CALL FOR THE IMPLEMENTATION OF ETHICS IN AI: A GROWING NECESSITY.

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***Abstract*—** Artificial Intelligence and Machine Learning have become a prominent attribute in society. Experts in the field of Technology recognize the need to establish ethical boundaries while creating and using AI and its various tools. Over the years, with the hike in the use and implementation of AI, it has emerged as an extraordinary power, reshaping economies, and reanalyzing the limits of human capabilities, recognizing AI as a game-changing technology. AI has proven to be able to collect and share data, private or protected, together with the utilization and manipulation of machine learning and deep learning. Making it a growing concern for safety, security, and privacy.
However, with the increase of AI maneuvering into the environment, there is an increase in concerns and disconcertment surrounding the utilization of artificial intelligence for unethical purposes and illegitimate activities. Academic and public debates have highlighted the need to enact ethics and morals in AI and It is to be ensured that AI and AI tools development and deployment should be supported and improved. AI has proven to have wide-reaching impacts on society with the potential, for both to create harm and improvements in the technology and the society. Therefore, this paper discusses the need for the implementation of ethics in AI. Ethical AI: What is it? the necessity of ethical AI. This paper also delves into some cyber frauds committed with the help of AI technologies.

Keywords— Artificial Intelligence, AI, Machine Learning, Ethics, Ethical AI, Fraud, Transparency, Privacy, Data, Deep Learning

Introduction

In a world where technology is advancing rapidly, the rise of AI has become an empowered revolutionary development in this era. Artificial Intelligence has successfully entered our lives, from AI assistants to Self-driving cars, making our daily lives sophisticated and effortless.AI provides immeasurable benefits in vast fields of economic prosperity, knowledge, social well-being, and development together with safety improvements and medical research and medicine. But, As Artificial Intelligence progresses forward, one major issue is how to deal with the moral and ethical issues related to AI. Furthermore, the rise of unethical activities executed with the help of AI has highlighted the need to consider Ethical implementations in AI.
Developers of AI must ought to be mindful of the ethical and moral issues concerned with the development of these systems, to be capable of lessening the harmful negative impacts of AI. [1]. The "Machine Ethics" concept was presented in 2006, yet there are no present strict rules applied by the government body to tackle the problem of ethics in AI. Mankind has made use of AI in the evolution and growth of society, but some illicit individuals with the help of AI and its tools are able to perform meticulous activities for their personal gains and environment.
It has to be taken into consideration, that the maximum potential of such technologies can be gained when ethics and safety are measured. It has come to our attention that by 2025 IOT (Internet of Things) with the help of 75 billion connected devices will become an important mechanism for national and global governance. [2]
There are various contrasting beliefs and discussions on whether Artificial Intelligence is still to be considered for being comparable to human intelligence, and whether is there any haste to impose ethics into AI. Another reason that plays a significant role in the need for an increase in setting ethical guidelines and principles for AI development is the competition between nations and companies to build advanced and robust AI tools. [3]
Developers must be aware of potential ethical and moral problems that AI may bring out to create the appropriate and necessary frameworks, guidelines, ethical standards, laws, rules, and regulations for ethical AI. The future of humanity may depend on and influenced by AI and plans need to be articulated and introduced. [4]. In order to understand the need for ethics in AI understanding of ethics, AI, and Ethical AI is required. AI stands for Artificial Intelligence, a term invented by an American Computer Scientist John McCarthy father of AI. AI is the creation and deployment of machines, computers and other artificial entities that are programmed to mimic human intelligence. Artificial Intelligence is a technique for developing machines, computers, and computer-based robots that can perform all cognitive abilities like learning and performing suitable techniques for problem-solving. Its skills computers and machines to think, perform, and act similarly to human beings. AI are the machines or computers that are able to perform complex tasks in seconds which usually takes a few minutes for human intelligence to solve. [5]
AI is defined as "the designing and construction of intelligent agents which involves perceiving the surrounding and environment, act accordingly and implement actions that affect them [6]." -Stuart Russell and Peter Norvig. "Artificial Intelligence are any intellect that greatly exceeds the cognitive performance of humans in virtually all domains of interest. [7]"-Oxford Philosopher Nick Bostron.
The capability of computers and robots to perform specific tasks commonly classified as demanding intelligence, as if it was a human performing those tasks, like reasoning, planning, problem-solving, and learning from experience. [8] AI makes use of Machine Learning to enable machines to better performance and learn from experience, Deep Learning to solve complex problems that require human intelligence, and Natural Language Processing for machines to generate and understand human language.

II Need of Ethical AI

Ethics in the branch of knowledge or the moral principle that determines what actions or behaviors are deemed right

or wrong. Ethics plays a crucial role in molding society into a better place to live in. Ethics are further divided into normative ethics and applied ethics.

"Ethics is the ability to think about moral and ethical values and aim our actions in order and accordance with such values. [9]"-L.R. Churchill 1999.

Ethics are concepts and principles that determine which actions and behaviors are morally wrong or right. [10] -D.R Paul, D.L Elder 2006."Computer ethics analyses the social and natural impact of computer technologies in society and the environment and manages policies, rules, and regulations to get the ethical utilization of technologies. [11]"- J.H.Moor 1985

"Machine ethics refers to providing machines with ethical standards or a method of locating a way to address ethical issues that might arise. In this scenario, machines can act in an ethically responsible manner by relying on their own ethical thinking. [12]" Michael Anderson 2011.

AI ethics is related to the moral issues related with the designing, development, utilization, and deployment of AI systems [4] alongside complex problems that arise through AI.

As, innovation in AI is rapidly progressing and influencing all the major sectors of society like robotics, financial, healthcare, gaming, finance, education, and even daily lives. AI ethics are essential to implement for the betterment of society.AI ethics are moral principles, considered to manage the effects of AI with responsibility and mold them into being beneficial for society, i.e. maximize the potential advantages and minimize the possible damages. [13]

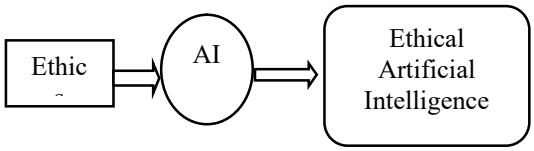

Figure1. Ethical Artificial Intelligence

The availability and exploitation of machine learning algorithms and big data are rapidly advancing. The technologies and tools in AI are swiftly evolving making mankind depend on AI in major industries like medicine, entertainment, transportation, education, and many more. These AI tools depend upon abundant data to cultivate perceptions about human intelligence and advance their technologies.

AI is known for its notable features like speed, efficiency, anonymity, etc. but as these features are used for upgrading skills and in many activities the same can be misused by deceitful individuals or organizations for unethical purposes. " AI systems raise new types of ethical issues, including their impact on decision-making, employment and labor, social interaction, health care, education, media, access to information, digital divide, personal data and consumer protection, environment, democracy, rule of law, security and policing, dual use, and human rights and fundamental freedoms, such as freedom of expression, privacy, and non-discrimination. The fact that AI algorithms are used to replicate and aggravate existing prejudice, discrimination, and stereotyping also raises new ethical concerns. The introduction of AI technologies can result in a better environment and ecosystem, but in order for such benefits to be realized, potential negative effects and risks to these factors must be addressed. [14]"-UNESCO. The impacts of AI systems and tools will be felt widely, even globally. Therefore, setting the ethics in AI is important and needed to proceed with increasing advances in technology to a better and prosperous future.

III AI-generated Risk

As AI technologies are thriving with extraordinary force, With the rapid advancements, if not properly managed and designed; there are some potentially negative consequences that can be associated with them like job replacement, privacy violation, manipulation, and other major factors posing significant challenges to individuals, organization or society as a whole. "AI systems may be more intelligent than we know and there's a chance the machines could take over [15]. It is difficult to prevent bad personalities and fraudsters from using them for fraud and illegal and unethical activities [15]"- Godfather of AI Dr. Geoffrey Hinton.

Job replacement by AI agents: Machines are becoming more and more efficient, cost-effective, and better at performing repetitive tasks. Artificial Intelligence has multiplied the efficiency of these machines, computers, or robots. Innovations like self-driving cars and robot-waiters pose a huge threat to human jobs. It is proven that AI in the future can expand and develop itself taking control from humans and replacing humans effectively in every field.

Privacy Concern: Machine Learning in AI is guided by the enormous amount of data to function optimally. AI technologies more than often involve the consumption and exploitation of personal data sometimes even without the approval of the data subject. [16] which raises serious considerations about privacy [17], consent, protection, and misuse of personal data due to data breaches and trespassing.

Discriminate and Biased AI: AI technologies attain insights from already present algorithms and dynamics [16]. Even if the data fed is chosen by the designers; these technologies can repeat and recreate similar the creator's biases. If the grounding data is biased, it will lead to prejudiced results. AI can also promote socio-economic inequality. marginalized and vulnerable communities are more than often are exposed to face harm by AI. [18] The wealthy can benefit from resources and exploit AI however, the impoverished can face the negative impacts of AI. AI applications often harm individuals from already marginalized and vulnerable communities

AI out of Control of Humans: Machine Learning is an excellent technology, but the internal activities and processes regarding machine learning is hard to explain or understand, which is known as the "black box". The black box makes machine learning algorithms unfamiliar also to the developers. [4] AI technology is advancing towards Super Intelligence; it will be possible that AI can create other AI systems that can probably risk in losing human control over them. This could lead to AI failures causing fatal damages and disasters before humans can intervene.

IV Increase in Fraudulent Activities Using AI

AI and its tools are developed with the support and help of various technologies like ML (machine learning), D L (deep learning), and NLP(natural language processing); giving it the advantage of being used in extensive applications like language transition, image recognition, and speech-recognition. The new AI tools are built with the ability to impersonate any individual. The AI systems can be equipped to produce human-like writing, voice, and communication, which can forge emails, vlogs, media posts, and alternative written communication procedures that can be misunderstood that they are written by verified sources. AI systems have proved in recent years that they can create fake images and videos which can look almost identical to an individual.[19] These features can be abused by criminals to perform unethical activities for personal agendas or to create havoc in society. Even though there are not too many cases reported, there are some that imply that fraudsters are adopting AI techniques like voice impersonation, and Deepfake, for penetrating scams. Open-Source models can be used without precautions.

AI can be used to generate customized and instant texts, images, and emails. That can be significantly used to catch potential victims. Generative AI can be used to generate fake images, videos, and texts. Making it far too rigid to distinguish between true and fabricated. Abetting in the scams sounds convincing, increasing the risk of threat over time. Chatbots enabled by AI are many prompt-based attacks on generative AI chatbots, which are freely accessible and can be used by attackers. They can not only obtain innovative scam text but also get ideas about toolkits to carry out multi-step attacks. [20].Chatbots have the ability to help misusers contact and gather information about victims. The advances in technology have given the power to create dupe voices to an infinite level of perfection. High-quality voice cloning can be generated in just a few hours with the help of AI tools. Few individuals have made the use of AI tools to generate some songs of a particular music artist in the voice of others which have proven to be indistinguishable. Hence, if used inappropriately Voice cloning is an issue for ethical use.

AI and some of its tools have been revealed to collect and work upon enormous amounts of data, personal or private to enhance their algorithms. It has been observed that some AI algorithms have been collecting data from individuals or companies without their knowledge. In the most cases, individuals are merely objects for AI systems that they either act on or use as sources of information. [1] AI employs ML to implement a function based on acquired data. The primary advantage of ML is the ability to learn from data without being explicitly programmed. [21]

Deepfake AI is used to generate persuasive images, texts, videos, and voice imposter. Deepfake videos, images, and voice cloning are already being used by fraudulent to attack victims. There are cases where deepfake is used to indulge individuals into believing false notation by using the persona of their known person. Deepfake can also be used to create fake news [22] raising a very big concern as individuals may not be able to differ between true and fake news which can cause an uproar in law and order.

V Case Studies

The case studies to prove the earlier statements are:

Case Study 1: In 2022, a fake video of Ukrainian president Volodymyr Zelenskyy was released, where he was seen asking his troops to surrender to the Russian Army. [23]

Case Study 2: In 2017, researchers working at the University of Washington generated a deepfake video of Barack Obama, the former US President, [24] however, it was an experiment performed, and no threat was included.

Case Study 3: PINDROP reported a 350% rise in fraud using voice cloning and deepfake between 2013 and 2017. [25]

Case Study 4: The world's leading YouTuber, Mr. Beast, and two BBC presenters Matthew Amroliwala and Sally Bundock have been used in deepfake videos to scam people online. [26]

Case Study 5: 2019, March, Cyber Crime Case: Fraudsters Use AI to impersonate a CEO. The CEO of a UK-based energy firm received a call, which he thought belonged to his boss, the chief executive of the German parent company asking him to send $243,000 to a Hungarian supplier. The fraudulent used AI to mimic the German company chief executive voice to deceive the CEO [27].

Case Study 6:2023, November, Woman fell prey to AI voice cloning A 59-year-old woman targeted by AI-voice cloning fraud losing 1.4 lakh to the scam, the caller imitated her nephew in Canada asking for immediate financial aid, creating a distressing situation and dire need. [28]

Case Study 7:2023, December, Another AI fraud Victim Case reported. In Lucknow, a government official received a call from unknown mobile number, upon answering the call he recognized the voice of the caller as his brother-in-law situated in Delhi, asking for immediate financial help for his friends medical treatment. The victim fell into the trap and transferred the money to the mentioned accounts. Later when he talked and confronted his brother-in-law, he came to know that he was scammed. [29]

Case Study 8:2023, July, Kerela man became victim to AI deepfake. A man from Kerala was cheated of Rs. 40,000 using AI deep faking. The victim RadhaKrishnan received a video call from an unidentified mobile number. Upon answering the call, the person speaking from the other end resembled his former colleague in Andhra Pradesh, he even mentioned some common friends to gain his trust. Further, in the call the fraudulent requested money for the health emergency of a relative. RadhaKrishnan wanting to help his friend transferred the amount online. After a few days the same person again requested Rs.35000, this time RadhaKrishnan turned suspicious, and after rechecking with his colleagues he came to know that he was scammed. [30]

Case Study 9:2024, January, Fraud cases in banking sector rises in first half of FY'24: RBI report.
"The number of frauds in the banking sector during the first half of the current financial year has increased substantially to 14,483 cases, although the amount involved is only 14.9 per cent of the previous year's amount [31]"- RBI."As many as 14,483 frauds were reported involving an amount of Rs 2,642 crore in the first half of current financial year, as compared to 5,396 cases (Rs 17,685 crore) in the same period a year ago. [31]"- INDIA TIMES

Case Study 10:2023, September, Cyber Crime Frauds using AI-voice cloning apps reports up to 31 cases in 2 months. Bhopal (Madhya Pradesh), An IT employee was deceived by a cyber-swindler of 4.75 lakh. The caller had pretended to be the brother of the victim and asked 4.75 lakh from the victim lying to him about his mother's treatment.

"31 cases were reported in two months of people scammed by fraudsters claiming and imposing their known persons, relatives, and friends [32]."-Ronak D.Umak

Based on the latest report, 83% of people in India have been the victims of AI scams and lost money in these scams and the list of victims is rapidly increasing. [33] The implementation of AI in the criminal domain is rapidly increasing and these incidents have established pieces of evidence that ethics in AI are needed to be implemented and rules and regulations are needed to be formed and put into practice.

VI Frameworks in Ethical AI

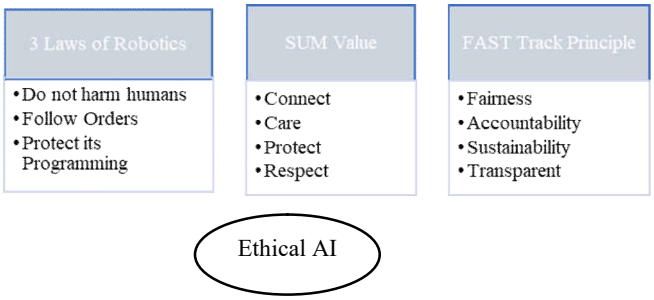

Fig 2. Framework for the development, production, deployment, and distribution of Ethical AI systems

Factors Acting as a Barrier to Ethical AI: The risk and the frauds generated by AI calls for the implementation of ethics in AI, However, AI imposes ethical challenges like Explainability (where the data is collected? how is it used? What are the algorithms performing and why?), responsibility (Who should be answerable when AI decisions have disastrous consequences?), Fairness (biased AI tools) and Misuse (AI tools used for reasons other than that they were created). [34] The low level of explainability, data biases, data security, data privacy, and ethical problems of AI-based technology pose significant risks for users, developers, humanity, and the environment. [4] Acquiring these factors and overcoming them is essential for availing these high-tech innovations into society without any risk hardships against individuals or society as a whole. To overcome these challenges, ethical education, and regulatory frameworks need to be discussed, formulated, and implemented and government and stakeholders need to set up laws, rules, and regulations.

Guidelines for Frameworks for Ethical AI: As the risks and dangers posed by AI have already been mentioned in the paper, it is not excluded that the negative consequences, misuse, or abuse of AI systems and its tools can cause. Establishing and implementing ethics and morals in AI are hard and demanding based on the fact that AI ethics are complex, complicated, and heterogeneous. Developers, Organizations, and governments need to set frameworks and principles.
Some of the researchers have comprehended the need for ethical AI and drawn out the principles and guidelines needed for the framework needed to build an ethical system.

Three Laws of Robotics: An American writer, and professor of biochemistry at Boston University, Isaac Asimov, proposed the three laws of robotics in 1950. [35] These laws can still be considered as the best-proposed laws and can be implemented and put into use in the developing field of Artificial Intelligence. These laws constitute
Law 1: Any robot should not harm any human in any way.
Law 2: The robot should obey and perform any task suggested by its user until it contradicts the Law 1.
Law 3: A robot must be able to safeguard itself, algorithms and programs until and unless they result in danger for mankind, i.e., contradicting the previous laws.

***Ethical Platform for AI development and deployment*:** Dr. David Lesie Director of Ethics and Responsible Innovation Research, put forward the building blocks of ethical AI. [16]

SUM Values: SUM stands for Support, Underwrite, and Motivate consisting of four main concepts Respect and regard the dignity of individuals and society, Connect with society and the public, Care about the wellbeing of mankind, and Protect the integrity of individuals. [16] The SUM value objective is to provide the credentials so that the developers may consider the morals and ethics and then set the structure for AI development and maintain a straightforward approach for creating AI tools.

Fast Track Principles: Fast track principles stands for *Fairness, Accountability, Sustainability, and Transparency* as its main concepts. These principles also provide a solution for the ethical challenges present in Artificial Intelligence. This principle states that AI systems should be

1. Fairness, i.e., The developers should make sure that the systems are non-biased or discrimination-free as much as possible.
2. Accountability, i.e., All the AI tools and software should be generated and constructed in the manner are answerable and provide end-to-end insight and review.
3. Sustainability, i.e., The AI system developed should be accurate, reliable, secure, and robust.
4. Transparency, i.e., AI systems should be interpretable, they can explain and give clarification as to why an algorithm performed in such manner and how. [16]
5. By putting these laws, values, and principles together a framework can be formed in order to develop and deploy an Ethical AI system.

VII Discussions

Measures Taken by Governments and Institutions

With the ever-growing potential and possibilities of AI, Government, organizations, and public factors must also ensure that the deployment of Artificial Intelligence and its various tools are concluded with the essential ethics and morals and do not prevail negative consequences in society or individuals. Any unethical organization or unethical industry that does not comply with the creation of ethical AI cannot evolve and deploy ethical AI. [36]. Currently, there are very limited researches that survey and investigate the ethical problems associated with Artificial Intelligence and consider Ethical AI irrelevant. Some Institutions and governments have considered the ethical issues of AI and began working on these factors and started forming principles for ethical AI deployment. The government aspects and measurements in the decision-making of ethical AI are a dominant element in realizing the power and strength of AI and its related tools as this aspect concerns social, technical, political, public, and legal factors. [44].

Measures To be Taken in Creating or Using AI: The developers and creators of the Artificial Intelligence system and its technologies should create a robust AI system that follows the guidelines and principles of the governments and institutions for an ethical AI base. AI developers should make certain that AI systems are created on an unbiased platform; and does not harm any individual, organization, and society. The AI systems should have security protocols and proper management systems; Even if an AI system makes a decision that manifests harm against a human being, it is not the system that has defied the trust of the user, but the developer. [45] Therefore, developers should make their own guidelines for ethics and morals; prioritize privacy and data protection and should seek external expertise for developing a robust, transparent secure, and ethical AI system.

The major concern in Ethical AI, more then the creation and arrangement and distribution of the AI-systems and technologies are their utilization. [46] Individuals and Organisations can avoid AI-based frauds and scams. One should always be educated and aware while using AI systems and its related tools; be conscious and careful while sharing personal information; enabling two-factor authentication and implement strong passwords, acting cautious on unknown sources, double-checking before clicking unknown and suspicious links. Conforming and verifying Communication or news that sounds untrue or suspicious. Checking for factors before being convinced by fraudsters. Following these basic guidelines can help to prevent AI-based frauds and Scams.

Table 1. Objectives, Principle, and Guidelines presented by organizations and Government bodies.

YEAR	INSTITUTE/ ORGANIZATIONS	Guidelines/Principles/Objectives
2023	AI Now Institute AI Now 2023 Landscape : Confronting Tech	To implement regulations upon big-tech companies in the creation of AI to ensure that they do not exploit the development of AI and its tools. Algorithm Management, Data access limitation, Transparency, Accountability, Data Protection, Actions to remediate harm [37]
2024	EU-Artificial Intelligence Act	First-ever legal Framework on AI by Europe, Copyright Directive, Law Enforcement, Justice and Democratic Process, Data governance, Human Oversight, Risk Management System, Quality Management System, Record Keeping, Cyber Security, and Educational Training. [38]
2024	IBM : What is Ethics	The purpose of AI is to expand Human Intelligence Principles of Trust, Data and Insight Control, Protecting Privacy, Transparency, Explainability, Fairness, and Robustness. [39]
2023	Google [40]	Socially Beneficial, Avoidance in Unfair Bais or Discriminatory Algorithms, Tested for Safety, Accountable to People, Uniqueness, Significant Impacts, High Standards of Scientific Excellence, Privacy Principles. [40]
2023	DPDPA, Digital personal data protection Act 2023 [41]	"An Act to ensure that digital personal data is processed in a way that respects people's right to privacy protection as well as the necessity to process such data for legitimate reasons and for matters related to or incidental to them. [41]"-DPDPA
2021	UNESCO : (Recommendation on the Ethics of Artificial Intelligence) [42]	Values: Respect, Protection, and Promotion of Human Rights; Fundamental freedoms, Protection of Human Dignity; Ensuring Diversity; Enabling Role for a just and Peaceful Society. Principles: Do not Harm; Fairness; Non-Discrimination; Safety; Security; Right to Privacy; Data Protection; Sustainability; Human Oversight; Transparency; Explainability; Awareness and Literacy; Responsibility; Government Collaboration. [42]
2019	G20: G20 Ministerial Statement on Trade and Digital Economy [43]	Evidence-based Policy Approach; Inclusive Growth; Sustainable Development; Human-centered Fairness and Values; Transparency; Explainability; Robustness; Security and Safety; Accountability; Maximizing Benefits; Minimizing Risks; Protection of Privacy and Personal Data. [43]

VIII Conclusion

Implementing and setting morals and ethics in Artificial Intelligence is still in the developing stage. The need for ethics in AI is a profitable aim for a high-tech standard society. This paper delves into the need for ethical frameworks and principles to be set in creating and deploying AI technology, systems, and their various applications. This paper also highlights the challenges of Ethical AI along with real-life incidents [47], from privacy concerns, accountability, fairness, and biased algorithms to AI-based scams. Ethical and moral principles are an essential requirement for a better and just computerized domain environment. An Intelligent Machine will perform activities and algorithms that are ethical and self-improved [48].Ethics and morals are particularly necessary for the development of Artificial Intelligence systems, considering the impacts they have on the society and its growth. [49]. This paper proposes the need for credible and reliable framework as a base for Ethical AI and authorities regulations and laws to be formed to combat AI-derived frauds and scams. The ethical and moral production and deployment of AI-system and technology is required and essential for the better future of humanity and society as a whole.

ACKNOWLEDGMENT

The authors acknowledge Fund for Improvement of S&T Infrastructure (FIST) LAB and Promotion of University Research and Scientific Excellence (PURSE) LAB is one of the Flagship Infrastructure programs of Department of for providing the infrastructure to work on the proposed methodology.

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