ethics research.

4.5 Co-Authorship Network

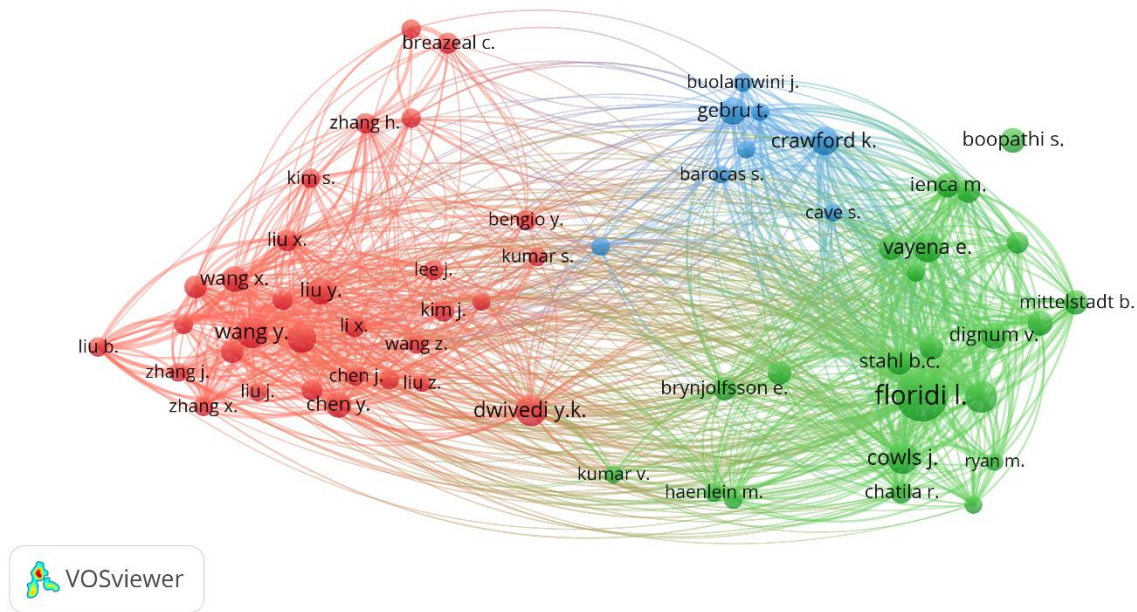


Figure 4. Authorship Visualization
Source: Data Analysis Result, 2025

This co-authorship network visualization from VOSviewer maps the collaboration patterns among researchers studying the ethical and social implications of artificial intelligence (AI). The network is divided into three main clusters, represented by different colors. The red cluster consists primarily of researchers with East Asian names, indicating strong collaboration among scholars from China and related regions, such as Liu X., Wang Y., and Zhang H., focusing on AI's technical and ethical aspects. The green cluster, dominated by influential ethicists and AI policy researchers such as Luciano Floridi, E. Vayena, and B.C. Stahl, suggests a focus on AI ethics, governance, and regulatory frameworks. The blue cluster, featuring notable scholars such as Kate Crawford, Joy Buolamwini, and S. Barocas, represents a group dedicated to studying AI bias, fairness, and social justice issues, particularly in relation to algorithmic discrimination and data ethics.

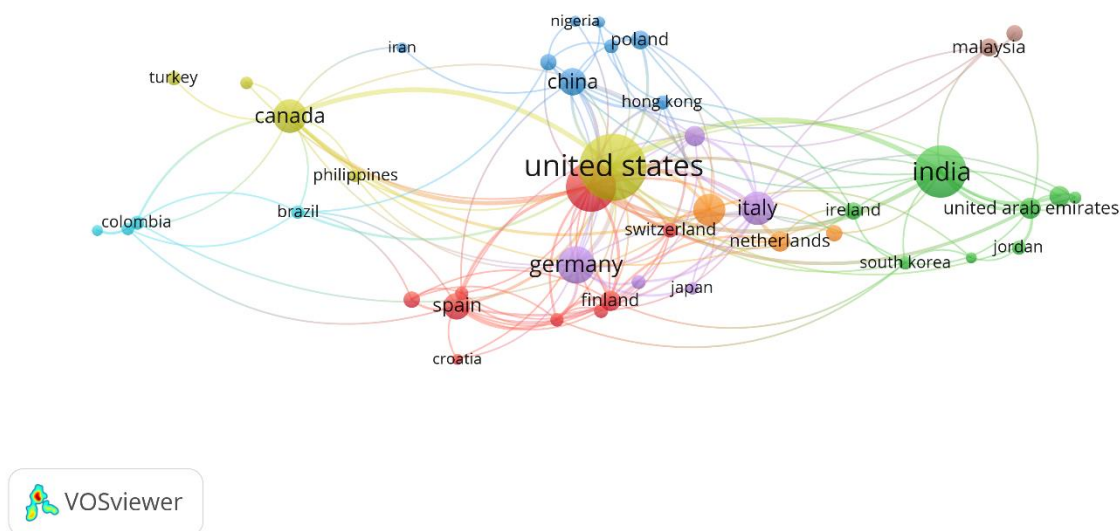


Figure 5. Country Visualization

Source: Data Analysis Result, 2025

This country co-authorship network visualization from VOSviewer illustrates global collaboration in research on the ethical and social implications of artificial intelligence (AI). The United States is the most prominent and well-connected node, indicating its central role in AI ethics research, with strong collaborations with Germany, India, China, Canada, and Italy. The red cluster represents European collaborations, including Germany, Spain, Switzerland, and Finland, signifying a shared interest in AI governance and regulatory frameworks. The green cluster, led by India, includes connections with the United Arab Emirates, Jordan, and South Korea, suggesting regional cooperation in AI ethics and policy development. The blue cluster, centered around China, Poland, and Nigeria, highlights growing AI research in Asia and Africa. Additionally, Canada, Brazil, and Turkey form a yellow cluster, indicating independent but globally connected research efforts. The visualization reflects a high degree of international collaboration, emphasizing the global nature of AI ethics discussions and the need for cross-border policymaking and governance frameworks.

Discussion

1. Thematic Evolution in AI Ethics Research

The bibliometric analysis reveals a dynamic and evolving research landscape surrounding the ethical and social implications of artificial intelligence (AI). The keyword co-occurrence analysis highlights core themes, including data privacy, transparency, algorithmic bias, trust, accountability, and philosophical aspects of AI ethics. These themes have been central to the discourse on AI ethics over the past two decades, demonstrating the sustained concerns regarding AI's impact on human rights, governance, and fairness [27]. However, recent years have witnessed a shifting focus towards newer challenges, particularly with the rise of ChatGPT, adversarial machine learning, social robots, and AI in education and healthcare. These emerging themes indicate that research is progressively addressing AI's real-world applications and their societal impact rather than focusing solely on theoretical ethical concerns.

The temporal analysis of keyword trends provides further insight into how AI ethics research has evolved. Earlier studies (pre-2020) predominantly discussed fundamental ethical

principles such as fairness, accountability, transparency, and privacy (FAT-P), which are critical in AI governance frameworks [28]. Post-2020, the integration of AI into society has prompted new discussions surrounding AI-driven misinformation, deepfake technology, sustainability, and the metaverse. The presence of sustainability and social justice as emerging keywords suggests that scholars are now exploring the intersection of AI ethics with broader global issues, such as environmental responsibility and equitable AI access [30].

2. Interdisciplinary Nature of AI Ethics Research

The co-authorship network analysis highlights the interdisciplinary nature of AI ethics research, with contributions from fields such as computer science, philosophy, law, healthcare, and social sciences. Key researchers such as Luciano Floridi, Kate Crawford, Joy Buolamwini, and Brent Mittelstadt have played pivotal roles in shaping the discourse on AI ethics. Their collaborations with scholars from diverse disciplines illustrate the necessity of a multifaceted approach in addressing AI's ethical challenges. The clustering pattern in the co-authorship analysis indicates that technical AI researchers (e.g., Bengio and Kim) tend to work separately from AI ethicists and policymakers, reflecting a disciplinary gap in AI ethics research. Bridging this gap is crucial to ensure that ethical principles are incorporated into AI development from its inception rather than as an afterthought.

The country collaboration network further reinforces the global nature of AI ethics discourse, with the United States, Germany, India, and China emerging as the most active contributors. The strong collaborative ties between European countries suggest that AI governance in Europe is largely influenced by regional regulatory frameworks such as the European Union's AI Act. On the other hand, the growing research output from India, the United Arab Emirates, and South Korea indicates increasing engagement from emerging economies in AI ethics discussions. However, limited representation from African and Latin American countries suggests a potential geopolitical imbalance in AI ethics research, where most discussions are driven by the Global North, potentially neglecting the unique AI-related ethical challenges faced by the Global South.

3. Emerging Challenges in AI Ethics

The bibliometric findings highlight several emerging challenges in AI ethics that require further research and policy intervention. One of the most pressing concerns is the rise of generative AI models like ChatGPT, which has introduced new ethical dilemmas regarding misinformation, authorship, and bias. The increasing presence of ChatGPT and chatbot-related keywords in recent literature suggests that scholars are actively debating the implications of AI-generated content on trust, education, and digital communication [31]. Ensuring accountability in AI-generated content remains a significant challenge, particularly when AI systems produce factually incorrect, biased, or misleading information [32].

Another critical issue is adversarial machine learning and AI security. The presence of "adversarial machine learning" as a frequently occurring term suggests that researchers are increasingly concerned about the manipulation of AI models through adversarial attacks. This has profound implications for AI security, cybersecurity, and algorithmic robustness, particularly in sectors such as finance, healthcare, and defense [33]. Ethical AI development must therefore include stronger safeguards against adversarial exploitation, ensuring that AI systems remain resilient to manipulation while maintaining ethical standards.

The intersection of AI and sustainability is also gaining traction, as seen in the emergence of keywords like "sustainability," "sustainable development," and "metaverse." This indicates that researchers are beginning to explore AI's role in addressing global challenges, including climate change and environmental impact [34]. However, the ethical implications of AI-driven sustainability solutions—such as the carbon footprint of AI training models and the ethics of AI in climate decision-making—require further investigation [35].

4. The Need for AI Governance and Ethical Frameworks

Despite extensive research on AI ethics, regulatory and governance challenges persist. While the European Union, UNESCO, and OECD have introduced various AI ethics guidelines and regulatory frameworks, there remains a lack of global consensus on how AI should be governed. The bibliometric analysis indicates that discussions around accountability, transparency, and fairness remain fragmented across disciplines and regions, emphasizing the need for standardized ethical AI guidelines. Corporate AI ethics initiatives, such as those led by Google, Microsoft, and IBM, have introduced self-regulatory mechanisms, including bias audits, ethical AI research, and fairness assessments. However, the effectiveness of corporate-led AI ethics remains contested, as companies may prioritize profit motives over ethical responsibility. This reinforces the importance of independent AI ethics boards, stronger regulatory oversight, and multilateral governance structures to ensure that AI development remains aligned with human values and societal well-being. Additionally, the increasing involvement of Global South countries in AI ethics research presents an opportunity to diversify AI governance frameworks. Current AI ethics discussions are predominantly shaped by Western regulatory models, but incorporating diverse cultural perspectives, indigenous knowledge systems, and alternative governance structures can lead to more inclusive and equitable AI policies.

CONCLUSION

This bibliometric analysis provides a comprehensive overview of the ethical and social implications of artificial intelligence (AI) by identifying key research themes, influential scholars, and global collaboration patterns. The findings highlight the core ethical concerns—such as privacy, transparency, bias, and accountability—while also showcasing the emergence of new challenges related to generative AI, adversarial machine learning, sustainability, and AI-driven misinformation. The study reveals a strong interdisciplinary approach to AI ethics, with contributions from computer science, philosophy, law, and social sciences, but also identifies a gap between technical AI research and ethical governance that must be bridged. The geographical analysis highlights the dominance of Western and Asian research institutions, while underlining the need for greater representation of Global South perspectives in shaping AI ethics discourse. Moving forward, AI ethics research should focus on developing globally inclusive governance frameworks, integrating AI ethics into AI development processes, and addressing the societal impact of emerging AI technologies to ensure AI serves as a force for equitable and responsible innovation.

REFERENCES

- [1] A. Hagerty and I. Rubinov, "Global AI ethics: a review of the social impacts and ethical implications of artificial intelligence," *arXiv Prepr. arXiv1907.07892*, 2019.
- [2] S. Banks and P. Formosa, "The ethical implications of artificial intelligence (AI) for meaningful work," *J. Bus. Ethics*, vol. 185, no. 4, pp. 725–740, 2023.
- [3] M. A. Camilleri, "Artificial intelligence governance: Ethical considerations and implications for social responsibility," *Expert Syst.*, vol. 41, no. 7, p. e13406, 2024.
- [4] S. Bird, S. Barocas, K. Crawford, F. Diaz, and H. Wallach, "Exploring or exploiting? Social and ethical implications of autonomous experimentation in AI," in *Workshop on Fairness, Accountability, and Transparency in Machine Learning*, 2016.
- [5] A. Kuzior, M. Sira, and P. Brożek, "Ethical implications and social impacts of integrating artificial intelligence into sustainability efforts," *Zesz. Nauk. Organ. i Zarządzanie/Politechnika Śląska*, 2023.
- [6] E. Ruane, A. Birhane, and A. Ventresque, "Conversational AI: Social and Ethical Considerations," *AICS*, vol. 2563, pp. 104–115, 2019.
- [7] V. R. BenJaMins and I. Salazar García, "Towards a framework for understanding societal and ethical implications of Artificial Intelligence," *Vulnerabilidad y Cult. Digit. riesgos y oportunidades la Soc. hiperconectada*, pp. 89–100, 2019.
- [8] R. A. Partadiredja, C. E. Serrano, and D. Ljubenkov, "AI or human: the socio-ethical implications of AI-generated media content," in *2020 13th CMI Conference on Cybersecurity and Privacy (CMI)-Digital Transformation-Potentials and Challenges (51275)*, IEEE, 2020, pp. 1–6.

- [9] F. Osasona, O. O. Amoo, A. Atadoga, T. O. Abrahams, O. A. Farayola, and B. S. Ayinla, "Reviewing the ethical implications of AI in decision making processes," *Int. J. Manag. Entrep. Res.*, vol. 6, no. 2, pp. 322–335, 2024.
- [10] J. V. Devasia, P. Deepanramkumar, A. Helensharmila, and G. Yenduri, "Ethical Considerations and Social Implications," in *Sustainable Farming through Machine Learning*, CRC Press, 2024, pp. 267–279.
- [11] H. M. Jaber, Z. A. Saleh, W. Jaber, and W. Amil, "Ethical and Social Implications of AI and Nanotechnology," in *Artificial Intelligence in the Age of Nanotechnology*, IGI Global Scientific Publishing, 2024, pp. 195–209.
- [12] A. Kumar and L. Kumar, "Navigating the future: the ethical, societal and technological implications of artificial intelligence," *J. homepage*, <https://gjrppublication.com/gjrecs>, 2024.
- [13] L. Vesnic-Alujevic, S. Nascimento, and A. Polvora, "Societal and ethical impacts of artificial intelligence: Critical notes on European policy frameworks," *Telecomm. Policy*, vol. 44, no. 6, p. 101961, 2020.
- [14] W. Ansari, "The Ethical Implications of Artificial Intelligence on the Human Society," *Available SSRN 4512301*, 2023.
- [15] J. Mehan, "Artificial intelligence: Ethical, social, and security impacts for the present and the future," 2024.
- [16] A. Čartolovni, A. Tomičić, and E. L. Mosler, "Ethical, legal, and social considerations of AI-based medical decision-support tools: a scoping review," *Int. J. Med. Inform.*, vol. 161, p. 104738, 2022.
- [17] A. Zhuk, "Ethical implications of AI in the Metaverse," *AI Ethics*, pp. 1–12, 2024.
- [18] A. K. Kalusivalingam, "Ethical Considerations in AI: Historical Perspectives and Contemporary Challenges," *J. Innov. Technol.*, vol. 1, no. 1, pp. 1–8, 2018.
- [19] H. O. Khogali and S. Mekid, "The blended future of automation and AI: Examining some long-term societal and ethical impact features," *Technol. Soc.*, vol. 73, p. 102232, 2023.
- [20] T. Suksawaeng, "The Intersection of Technology and Society: Ethical Implications of AI in Social Dynamics," *J. Explor. Interdiscip. Methodol.*, vol. 1, no. 2, pp. 17–25, 2024.
- [21] S. Graham *et al.*, "Artificial intelligence for mental health and mental illnesses: an overview," *Curr. Psychiatry Rep.*, vol. 21, pp. 1–18, 2019.
- [22] J. Morley, L. Floridi, L. Kinsey, and A. Elhalal, "From what to how: an initial review of publicly available AI ethics tools, methods and research to translate principles into practices," *Sci. Eng. Ethics*, vol. 26, no. 4, pp. 2141–2168, 2020.
- [23] A. Fiske, P. Henningsen, and A. Buyx, "Your robot therapist will see you now: ethical implications of embodied artificial intelligence in psychiatry, psychology, and psychotherapy," *J. Med. Internet Res.*, vol. 21, no. 5, p. e13216, 2019.
- [24] M. Gupta, C. Akiri, K. Aryal, E. Parker, and L. Praharaaj, "From chatgpt to threatgpt: Impact of generative ai in cybersecurity and privacy," *IEEE Access*, vol. 11, pp. 80218–80245, 2023.
- [25] I. Munoko, H. L. Brown-Liburd, and M. Vasarhelyi, "The ethical implications of using artificial intelligence in auditing," *J. Bus. ethics*, vol. 167, no. 2, pp. 209–234, 2020.
- [26] A. Di Vaio, R. Palladino, R. Hassan, and O. Escobar, "Artificial intelligence and business models in the sustainable development goals perspective: A systematic literature review," *J. Bus. Res.*, vol. 121, pp. 283–314, 2020.
- [27] A. Thieme, D. Belgrave, and G. Doherty, "Machine learning in mental health: A systematic review of the HCI literature to support the development of effective and implementable ML systems," *ACM Trans. Comput. Interact.*, vol. 27, no. 5, pp. 1–53, 2020.
- [28] S. Du and C. Xie, "Paradoxes of artificial intelligence in consumer markets: Ethical challenges and opportunities," *J. Bus. Res.*, vol. 129, pp. 961–974, 2021.
- [29] K. Wach *et al.*, "The dark side of generative artificial intelligence: A critical analysis of controversies and risks of ChatGPT," *Entrep. Bus. Econ. Rev.*, vol. 11, no. 2, pp. 7–30, 2023.
- [30] M. Firat, "What ChatGPT means for universities: Perceptions of scholars and students," *J. Appl. Learn. Teach.*, vol. 6, no. 1, pp. 57–63, 2023.
- [31] V. Komandla and S. P. T. PERUMALLA, "Transforming traditional banking: Strategies, challenges, and the impact of fintech innovations," *Educ. Res.*, vol. 1, no. 6, pp. 1–9, 2017.
- [32] S. Saksonova and I. Kuzmina-Merlino, "Fintech as financial innovation—The possibilities and problems of implementation," 2017.
- [33] I. Romānova and M. Kudinska, "Banking and fintech: A challenge or opportunity?," in *Contemporary issues in finance: Current challenges from across Europe*, Emerald Group Publishing Limited, 2016, pp. 21–35.
- [34] M. Agarwal, "THE ROLE OF FINTECH IN DISRUPTING TRADITIONAL BANKING MODELS," *UNIFIED VISIONS*, vol. 260, 2024.
- [35] N. M. Boustani, "Traditional banks and fintech: survival, future and threats," *ICT an Incl. World Ind. 4.0—Towards Smart Enterp.*, pp. 345–359, 2020.