Trustworthy and Responsible AI for Human-Centric Autonomous Decision-Making Systems

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Abstract

Artificial Intelligence (AI) has paved the way for revolutionary decision-making processes, which if harnessed appropriately, can contribute to advancements in various sectors, from healthcare to economics. However, its black box nature presents significant ethical challenges related to bias and transparency. AI applications are hugely impacted by biases, presenting inconsistent and unreliable findings, leading to significant costs and consequences, highlighting and perpetuating inequalities and unequal access to resources. Hence, developing safe, reliable, ethical, and Trustworthy AI systems is essential. Our interdisciplinary team of researchers focuses on Trustworthy and Responsible AI, including fairness, bias mitigation, reproducibility, generalization, interpretability, and authenticity. In this paper, we review and discuss the intricacies of AI biases, definitions, methods of detection and mitigation, and metrics for evaluating bias. We also discuss open challenges with regard to the trustworthiness and widespread application of AI across diverse domains of human-centric decision making, as well as guidelines to foster Responsible and Trustworthy AI models.

1 Introduction

Artificial Intelligence (AI) represents the frontier of computer science, enabling machines to emulate human intelligence and perform tasks that were once exclusive to human capabilities (Briganti & Le Moine, 2020). This rapid progression in AI, driven by Machine Learning (ML) and Deep Learning (DL) innovations, has catalyzed breakthroughs across various industries, including business, communication, healthcare, and education, among others. Utilizing state-of-the-art computational resources, the AI models are trained on extensive datasets and can be used for decision-making on unseen data. Recent advancements in AI algorithms and feature engineering techniques have played a pivotal role in transforming various human-centric fields, notably, healthcare (Esteva et al., 2019), image and text generation (Epstein et al., 2023), biometrics and cybersecurity (Gavrilova et al., 2022), online social media opinion mining (Anzum & Gavrilova, 2023), autonomous driving vehicles (Ma et al., 2020), and beyond.

Despite the impressive capabilities exhibited by recent AI-based systems, a significant challenge lies in their inherent black box nature. Due to the lack of explainability and interpretability of AI models, establishing trust among end users has become critical (von Eschenbach, 2021). Therefore, to ensure trustworthiness in AI-empowered systems, it is imperative not only to improve the model's accuracy but also to incorporate explainability and interpretability into the model's architecture and decision-making process. Interpretability refers to the ability to explain or provide meaning in a way humans can understand, while explainability involves providing details or reasons to facilitate or clarify understanding of AI systems. An interpretable AI system is transparent in providing details about the relationships between the inputs and outputs, whereas an Explainable AI system provides explanation and reasons on the results and the decision made by AI tools (Arrieta et al., 2020). While explainability refers to the act of providing meaning, interpretability is related to understanding, which means acknowledge the user agency and positionality in the process (Goisauf & Cano Abadía, 2022).

AI algorithms have raised issues related to bias, fairness, privacy, and safety, especially when human data is being used, avoiding perpetuating stereotypes and reinforcing inequalities (Anzum et al., 2022). Therefore,

to develop an AI system that can be trusted by its end users and the communities it impacts, these factors should be considered fundamental. Research shows that explainability can ensure trustworthiness in AI-based models' decisions by visualizing the factors affecting the result, leading to fair and ethical analysis of the model (Schoenherr et al., 2023).

Preserving privacy when using human data is one of the most significant challenges in Trustworthy AI (Stahl & Wright, 2018). This can convince users that a model respects the privacy of data owners and does not reveal any information related to data. As for safety, not all AI-empowered systems with high performance can be considered safe, especially for human-subject involvement (Rasheed et al., 2022).

Here, the key research question is "what are the core concepts, challenges, and guidelines that underlie the principles of Trustworthy and Responsible AI within academic and industry contexts?". To answer this question, our paper makes the following contributions:

1. Determining and discussing several foundational principles in the landscape of AI including Trustworthy AI, Responsible AI, Explainable AI, and Fairness in AI.
2. Exploring various principles regarding AI Governance, Regulatory Compliance, reproducibility, reliability, and communication.
3. Presenting a comprehensive overview of bias in terms of source and types, various techniques to determine and mitigate bias, and fairness evaluation metrics.
4. Identifying the potential research gaps, challenges, and opportunities in the context of Trustworthy and Responsible AI by synthesizing and standardizing data from various applied human-centric domains, and providing our perspective on this context as a transdisciplinary team of researchers.
5. Discussing open challenges and limitations in the application of AI across diverse domains and proposing comprehensive guidelines to develop Trustworthy, fair, and reliable AI models.

2 Trustworthy and Responsible AI Definition

Despite extensive research on Trustworthy AI, there is a lack in definition and standardization, particularly across various disciplines where AI is applied. Therefore, our team, consisting of researchers from diverse fields such as communication, media and film, philosophy, social-behavioral sciences, public policy, political science, foreign policy, ethics, education, radiology, pediatrics, health informatics, veterinary medicine, biomedical research, computer science, and electrical and software engineering, provides a comprehensive perspective on Trustworthy and Responsible AI.

In the landscape of intelligent human-centric systems, several foundational principles stand out as guides for research and development. Prominent among these is Trustworthy AI. Trustworthy decision-making is defined as the ability of an intelligent computer system to perform a real-time task repeatedly, reliably, and dependably in complex real-world conditions (Lyu et al., 2021). This principle emphasizes that AI should be perceived as reliable by all its users, from individual consumers to entire organizations and broader society. Trustworthiness in AI is related to compliance with laws or robust system performance, also ensuring that AI adheres ethical guidelines (Díaz-Rodríguez et al., 2023). A key component of trustworthiness is transparency (Li et al., 2023). The decisions made by AI systems, the utilized data, and the processes governing them should be clear and interpretable to all stakeholders involved. Such clarity ensures that AI does not remain an enigmatic "black box" and becomes an entity whose actions and decisions are understandable and, more importantly, accountable.

Fundamental principles of Trustworthy AI are beneficence, non-maleficence, autonomy, justice, and explicability. Beneficence refers to the development and deployment of AI systems that promote human and environmental well-being while respecting human rights. Non-maleficence indicates the development and deployment of AI systems that are harmless to humans. In autonomy, the aim is to trade-off decisions made by human against decisions made by machine to ensure integrity and reliability of AI systems. Justice aims

to ensure that AI systems are based on ethical principles. Explicability refers to Explainable and Responsible AI (Thiebes et al., 2021).

Complementary to trustworthiness is the notion of Responsible AI. While they share similarities, Responsible AI has a more tactical orientation (Arrieta et al., 2020). The Responsible AI framework acknowledges not only AI's transformative potential, but mainly its socio-technical character (Dignum, 2023). Issues like biases, unforeseen outcomes, and a lack of clarity about an AI system's operations can foster distrust and limit the technology's widespread. Therefore, Responsible AI addresses these concerns by using AI in ways that minimize potential harm to individuals, society, and the environment. This involves proactive bias reduction, enhancing system interpretability and explainability, and ensuring fairness, accountability, and privacy are always at the forefront (Cheng et al., 2021).

Another significant notion in the AI landscape is Explainable AI (XAI). Fundamentally, from a computer science perspective, explainability is primarily about AI model transparency and comprehensible decision-making (Confalonieri et al., 2021). However, this technical view is expanded from the broader academic community, especially social science scholars. They advocate for a broader conception of explainability, one that goes beyond mere technical intricacies (Wang et al., 2019). This broader viewpoint underscores the importance of post-hoc interpretable explanations, which provide clarity on AI decisions (Gianchandani et al., 2023). It also highlights the need for including diverse stakeholders, from AI specialists to potential end-users, right from AI's developmental stages (Clement et al., 2023). This inclusive approach aims to make AI accessible, understandable, and trusted resource for all. To ensure model explainability and transparency, self-explainable models, being able to visually explain their decisions via attribution maps and counterfactuals, can be developed (Wilms et al., 2022). However, Explainable AI models do not release details on the decision-making process of models, which makes them unreliable and misleading. Thus, developing inherently interpretable models that are able to provide their own explanations is paramount (Rudin, 2019).

Lastly, Fairness in AI is a principle that acts as a safeguard against discriminatory practices (Madaio et al., 2022). An AI system, regardless of its complexities or application, should be devoid of unfair biases. It should not favor or marginalize any group based on social, demographic, or behavioral attributes. Thus, fairness is not just passively avoiding discrimination; it is an active commitment. Even if input data carries biases, the AI system's outputs should remain impartial, ensuring equitable algorithmic decisions for all (Dibaji et al., 2023). An experience developed by Fujitso in japan showed the challenge of assessing fairness in different contexts and scenarios, due to the cultural and societal differences. Researchers demonstrated the benefits of embracing socio-technical solutions to mitigate bias in the system outcomes (Research & Development, 2023).

Another key concern relates to personal privacy (Stahl & Wright, 2018). If not properly regulated and without proper consent, AI may pose threats to personal freedom and human rights. Moreover, given AI's ability to process massive data volumes, preserving and respecting the richness of diverse cultures becomes imperative.

The advent of generative AI (Muller et al., 2022) introduces a new set of challenges. Such AI models, trained on extensive online data sets, can produce content that can blur the lines between reality and fiction (Jo, 2023), exacerbating disinformation. The old digital belief, "seeing is believing", is rapidly being rewritten. Companies, researchers, and developers have a collective responsibility to implement stringent safeguards, transparently disclose the origins of AI-generated content, ensuring that the digital ecosystem remains a source of reliable information.

Shifting focus into specific domains, healthcare presents its own set of unique challenges. Preserving patient data sanctity is paramount by removing individual patient, known as anonymization. While AI models in healthcare revolutionize diagnostics, treatments, and patient care, they require vast amounts of diverse data for effective training (Tom et al., 2020). However, the sharing of such data between institutions often hits a wall due to stringent privacy concerns. Federated learning, where data remains in its original location, is a possible solution to this challenge.

These challenges require the AI deployment respecting the individual, society, and the environment. Such an approach ensures that as we advance into the future, we proceed with caution, responsibility, and respect for ethical considerations.

3 Governance for Human-Centric Intelligence Systems

AI Governance emerges as a multifaceted discipline, crucial for ensuring that AI systems operate within a well-defined and ethical framework during the whole AI-life cycle. Governance is not just about overseeing AI models; it extends to the data use for model development. Effective data governance mandates that data acquisition, storage, and utilization presents ethical and integrity standards (Janssen et al., 2020). As AI systems grow in complexity and reach, mechanisms like federated learning gain prominence, advocating for data sharing without sacrificing privacy. This approach encompasses self-regulatory practices, including ethics and impact assessments at early design stages, and is complemented by practices that focus on data reuse and ethics, establishing guidelines on data re-use.

Complementing governance is the pivotal area of Data Security. AI is only as good as the data it is fed. But this data, often sensitive and personal, needs to be shielded from unauthorized access and potential breaches. AI systems should not only prioritize users' privacy rights but should stand as Data Security fortresses. Ethical data acquisition is the starting point, ensuring that every piece of data is obtained with informed consent. Developers and operators of AI systems bear the responsibility of ethically managing this data throughout its lifecycle (Haakman et al., 2021). Their accountability extends beyond just Data Security, encompassing the outcomes that AI models produce. Regardless of intentions, developers and operators must take responsibility for the repercussions—be they beneficial or detrimental—that arise from AI's actions.

The narrative of governance and security is also intrinsically tied to Regulatory Compliance. As AI continues to influence every facet of our lives, the need to translate external AI regulations into actionable policies intensifies. However, Regulatory Compliance is a dynamic process. Ensuring that AI systems adhere to regulations requires meticulous design, rigorous testing, and ongoing evaluation. Beyond technical compliance, there exists an urgent need for a comprehensive legal and regulatory framework—one that not only ensures AI systems function within the legal boundaries but also upholds the rights of individuals. This framework embodies the principles of accountability and responsibility, ensuring AI's evolution harmonizes with societal norms and values.

In our exploration of AI, reproducibility, reliability, and communication principles emerge as foundational pillars. These elements converge to shape the broader narrative of Trustworthy AI systems. Reproducibility represents the scientific rigor essential for AI (Gundersen & Kjensmo, 2018). Reproducible methods and generalizable results becomes paramount as AI's influence expands across diverse sectors, from healthcare to finance. The challenge is highlighed with AI, where complex algorithms can obfuscate the path from primary evidence to knowledge. There is a growing temptation to rely on secondary sources or prevailing consensus. However, the true essence of scientific inquiry lies in the ability to trace information back to its primary sources assessing its reliability. Introducing an "AI black box", potentially limits individual researchers' ability to challenge and rectify errors.

Reliability in AI emphasizes consistent performance and resilience against potential adversarial threats. AI systems should consistently deliver reliable results across varied scenarios. In essence, reliability ensures that AI remains a trustworthy tool. The significance of communication in AI cannot be overstated. It is not just about conveying information but fostering genuine understanding between AI systems and their users. As these systems grow in complexity, the duty falls upon developers, researchers, and communicators to demystify AI processes. Transparency and explainability are paramount, not just as technical necessities but as essential communication tools. This perspective on communication underscores the importance of transparency, user engagement, and fostering AI literacy. It is pivotal to understand not only how AI operates but also its origin, applications, and the logic behind its decisions. Fig. 1 demonstrates a brief overview of the AI principles and concepts discussed in sections 2 and 3.

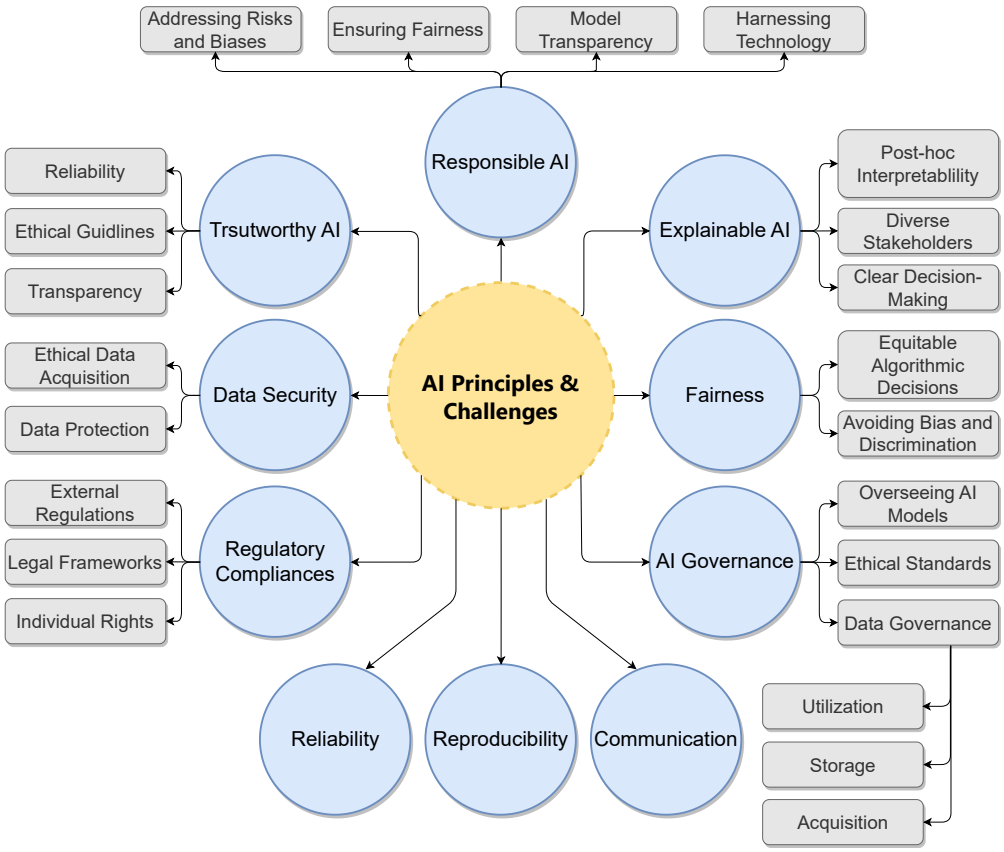

Figure 1: An overview of AI principles discussed in sections 2 and 3. The diagram depicts the intricate relationship and intersections between fundamental concepts crucial for the development and deployment of AI systems. Emphasized are nine central tenets: Responsibility, Explainability, Trustworthiness, Fairness, Data Security, AI Governance, Reliability, Reproducibility, and Communication. Surrounding these core ideas are various sub-components, serving as the building blocks and considerations that further refine and give depth to each principle, emphasizing the comprehensive nature of ethically implementing AI.

4 Biases

AI bias refers to systematic prejudiced results produced by algorithms, which can lead to incorrect predictions. If harnessed appropriately, AI can satisfy expectations of accurate and fair decision-making. However, AI-empowered systems are vulnerable to biases that make their decisions unfair. Thus, focusing on ethical scrutiny of these systems is on the increase (Aquino et al., 2023).

Discrimination refers to a biased treatment of a certain group of people according to their age, gender, skin color, race, culture, economic conditions, etc (Calmon et al., 2017). While discrimination and bias are considered sources of unfairness, the former results from human prejudice and stereotyping and the latter is due to data collection, sampling, and measurement. Most AI systems are data-driven, thus, data plays a significant role in the functionality of these systems. Machine learning algorithms used for decision-making inherit any bias or discrimination in the training data. As a result, existing bias in data can produce biased outcomes that are fed into real-world systems and can affect the end user's decisions (Anzum et al., 2022). In some cases, the algorithmic choice of design can also lead to biased outcomes, even if the data is not biased itself (Mehrabi et al., 2021).

It is necessary to take some important discrimination related to social, political, and economic aspects into account. For example, unequal treatment of patients and access to the healthcare system as a result of political disagreement and economic inequalities is considered discrimination. People with low socioeconomic

status and racial minorities are less likely to receive adequate medical care. Thus, the missing data information from these groups affects the fairness of AI systems and consequently, the healthcare system (Lekadir et al., 2021). Social determinants of health refer to a specific group of social and economic factors within the broader determinants of health. These relate to an individual's place in society, such as income, education, or employment. Experiences of discrimination, racism, and historical trauma are important social determinants of health for certain groups such as Indigenous Peoples, LGBTQ, and Black Canadians. Minority populations faced with prolonged marginalization should receive more attention to ensure compensation for discrimination they experienced (Owens & Walker, 2020).

The heart-failure risk score that categorizes black patients as being in need of less care and cancer detection algorithms that perform poorly for people of color are two examples of racial discrimination and inequitable health practices for people of color (Owens & Walker, 2020). To ensure unbiased medical practices toward patients of color, justice should be a fundamental principle in clinical and research ethics. This can be achieved by systematic education of health providers and applying anti-racist standards for the development and analysis of research (Owens & Walker, 2020).

The discussion on the socio-material character of data and how it reflects discrimination and historical inequalities is a critical conversation in social studies of science and technology. As we have seen in examples of AI generators trained with data over-represented for a determined population, it amplifies existing inequalities. The example of the images of doctors and nurses generated by MidJourney [1] is one of the most well-known cases. A critical question is how the propagation of images that reflect longstanding inequalities and discrimination reinforces users' bias concerning a determined issue.

There are three categories of biases, namely, data to algorithm, algorithm to user, and user to data that could cause a user feedback loop (Mehrabi et al., 2021). Firstly, 'data to algorithm' bias occurs when the data used to train AI systems is not representative or contains inherent prejudices. This can lead to AI algorithms that perpetuate and even amplify these biases in their outcomes. Secondly, there is a potential for 'algorithm to user' bias, where the decisions or perceptions of users are influenced by the biased outputs of AI algorithms. This interaction can subtly shape user behavior and judgments. Lastly, 'user to data' bias reflects the impact of human biases on user generated data, which, when used to train AI systems, can introduce or reinforce biases.

Data to Algorithm In ML algorithms, biases in data can be responsible for biased algorithmic outcomes. Methods of choosing, utilizing, and measuring certain features of a target group cause measurement bias. Cognitive bias, a subgroup of measurement bias, refers to the human brain's tendency to simplify information processing according to personal experience and preferences (Mehrabi et al., 2021). For example, if the database is generated by developers, engineers, or medical professionals in isolation, or by a group of people with a certain ethnicity or social background, chances are the database is unintentionally affected by their own biases (Ricci Lara et al., 2022). Omitting some variables from the model can also lead to a bias called omitted variable bias. Biases due to missing data information are usually more common within a specific population (prevalence of a specific population). If the data used to train the AI model does not adequately represent the diversity of human behavior, the system may be biased toward certain behaviors or groups. For instance, if the training data mainly consists of people from a certain geographical region, the model might not perform well or may misinterpret behaviors from people in other regions (Anzum et al., 2022).

Lack of diversity and proper representation of the target population in the training database is a type of data-driven bias (Anzum et al., 2022). Differences between demographics of the target population and the database, such as age, gender, ethnicity, etc., can lead to aggregation bias, ensuring that the model is not well-suited for all groups of the population (Anzum et al., 2022). For example, morbidity differences vary among diabetes patients with different ethnicities and genders. However, few available datasets contain clinical information and records such as age, race/ethnicity, gender, etc. Selection bias occurs if the sample selected for a study is not representative of the entire population (Yu & Eng, 2020). For example, if a study on social behavior only includes participants from a certain socio-economic background, it might not accurately reflect the behaviors of those from different backgrounds. Selection bias can take many different forms: Coverage bias, wherein data is not selected in a representative fashion; Non-response bias (or participation

[1] https://www.midjourney.com

bias), wherein data is unrepresentative due to participation gaps in the data-collection process (Berg, 2005); Sampling bias, wherein proper randomization is not used during data collection (Jeong et al., 2018).

Data heterogeneity and target class imbalance can influence fairness and model performance in AI systems. Class imbalance refers to the unequal distribution of classes in the training dataset. Data heterogeneity can occur due to different equipment (vendor, model, etc.) and data acquisition protocols and the underlying distribution of subjects of a certain ethnicity, gender, or age (Dinsdale et al., 2021). Collecting data is a sensitive issue as it is susceptible to several biases (Acosta et al., 2022). Machine learning models are vulnerable to intrinsic characteristics of the data used and/or the algorithm employed. Any biases in data leads to biased outcome and spurious correlations that a specific model could exploit (Ricci Lara et al., 2022). Combining data from multiple sources or using multi-modal data, such as imaging data and electronic health records (EHR), can exacerbate the problem of bias (Acosta et al., 2022).

One significant solution to mitigate bias in the design, validation, and deployment of AI systems is to ensure diversity during data collection. This can be satisfied by enhancing transparency of datasets and providing information about patient demographics and baseline characteristics (Vokinger et al., 2021). Data in healthcare typically includes patient demographics such as age, sex or gender, skin tone or race/ethnicity, and comorbidities. However some information might be absent due to privacy concern (Ricci Lara et al., 2022). Having a global perspective in the design of AI tools and applying meticulous approach to analyze the performance of these models based on population subgroups, including age, sex, ethnicity, geography, and sociodemographic status is of paramount importance (Goisauf & Cano Abadía, 2022).

Data labeling is a crucial aspect of the socio-technical system in which artifacts are designed and utilized. Most current AI models require human intervention for manually labeling data, a process that is often costly, complex, and time-consuming, especially when dealing with large volumes of data. One potential solution is to use semi-supervised or unsupervised learning algorithms. These methods allow the model to assign labels to unlabeled data, with human input sought only when the model's confidence is low. This approach can streamline the labeling process (Yakimovich et al., 2021). However, challenges remain, particularly regarding the potential for bias introduced by human involvement. People responsible for labeling are subject to organizational constraints and biased behavior, which may influence their decisions (Baker & Hawn, 2021). To mitigate this, clear, standardized methods for data collection and storage are necessary. Additionally, ensuring the fairness of AI systems involves considering standardized metadata and key variables like age, sex/gender, ethnicity, and geography during the data collection and preparation stages. These measures are essential for the integrity and effectiveness of AI models (Trocin et al., 2021).

Algorithm to User Algorithms affect user's behavior, thus, any bias in algorithms can lead to bias in the behavior of users. Algorithms have their own implicit biases even disregarding biases in data. Algorithmic bias refers to biases in the algorithms used to interpret data (Blanzeisky & Cunningham, 2021). If the algorithm is not properly designed or trained, it may incorrectly categorize or interpret certain behaviors, leading to unfair outcomes. For example, using DL models can augment original data bias due to model design (architecture, loss function, optimizer, etc.). Changes in population, cultural values, and societal knowledge can lead to the emergent bias. By using inappropriate benchmarks for the evaluation of an AI system, bias can arise during the evaluation process. For example, using benchmarks biased toward skin color or gender in facial recognition applications can create evaluation bias. Popularity bias occurs because popular objects appear more in public, thus they tend to be exposed more (Mehrabi et al., 2021).

User to Data Many of databases are generated by human, therefore, any inherent biases in the behavior of users might introduce bias into data sources. Further, due to the impact of algorithms on the behavior of users, algorithmic biases can result in data bias. In cases where statistics, demographics, representatives, and user characteristics in end users are different from those of the original target population, population bias occurs. Demographics include age, sex, gender, race, diverse genotypes, ethnicity/genetics, and appearance. Self-selection bias, which is a subtype of the selection bias, occurs when subjects of research select themselves. Behavioral bias refers to the different behavior of users across different platforms or datasets. The differences in behaviors over time is a temporal bias (Mehrabi et al., 2021).

Here, other sorts of bias, including visible minority bias, research bias, and group attribution bias are introduced. Exclusion of patients with rare diseases and disabilities, such as rare genetic variance, from training

data can affect the performance of AI systems. This is due to sampling bias and lack of generalizability. Neglecting patients with rare diseases or disabilities from research on the application of AI in disease diagnosis can have significant negative implications for patients and AI developers and affect the trustworthiness of AI in clinical settings (Hasani et al., 2022).

Racial minority groups suffer from increased risk of diagnostic error, resulting from unequal access to healthcare and disparities in the quality or delivery of diagnostic systems. Moreover, in the clinical context, algorithmic bias in AI systems has worsened the existing inequity in healthcare and as a result, under-represented and marginalized groups are disadvantaged (Aquino et al., 2023). The lack of research and available data on marginalized (under-served) communities such as intersex, transgenders, and LGBTQ2S+ have raised bias for this minority population. Few studies and lack of enough data from them, due to narrow and binary background assumptions regrading sex and gender, has worsened healthcare inequity. As another example, effects of sex and gender dimensions on health and diseases have been overlooked by AI developers. Indeed, gender/sex imbalanced datasets contribute to bias in model performance and disease diagnosis. Thus, it is recommended to not only include under-served communities in research to mitigate bias but also to introduce desirable bias to counteract the effects of undesirable bias and discrimination (Goisauf & Cano Abadía, 2022). Another example in this context is the application of biometric systems trained on datasets mainly from one culture. The aim of biometric systems is to establish or verify demographic attributes, such as age, race, and gender.

One of the most significant topics in this context is research biases. In low-income countries, lack of research funding prevents conducting research on many health problems which raises bias against some ethnicities and increases health inequity. Implicit bias occurs when assumptions are made based on one's own mental models and personal experiences that do not necessarily apply more generally. A common form of implicit bias is confirmation bias, where model builders and researchers consciously or unconsciously seek data or interpret results in ways that affirm preexisting beliefs. In some cases, a model builder may actually keep training a model until it produces a result that aligns with their original hypothesis; this is called the experimenter's bias. Confirmation bias leads to biased conclusions and increases bias in research. By hiring a multidisciplinary team of experts and stakeholders, including AI developers, medical professionals, patients, and social scientists, and applying their perspectives to the design, implementation, and testing of AI algorithms, one can improve fairness in research.

One very important component relevant to the research bias and confirmation bias, particularly in the health space, is how to decide what is "authoritative" - the basis for interpreting the often conflicting and always noisy information in the literature. For example, there is a tendency to rely on the Evidence-Based Medicine (EBM) structure and evidence ranking criteria when assessing the medical literature. The EBM structure considers applying contemporary scientific evidences in the decision-making and treatment planning of each individual patient (Bluhm, 2005). EBM is often presented in very definite terms, but ultimately it is a useful heuristic to assist in decision-making by non-specialists (Solomon, 2011). EBM has some limitations due to bias in the reporting of clinical trials, as a result of subject selection (Rawlins, 2008), model performance, and analysis of results, as well as journals' reluctance to publish negative results (Sheridan & Julian, 2016). It is quite likely that AI researchers collaborating with clinical experts, particularly if no specialists with basic research training are involved, might wind up adopting EBM approaches without consideration of the assumptions embedded in them. Any system trained on the basis of this approach risks setting in stone of biases, in ways that may be completely opaque to the end user (Greenhalgh et al., 2014).

Although research retraction should be managed and resolved immediately, the process takes years. This will propose challenges for EBM and AI, especially in medicine. Indeed, even when a paper is retracted, flawed data used for training and validation will exist on the Internet for years, affecting workflows, analysis, and model performance of AI systems. Notwithstanding the significance of online data for advancement in AI-based systems in various fields, certainty of the quality, reliability, and annotation of data should be taken seriously to settle the issue of retraction in research (Holzinger et al., 2022).

Group attribution bias is a tendency to generalize what is true of individuals to an entire group to which they belong. Two key manifestations of this bias are In-group bias and Out-group homogeneity bias. In-group bias refers to a preference for members of a group to which they also belong, or for characteristics that they

also share. Out-group homogeneity bias refers to a tendency to stereotype individual members of a group to which they do not belong or to see their characteristics as more uniform (Böhm et al., 2020).

The traditional philosophical literature on AI focuses so much on the possibility of AI as a genuine form of consciousness and moral agency. This is why a lot of philosophers have been polarized about the nature of artificial consciousness. However, there has been a shift in the literature in the last 10-15 years. These days, philosophers of AI work on more practical and actionable issues about the ethical, social, and political issues of AI.

4.1 Strategies to Detect Biases

Although most effort (particularly at the bench) is focused on prospectively avoiding biases (some studies are done on tissue from both male and female donors, diverse genotypes, etc.), bias in data and algorithms is inevitable. The impact of biases is not completely understood and may not be apparent until very late in the process (sometimes after a drug has entered trials). AI may be useful here in flagging specific concerns for researchers at earlier stages - for example, if a researcher is working with a specific pathway, and a minority group within the population is known to have genetic variation in genetic loci in the vicinity of one of the genes involved, the researcher may not be aware of that as there is simply too much information for any one person to keep track of.

Algorithmic fairness aims to construct fair algorithms in order to improve fairness in ML. Awareness-based fairness and rationality-based fairness are two types of algorithmic fairness. Awareness-based fairness is categorized into two concepts: fairness through awareness and fairness through unawareness. Fairness through awareness indicates that individuals with similar attributes, including sensitive attributes, should be treated and classified similarly. In this method, a distance metric, defining similarity between individuals, is considered as the source of awareness. In fairness through unawareness, fairness can be obtained by eliminating sensitive attributes during the decision-making process. However, this technique may represent indirect bias when there is a correlation between the sensitive attribute and the remaining ones used for predicting the outcomes. Rationality-based fairness comprises statistical-based fairness, such as demographic parity and equal odds, and causality-based fairness, such as counterfactual fairness (Wang et al., 2022).

Detecting data bias and algorithmic bias is a sensitive issue as it can affect the trustworthiness of AI systems. There exist different methods to detect bias in data and algorithms. Disparate Impact Analysis is a quantitative method used to detect bias in AI systems (Zafar et al., 2017). It measures how the system's outcomes differ across different demographic groups. For instance, if an AI system makes accurate predictions for one group but not for others, there may be a bias in the system. Bias Audit is a comprehensive method for the evaluation of the AI system using various metrics. It can involve reviewing the data used to train the model, examining the algorithm's decision-making processes, and testing the system's outcomes with different input data. Counterfactual Analysis involves changing the features of the data that represent protected characteristics (like race, gender, etc.) and assessing changes in the AI system's output. Significant changes could be an indication of bias. (Mothilal et al., 2020).

Agarwal et al. (Agarwal et al., 2018) proposed a test generation technique that detects all combinations of protected and non-protected attributes in the system that can cause bias. Srivastava and Rossi (Srivastava & Rossi, 2018) proposed a two-step bias detection approach, wherein a 3-level scale bias rating is developed to identify whether an AI system is unbiased, data-sensitive biased, or biased. To detect statistical and causal discrimination at the individual level, Black et al. (Black et al., 2020) proposed a fairness testing approach called the Flip Test.

Researchers have developed fairness toolkits in order to ease bias detection and mitigation. Salerio et al. (Saleiro et al., 2018) proposed a bias detection toolkit to identify and correct data bias before training the model. There exist some toolkits to address bias detection and bias mitigation as well. Bantilan et al. (Bantilan, 2018) proposed a toolkit named Themis-ML to detect and mitigate bias. This technique provides fairness metrics, such as mean difference, for bias detection, and relabeling and additive counterfactually fair estimator for bias mitigation. Bellamy et al. (Bellamy Rachel et al., 2019) introduced an extensible toolkit called AI Fairness 360 to detect, understand, and mitigate algorithmic bias. The AI Fairness 360 is a comprehensive toolkit that brings together a thorough set of bias metrics for bias detection, bias algorithms,

and a unique extensible metric explanation facility to provide end users with the meaning of bias detection results.

Researchers focusing on Trustworthy AI have offered several methods to address bias and make AI systems fair. Bias mitigation techniques are categorized in three main classes, namely, Pre-processing, In-processing, and Post-processing (Mehrabi et al., 2021). The Pre-processing method deals with modifying the training data, in case it is allowed by the algorithm, to remove any bias and discrimination, assuring the data is unbiased, mitigating over- or under-representation of any specific population. In In-processing techniques, by changing and modifying ML algorithms during the training process, bias can be removed. Post-processing algorithms can be applied to the model predictions to remove bias (Mehrabi et al., 2021).

Several Pre-processing algorithms have been proposed by researchers. Feldman et al. (Feldman et al., 2015) proposed a technique that hides protected attributes from the training dataset while preserving the data properties. Calmon et al. (Calmon et al., 2017) proposed a probabilistic framework based on an optimization formula to transform data in order to reduce algorithmic discrimination. Samadi et al. (Samadi et al., 2018) proposed a linear dimensionality reduction technique to reduce bias in the training data. Kamiran and Calders (Kamiran & Calders, 2012) proposed three data Pre-processing techniques to remove bias from the training data, namely, Massaging technique, Reweighing technique, and Sampling technique.

Several research have been conducted to mitigate bias in algorithms during the training process. Huang and Vishnoi (Huang & Vishnoi, 2019) proposed a stable and fair extended framework based on fair classification algorithms to mitigate bias in the classification process. They applied a stability-focused regularization term to guarantee the stability of their proposed approach with respect to variations in the training dataset. Bechavod and Ligett (Bechavod & Ligett, 2017) proposed a penalty term as a regularization, which is data-dependent and set at the group level to mitigate bias during the learning phase.

Various Post-processing approaches are proposed to mitigate bias using the output of the predictors. Menon and Williamson (Menon & Williamson, 2018) investigated the classification method which is appropriate to trade off accuracy for fairness. The optimal classifier for cost-sensitive approximation fairness measure is an instance-dependent thresholding of the class probability function. Also, they suggested that by measuring the alignment of the target and sensitive variable the degradation in performance can be quantified. Dwork et al. (Dwork et al., 2018) proposed an efficient decoupling technique to be added on top of the ML algorithms. To mitigate bias, this method uses different classifiers for different groups.

In spite of recent advancements in bias detection and mitigation algorithms, Ad hoc attempts to identify biased datasets should not be neglected. When exploring data, missing or unexpected feature values that stand out as especially uncharacteristic or unusual should be considered seriously. These unexpected feature values could indicate problems that occurred during data collection or other inaccuracies that could introduce bias. Further, any sort of skew in data, where certain groups or characteristics may be under- or over-represented relative to their real-world prevalence, can introduce bias into the model.

4.2 Evaluating biases

Evaluation bias occurs if the wrong evaluation metric is applied to report the performance of a model. Hence, selecting appropriate fairness evaluation metrics to detect different types of bias in the system is highly significant. The development and deployment of Trustworthy AI requires quality assessment and risk management to enhance its reliability. Bias in AI systems can lead to unfair and unreliable decisions. Hence, risk management in AI systems should be taken into account to ensure fair decision-making.

There are some suggestions to assist risk management. First, model facts and workflows should be automated for compliance with business standards. Identifying, managing, monitoring, and reporting on risk and compliance at scale is highly recommended. Human agency and oversight are required for Trustworthy AI. Humans should be responsible for developing algorithms, setting limits for performance, identifying and correcting errors in the system, and improving the performance of the system by giving continuous feedback. Dynamic dashboards should be utilized to provide customizable results for stakeholders. This is important for different stakeholders using or impacted by AI systems to clearly understand the performance and limitations of these systems. Enhancing collaboration across multiple regions and geographies is another

factor to reduce bias risk in AI systems. This can increase the diversity of data which leads to unbiased and fair training data.

The application of AI systems in various domains is on the increase. However, bias risks in these systems have raised unreliability and prevented users from completely accepting and trusting these systems. Thus, fairness evaluation metrics are highly recommended to increase acceptance and trust for AI-based decision-making systems. These metrics should be computed in the entire set as well as different sets, to check model performance for each group. Here, some of the main fairness evaluation metrics are tabulated in Table 1 to detect bias and improve Fairness in AI systems.

For instance, fairness evaluation metrics used for biometric systems are discussed here. In the biometric face recognition domain, accuracy is measured based on the Signal Detection Theory (SDT). In this technique, pairs of images of the same person or two different people are compared (Mukhopadhyay, 2016). The output is a similarity score. Accuracy is measured based on the degree of overlap between the similarity score distributions and it is summarized by the receiving operating characteristic (ROC) curves and synopsized as the area under this curve(AUC) (Zhang et al., 2015). In applications, a threshold similarity score is generated to measure additional accuracy measurements and evaluation of the identification of different demographics or genders, including False Accept Rate (FAR), False Rejection Rate (FRR), Equal Error Rate (EER), precision, recall, and other metrics. The EER, FAR, and FRR can be applied for face recognition, biometric identity recognition, and emotion detection data biases (Sundararajan et al., 2019).

As another example, we investigate fairness evaluation metrics for loan approval. In the process of loan approval, financial and credit details of borrowers are verified by lenders to decide whether to approve or deny their request. In this context, bias can be evaluated through historical data and fairness across locations/populations. Various methods can be applied here to detect bias, including statistical parity, conditional demographic parity, individual fairness, and counterfactual fairness. Conditional demographic parity can be applied to calculate the potential existence of indirect discrimination in the loan approval process (Genovesi et al., 2023).

4.3 Bias Mitigation in Intelligent Systems

Here, we summarize the most important sources of bias and explain a process through which we can develop Fairness in AI systems (Fig. 2). In this figure (Fig. 2), we summarized the feedback loop of bias, in which bias generated by each source is circled back and enters into another source as input bias. According to Fig. 2, bias can intrude on AI systems during data collection and/or model development processes. Thus, applying fairness evaluation metrics is needed to detect and mitigate bias in order to improve Fairness in AI systems.

A number of fairness evaluation metrics are presented in Fig. 2. Assessing bias depends on whether the research is empirical-based or more theoretical. Philosophers in conjunction with social scientists came up with both qualitative and quantitative measures of assessing biases in AI design. We can consider various evaluation metrics to detect bias. Bias can be detected mostly through quantitative standard metrics (e.g., accuracy across protected groups) to detect a problem and Explainable AI techniques (e.g., saliency maps or counterfactual images) to find out what might be causing them. Causal analysis is also getting more and more popular to identify (and potentially mitigate) problems. There are several fairness evaluation metrics in ML, such as demographic parity, equal opportunity, and disparate impact, which can be used to quantify the extent to which an AI system is biased. Some of these metrics can be assessed through elements of the confusion matrix, such as True Positive and False Negative. Confusion matrix is a table layout that allows visualization of the performance of an algorithm. This matrix can show the number of False Positives, False Negatives, True Positives, and True Negatives, which can help detect any bias in predictions. Bringing in third-party experts to review the AI system can be helpful in identifying bias. These experts can scrutinize the design of the system, the data used to train it, and its decision-making processes to find any potential sources of bias.

In this figure (Fig. 2), the process of applying bias mitigation techniques is shown. Some bias mitigation techniques can be applied in the Pre-processing stage to mitigate bias in the training data. Some bias mitigation techniques can be applied in the In-processing stage to mitigate bias during the model training.

Table 1: Evaluation Metrics for Bias Detection

Fairness Evaluation Metrics	Definition	Formula
Equality of Accuracy across groups	The aim is to ensure that both privileged and unprivileged groups have equal prediction accuracy	$P(\widehat{Y} = Y \mid z = 0) = P(\widehat{Y} = Y \mid z = 1)$, z=0 and z=1 are unprivileged and privileged groups, respectively. $\hat{Y}$ and Y represent model predictions and the ground truth, respectively.
Disparate Impact (DI)	The aim is to compare the proportion of individuals receiving a positive outcome between the unprivileged group and the privileged group.	$DI = \min\left(\frac{P(\widehat{Y}=1\mid z=0)}{P(\widehat{Y}=1\mid z=1)}, \frac{P(\widehat{Y}=1\mid z=1)}{P(\widehat{Y}=1\mid z=0)}\right)$
Group Unawareness	A model's decision would be fair if it is unaware of sensitive attributes.	It is equivalent to feature attribution in ML. The attribution of protected attributes should be 0.
Demographic Parity	The aim is to ensure that different demographic groups experience equal proportions of positive outcomes. In other words, this measurement ensures that the model prediction is statistically independent of the protected attribute.	$P(z = 0) = P(z = 1)$
Equal Odds	The aim is to ensure that privileged and unprivileged groups have equal True Positive Rate (TPR) and equal False Positive Rate (FPR).	$TPR = \frac{TP}{TP+FN}$, $FPR = \frac{FP}{FP+TN}$, where TP, FN, FP, and TN are True Positive, False Negative, False Positive, and True Negative, respectively.
False Positive Rate (FPR-Parity)	The aim is to ensure that all groups have the same FPR.	
Equal opportunity Or True Positive Rate (TPR)	The aim is to ensure that decisions are not based on protected attributes but rather on qualifications and metrics and that all groups have equal access to opportunities, regardless of demographics.	$EO = 1 - \lvert TPR_{z=0} - TPR_{z=1} \rvert$
Positive Predicted Value (PPV-Parity)	The aim is to ensure that the chance of success is equal based on a positive prediction.	$PPV = \frac{TP}{TP+FP}$
Negative Predicted Value (NPV-Parity)	The aim is to ensure that the ratio of correctly rejecting samples out of all the samples the model has rejected is the same for each group.	$NPV = \frac{TN}{TN+FN}$
Predictive Value Parity	It is satisfied when both PPV and NPV are satisfied.	

After detecting bias in the Post-processing stage, bias mitigation techniques can be applied to address bias and improve the fairness of our model. Whereas bias detection and mitigation during data collection and model development is of utmost importance, the significance of post-authorization monitoring should be taken seriously. Monitoring the performance of an AI system after deployment is an essential factor to avoid unwanted bias. At this stage, bias can arise due to data used for testing and system applied for practice.

For example, in clinical practices, when the patient cohort differs from that in the training data, an AI system deployed suffers from heterogeneity in data and may encounter domain shift. Domain shift is due to the distribution difference between training and test datasets. Qualitative user studies involve collecting qualitative data from users of the AI system through direct observation and study of participants to identify the experience of users and gain insight into problems that exist within a service or product. The output of qualitative studies is the motivation, thoughts, and attitudes of people observed. For example, participants can provide insights into how an AI system is perceived by different demographic groups and whether they feel it is fair and unbiased. Cross-platform comparison (using different social media platforms) can be applied to obtain demographics and population samples for qualitative user research. Also, we can stick to common ML techniques and evaluate per-class or per-group fairness evaluation metrics.

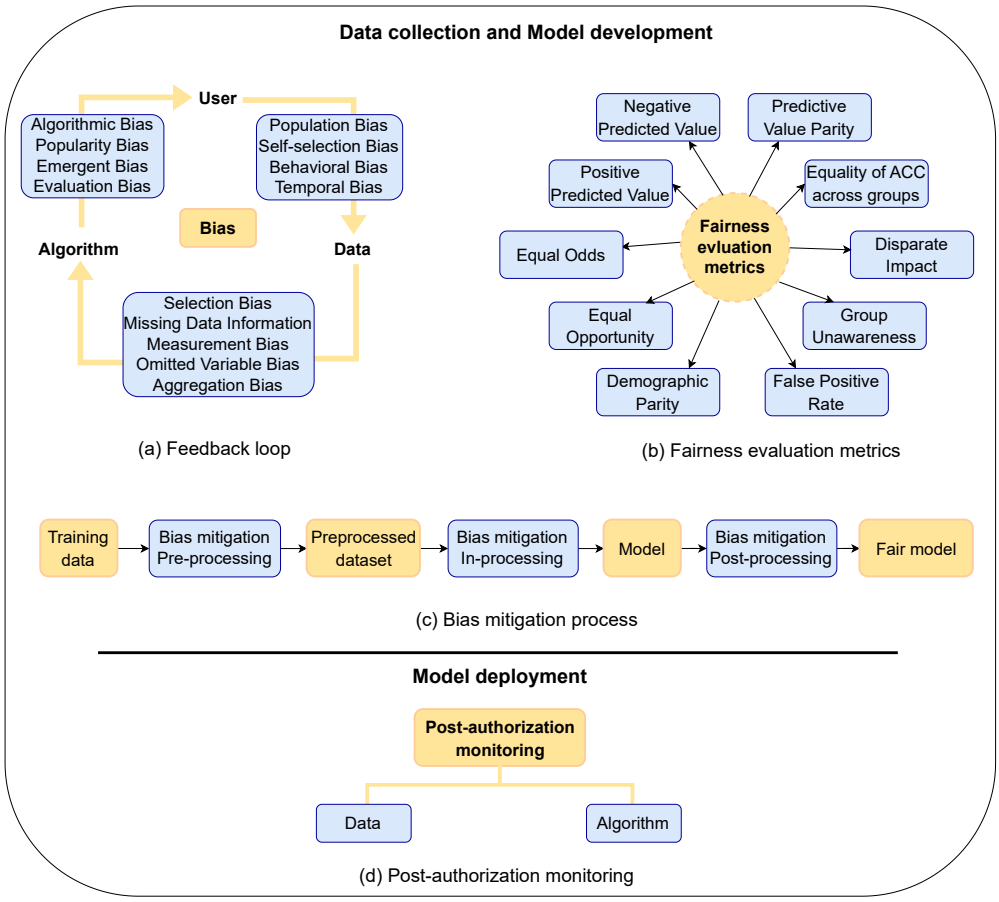

Figure 2: The summary of sources of bias, bias detection, and bias mitigation techniques. a) the feedback loop of bias, wherein various biases that can intrude on AI systems during data collection and model development are depicted. b) a number of fairness evaluation metrics that can be applied to identify bias in AI systems. If the bias detected can be addressed, the model should be adjusted. For each specific problem one or more metrics can be applied in the Pre-processing, In-processing, and Post-processing stages. c) a design process to mitigate bias in the Pre-processing, In-processing, and Post-processing stages to improve Fairness in AI systems. d) post-authorization monitoring of data and AI system, through qualitative user studies or fairness evaluation metrics.

5 Trustworthy and Responsible AI in Human-centric Applications

In recent years, researchers exploring diverse applications of AI in human-centric decision-making intelligent systems have directed their efforts towards a deeper understanding and identification of biases, along with

the development of techniques to mitigate these biases. Additionally, there is a focus on enhancing the efficiency of methods for evaluating AI models, with specific attention to trustworthiness, explainability, fairness, and interpretability. We categorised the literature review into different subsections according to different human-centric applications, including healthcare, medical imaging, human-robot interaction, autonomous vehicles, philosophy and social sciences, biometric and cybersecurity, education, and social media. Summary of the main research advancements in those application domains is tabulated in Table 2.

Healthcare: healthcare is one of the domains where quality and safety issues in medical AI research are of paramount importance. Challen et al. (Challen et al., 2019) proposed a general framework for considering clinical AI quality and safety issues, containing several short-term, medium-term, and long-term issues. For example, distributional shift, black box nature of AI systems, and deployment of systems with no confidence in their prediction accuracy present short-term issues for medical AI. The proposed framework is supported by a set of quality control questions for short-term and medium-term issues to help clinical safety professionals and ML developers to recognize areas of concern. Trocin et al. (Trocin et al., 2021) proposed a systematic literature review for data collection and sampling, aiming for intellectual structure analysis of Responsible AI in digital health. In this research, various definitions related to Responsible AI are discussed and ethical aspects of implementing AI in healthcare were investigated. Moreover, a research agenda is proposed for future research in developing Responsible AI for digital health, with six ethical concerns, namely inconclusive evidence, inscrutable evidence, misguided evidence, unfair outcomes, transformative effects, and traceability.

Vokinger et al. (Vokinger et al., 2021) conducted research on mitigating bias in ML in clinical settings. A number of steps are introduced to mitigate bias during data collection and preparation. To mitigate sampling bias, transparency of training data, using diverse and large training data, and monitoring and detecting errors of ML systems are of utmost importance. Badal et al. (Badal et al., 2023) proposed a guiding principle for Responsible AI for healthcare. In this study, eight principles were offered for AI developers and breast cancer was taken as an example to investigate the importance of these ethics in healthcare. According to the principles, AI should be developed to improve health equity, healthcare values, and generalizability. It was also indicated that AI systems should be enhanced in terms of explainability and interpretability, which enables them to contribute to the improvement of healthcare systems.

Mittemaier et al. (Mittermaier et al., 2023) investigated bias in AI-empowered systems for medical applications and discussed a strategy to mitigate bias in surgical AI systems. Authors indicated that bias in AI models can be generated in different stages, including data collection and preparation, model development and evaluation, and deployment. Bias mitigation strategies can be applied in three stages, namely, Pre-processing stage, In-processing stage, and Post-processing stage. Implementing AI for medical applications can raise challenges regarding bias, data heterogeneity, and continuous update of AI models to detect and mitigate bias arose from new data. Albahri et al. (Albahri et al., 2023) proposed a systematic review of Trustworthy AI in healthcare. The papers were categorized into seven categories, including explainable robotics, prediction, decision support, blockchain, transparency, and recommendations. It was indicated that Trustworthy AI can contribute to the enhanced clinical understanding of the diagnosis, improved patient care, protected privacy, assistance of health providers, and developed principles and global collaboration.

Zhang et al. (Zhang et al., 2023) investigated four features related to Responsible AI that prevents harnessing the full potential of AI-empowered tools in clinical settings. In this paper, factors that affect the responsibility and trustworthiness of AI tools in clinical practices were discussed, including data and algorithmic bias, as well as the black box nature of AI-empowered models. Authors mentioned that, poor contextual fit, such as overlooking clinicians' workflow and collaboration in clinical settings, can pose challenges for deployment of AI systems in healthcare. Giovanola and Tiribelli (Giovanola & Tiribelli, 2023) explored the idea of fairness in healthcare machine learning algorithms (HMLA) and highlighted the ethical significance of fairness beyond simple non-discrimination and lack of bias. The authors argued for a broader understanding of fairness that includes both distributive and socio-relational dimensions, emphasizing respect for individuals as unique persons.

Medical Imaging: medical imaging lies at the intersection of healthcare diagnostics and computer vision domains. Ricci Lara et al. (Ricci Lara et al., 2022) investigated potential sources of biases in AI systems for medical imaging and explored strategies to mitigate them. According to this study, AI systems can be biased against certain sub-populations by attributes such as age, gender, socioeconomic status, and ethnicity, among others. Authors also indicated that data, model design, and people developing AI systems contribute to these biases. They also introduced some strategies to mitigate biases before, during, and after training models.

Hasani et al. (Hasani et al., 2022) investigated medical, ethical, and societal aspects of using AI for the Rare Disease (RD) treatment. Although AI plays a critical role in diagnosing and managing RDs, some ethical considerations should be noticed when using these systems, such as eliminating data of patients with RDs at the training stage, stigmatization, and revealing incidental findings. In this study, different ways to enable developments in RD diagnosis and treatment using AI tools were explored. According to this research, building trust in using AI for patients and healthcare systems, as well as developing collaboration between developers and medical professionals is essential to enhance knowledge in the application of AI in RDs diagnosis and treatment. Bernhardt et al. (Bernhardt et al., 2022) investigated dataset biases, namely population shift, prevalence shift, and annotation shift, and their effects on the AI model.

Stanley et al. (Stanley et al., 2023) proposed a systematic framework to investigate the impact of bias on medical imaging AI. A bias generation tool, called Simulated Bias in Artificial Medical Images (SimBA), was applied to evaluate the performance of the framework for bias mitigation. The proposed bias mitigation techniques included reweighing, bias unlearning, and group models. Jones et al. (Jones et al., 2023) highlighted the importance of understanding the mechanism of dataset bias in order to choose appropriate mitigation strategies and fairness metrics. They identified three types of bias mechanisms in clinical settings, namely, prevalence disparities, presentation disparities, and annotation disparities and provided a three-step reasoning to ensure fairness in medical imaging and AI-based decision-making systems.

Human-Robot interaction: To investigate the importance of transparency in AI-based systems, a study (Mercado et al., 2016) examined how the level of transparency in an intelligent agent (IA) impacts the performance, trust, and workload of operators involved in managing multiple unmanned vehicles (UxVs). Participants acted as UxV operators, completing missions by giving orders through a computer interface. The IA provided recommendations for each mission, with varying levels of transparency. Results showed that higher transparency improved operator performance, trust, and perceived usability. Workload did not increase with transparency, and response times remained consistent across transparency levels.

Another research (Hayes & Shah, 2017) introduced a novel mechanism for modeling and explaining robot control policies, enabling non-experts to understand autonomous agent operations. This transparency helped individuals better calibrate their expectations of the agents' behaviors, enhancing the overall transparency of robot controllers. To facilitate effective human-robot interaction, Cantucci and Falcone (Cantucci & Falcone, 2020) proposed a cognitive architecture for the decision-making system of an intelligent social robot. This architecture incorporated complex mental states related to task delegation, adoption, and a theory of mind, enabling effective human-robot interaction. The key contribution was the robot's ability to build a user profile, adaptively utilizing profiling skills to maximize task performance. Notably, the architecture prioritized trustworthiness by enabling the robot to explain its decisions during human-robot interactions, fostering a more transparent and reliable engagement.

Autonomous Vehicles: In smart city applications, such as autonomous vehicles (AVs), deploying ML technology can raise concerns about algorithm complexity, transparency and the potential for misleading classifications (Gu et al., 2017). Therefore, in the context of AVs, understanding and fostering trust are pivotal for widespread adoption. Koo et al. (Koo et al., 2015) cautioned against excessive explainability, proposing regulations to ensure user trust. On the ethical front, Lim and Taeihagh (Lim & Taeihagh, 2019) delved into algorithmic decision-making in AVs, identifying biases stemming from statistical discrepancies in input data, legal and moral standards, and a lack of accountability frameworks. Soares et al. (Soares et al., 2019) presented a novel self-organizing neuro-fuzzy approach for self-driving cars, focusing on interpretabil-

ity and accuracy. It introduced an explainable architecture and a density-based feature selection method to autonomously learn transparent models, providing human-understandable decision rules. The goal was to enhance accuracy and transparency in self-driving conditions, with experiments showing superior performance compared to state-of-the-art competitors using a real dataset from Ford Motor Company (Nageshrao et al., 2019).

Investigating trust in AVs, Zhang et al. (Zhang et al., 2020) applied the expectation-confirmation theory, finding that trust is increased when perceived performance exceeds expectations. Addressing these concerns, Yu et al. (Yu et al., 2020) introduced the "BDD100K" dataset, emphasizing geographic, environmental, and weather diversity for mitigating decision-making bias. Meanwhile, Katare et al. (Katare et al., 2022) focused on bias detection in AI models for autonomous driving. The authors stressed the necessity of diverse object distributions in training/testing sets using the biased-car dataset (Madan et al., 2021) and employed selectivity score and cosine similarity on the nuScenes dataset (Caesar et al., 2020) for robust detection of biases in pedestrian and car recognition. This nuanced exploration encompasses both the intricacies of trust and the ethical dimensions surrounding AVs. In another research, Asha and Sharlin (Asha & Sharlin, 2023) conducted participatory interview sessions with senior participants to design interactions with AVs and discovered that an overload of instructions and notifications during AV interactions can escalate anxiety and frustration.

Philosophy and Social Sciences: Mittelstadt et al. (Mittelstadt et al., 2019) conducted research on the difference between Explainable AI and explanations in philosophy, cognitive science, and social science. They argued that developing interactive decision-making systems that not only produce trustworthy results, but also provide post-hoc interpretability to facilitate interactions between model developers, users, and other stakeholders is of significant importance.

Miller (Miller, 2019) provided a detailed view about how Explainable AI can benefit from human explanation ability. Based on an extensive exploration into research on philosophy and social psychology, Miller investigated how people define, generate, choose, evaluate, and provide explanations, which can be applied by AI researchers. Although adopting the human explanation model into Explainable AI is challenging, cooperation of researchers in philosophy, psychology, and cognitive science with AI developers can pave the way for improvement in Explainable AI research.

Varona and Suarez (Varona & Suárez, 2022) proposed a review of previous research to identify discrimination, bias, fairness, and trustworthiness in the context of the social impact of AI. It was indicated that bias and discrimination are interdependent and are the cause and effect of each other. These two variables are not only dependent on algorithms and models but are also linked to data gathering, data cleaning, and data processing. Fairness refers to the unbiased outcome of AI systems. Also, authors expressed that Trustworthy AI should be built upon transparency, security, project governance, and bias management (Varona & Suárez, 2022).

Biometric and Cybersecurity: In the realm of cybersecurity, XAI is necessary to comprehend how a ML model arrives to the decisions. Mahdavifar and Ghorbani (Mahdavifar & Ghorbani, 2020) focused on cyberattack detection through an expert system by applying trained neural network rules to unknown data. The authors of (Paredes et al., 2021) emphasized the necessity for explainability in AI-based cybersecurity and proposed a framework for the development of transparent cybersecurity software. A robust Intrusion Detection System (IDS) model was introduced by Choubisa et al. (Choubisa et al., 2022) that employs a random selection algorithm for feature selection and utilizes a Random Forest (RF) classifier. The model aims to enhance robustness in the classification of attacks.

The investigation and assessment of biometric data for business objectives is a growing area of interest for practitioners and researchers. Yang et al. (Yang et al., 2019) provided a comprehensive review of the latest developments in fingerprint-based biometrics, emphasizing security and recognition accuracy. Dhoot A. et al. (Dhoot et al., 2020) highlighted the pressing need for cybersecurity in the age of data-centric services and propose a specific model for securing transactions in the banking system through biometric impressions and digital signatures.

The research by De Keyser et al. (De Keyser et al., 2021) discussed the opportunities and challenges associated with biometric data in business, including privacy, security, and potential biases. The comprehension and mitigation of biases have become paramount in the rapidly changing field of AI integration. Gavrilova (Gavrilova, 2023) addressed trustworthy decision-making, privacy considerations, visual knowledge discovery, and bias mitigation strategies in her discussion of Responsible AI from both a scientific and societal perspective. It provides a broad overview of bias and ethics consideration in AI-based information security applications and makes concrete recommendations for mitigating bias and reducing unfairness in AI-made decisions.

Education: The education sector is being reshaped by introducing AI-driven decision-making. However, AI applications in education raise ethical concerns, emphasizing the need to address biases, fairness, and technical limitations. Hannan and Liu (Hannan & Liu, 2023) categorized AI applications into learning experiences, enrollment management, and student support. Their study focused on strategic decisions in areas like admission and advising to enhance the student experience in higher education institutions (HEIs) of USA. They showed how HEIs is biased through successful applications of AI technologies in three main areas of college operation: student learning experience; student support; and enrollment management.

Another research conducted by Gillani, Nabeel, et al. (Gillani et al., 2023) centers on the necessity for clarification regarding the various approaches, potential drawbacks, and capabilities that fall within the broad category of AI in education, emphasizing Intelligent Tutoring Systems (ITS), automated assessment and feedback, coaching and counseling, and large school systems-level processes. The discussion extends to the many ethical issues surrounding the use of AI in education, such as how to distribute benefits across various student groups fairly and potential risks or drawbacks of deploying this technology.

Social Media: Anzum et al. (Anzum et al., 2022) presented a systematic review of the limitations, fairness, and biases introduced in online social media data mining and the AI model development workflow. The authors determined various factors that can introduce bias in different AI model development phases including data collection, data annotation, model training, and prediction. Therefore, this paper presented strategies to mitigate bias that involve adding datasheets for datasets, qualitative data analysis, and introducing diversity in the dataset (Anzum et al., 2022).

Trattner et al. (Trattner et al., 2022) provided a detailed overview of Responsible AI-based media technology and challenges for society and media industry presented by the rapid advancements in media technology. They introduced five research areas in responsible media technology the should be taken seriously, including understanding behavior and experiences of audiences, user modeling, personalization, and engagement, analysing and producing media content, interaction and accessibility through media content, and Natural Language Processing (NLP) technologies in media sector.

In the evolving landscape of natural language processing (NLP), the discovery of gender biases in word embeddings and sentence encoders has sparked ethical concerns. As NLP technologies shape various aspects of our digital interactions, these biases not only mirror societal prejudices but also hold the potential to perpetuate and exacerbate existing inequalities. Caliskan et al. (Caliskan et al., 2017) developed the Word-Embedding Association Test (WEAT), similar to the Implicit Association Test (IAT), which showed the existence of gender bias in Word2Vec and GloVe word embeddings widely used in natural language processing (NLP). The proposed model was tested on large datasets containing words related to the labor force and occupation.

To mitigate gender bias from NLP tools in co-referencing, Zhao et al. (Zhao et al., 2018) proposed a data-augmentation approach combined with the existing word-embedding debiasing techniques. The proposed approach was tested on a benchmark dataset, WinoBias, where the experimental results demonstrated that gender biases were removed. Another gender bias mitigation strategy was proposed by Garimella et al. (Garimella et al., 2019) where the researchers annotated a standard parts-of-speech (POS) tagging and dependency parsing dataset with gender information. May et al. (May et al., 2019) extended WEAT and proposed Sentence Encoder Association Test (SEAT) for testing human-like implicit biases based on gender, race, and others in seven state-of-the-art sentence encoders, including ELMo and BERT.

Table 2: Key recent developments in Trustworthy and Responsible AI across various research domains

Reference	Year	Domain	Methods and Dataset
Challen et al. (Challen et al., 2019)	2019	Healthcare	Clinical safety framework.
Trocin et al. (Trocin et al., 2021)	2021		Responsible AI in digital health.
Vokinger et al. (Vokinger et al., 2021)	2021		Bias mitigation strategies across different steps of ML-based system development.
Badal et al. (Badal et al., 2023)	2023		Responsible AI framework and guiding principles (breast cancer research).
Mittermaier et al. (Mittermaier et al., 2023)	2023		Bias in surgical AI.
Giovanola and Tiribelli (Giovanola & Tiribelli, 2023)	2023		Redefining ML-based healthcare concepts to foster social justice, and promote equity.
Hasani et al. (Hasani et al., 2022)	2022	Medical Imaging	Exploring medical, ethical, and societal dimensions of AI in diagnosing rare diseases.
Bernhardt et al. (Bernhardt et al., 2022)	2022		Providing argument on the importance of dataset bias for underdiagnosis.
Stanley et al. (Stanley et al., 2023)	2023		Proposing a framework to assess bias in medical imaging. **Dataset:** SRI24 atlas (Rohlfing et al., 2010).
Jones et al. (Jones et al., 2023)	2023		Providing causal perspective on data bias for medical imaging.
Mercado et al. (Mercado et al., 2016)	2016	Human-Robot Interaction	Participants collaborated with an intelligent agent to plan actions for unmanned vehicles. **Dataset:** Online survery data.
Hayes and Shah (Hayes & Shah, 2017)	2017		Framed explanations using minimal set cover and Boolean logic for concise, human-friendly understanding.
Cantucci and Falcone (Cantucci & Falcone, 2020)	2020		Proposed an explainable HRI framework to enhance trustworthiness.
Koo et al. (Koo et al., 2015)	2015	Autonomou Vehicles	Presenting systematic regulations for ensuring the explainability of autonomous systems. **Dataset:** Qualitative user-study.
Soares et al. (Soares et al., 2019)	2019		Proposing a self-organizing neuro-fuzzy approach for AVs to prioritize interpretability. **Dataset:** Ford Motor dataset (Nageshrao et al., 2019).
Zhang et al. (Zhang et al., 2020)	2020		Investigating factors that influence users' trust in autonomous driving. **Dataset:** Qualitative user-study.
Yu et al. (Yu et al., 2020)	2020		Publishing a diverse dataset to mitigate bias in AVs. **Dataset:** "BDD100K" dataset.

Table 2 – *Continued from previous page*

Reference	Year	Domain	Methods and Dataset
Katare et al. (Katare et al., 2022)	2022		Addressing biases in ML inference, emphasizing data distribution's role to improve generalization. **Dataset:** Biased-car (Madan et al., 2021) and nuScenes (Caesar et al., 2020).
Asha and Sharlin (Asha & Sharlin, 2023)	2023		Demonstrating the downsides of excessive explanations in autonomous systems. **Dataset:** Qualitative user-study.
Mahdavifar and Ghorbani (Mahdavifar & Ghorbani, 2020)	2020	Biometric and Cybersecurity	Formed DeNNeS to address the lack of explainability in DL models. **Dataset:** Phishing websites and malware.
Paredes et al. (Paredes et al., 2021)	2021		Proposing a roadmap for transparent AI-based cybersecurity. **Dataset:** National Vulnerability Database.
Choubisa et al. (Choubisa et al., 2022)	2022		Presenting Random Forest to distinguish DoS, Remote to Local attack, Probe, and U2R. **Dataset:** Kaggle dataset "NSL-KDD".
Dhoot et al. (Dhoot et al., 2020)	2020		Building architecture to prioritize optimal user interaction with information resources. **Dataset:** "FVC2002DB1B".
De Keyser et al. (De Keyser et al., 2021)	2021		Guidelines for responsible biometric empirical studies and multidisciplinary approaches.
Gavrilova (Gavrilova, 2023)	2023		Proposing bias mitigation strategies in AI for biometrics, social media, and cybersecurity. **Dataset:** Biometric datasets.
Hannan and Liu (Hannan & Liu, 2023)	2023	Education	Integrating AI in various aspects of higher education to enhance the student experience.
Gillani et al. (Gillani et al., 2023)	2023		Emphasizing benefits and limitations, underscoring the importance of ethical awareness.
Anzum et al. (Anzum et al., 2022)	2022	Social Media	Review on data checking, model development, and bias mitigation strategies.
Caliskan et al. (Caliskan et al., 2017)	2017		Investigating gender bias in word embeddings. **Dataset:** "Common Crawl" corpus.
Zhao et al. (Zhao et al., 2018)	2018		Mitigating gender bias in co-reference systems through rule-based gender-swapping. **Dataset:** "WinoBias".
Garimella et al. (Garimella et al., 2019)	2019		Proposing a data annotation strategy to mitigate gender bias in text data. **Dataset:** Wall street journal.

6 Open Challenges

The rapid integration of AI systems across fields, from healthcare to finance, heralds a transformative era in decision-making. Yet, these advancements are accompanied by multifaceted challenges that raise questions

about the trustworthiness and widespread adoption of such technologies.

Ethical Development and Deployment of AI: A foundational challenge, regardless of domain, is the ethical development and application of AI. As AI systems permeate diverse sectors, striking a balance between model accuracy and ethical principles, such as fairness, transparency, and interpretability, becomes an essential concern. While precise outcomes are pivotal for AI's efficacy, they must align with ethical principles to ensure that all individuals and communities are treated equitably.

Data Privacy: Data privacy is another omnipresent challenge. Particularly in sensitive areas like medicine or banking, privacy considerations often lead to the omission of critical attributes from datasets, such as age, sex/gender, race/ethnicity, or socioeconomic status. Such omissions can inadvertently introduce biases, complicating the process of bias detection and mitigation. Moreover, as AI solutions are globalized, harmonizing their functions with diverse data protection laws and regulations is paramount.

Regulation and Policy Development: A significant ongoing challenge involves developing regulations and policies for AI that are sufficiently robust to keep up with the rapid advancements in the field. These regulations should not only foster innovation but also safeguard public interests and address societal concerns. This balance is crucial to ensure that AI development progresses in a responsible and beneficial manner for all stakeholders.

Long-term AI Safety and Control: Advanced AI systems, due to their complexity, may evolve in unpredictable manners, making it difficult to anticipate their long-term effects. As these systems become increasingly sophisticated, ensuring human control over them presents a growing challenge. Research in this field is directed towards recognizing potential risks, particularly those stemming from unintended outcomes of AI decisions. This research also involves devising strategies to ensure persistent human oversight and effectively mitigate these risks, even when AI systems may exceed human intelligence in certain domains.

Sustainable AI Development: Sustainable practices should be integrated across the AI lifecycle, focusing on ecological integrity and social justice. Some key challenges for sustainable AI development include its significant environmental impact, particularly its carbon footprint, high energy consumption, and the ethical dilemmas posed by resource allocation. Additionally, it is crucial to create a balance between technological innovation and environmental sustainability, and to raise awareness among all stakeholders about AI's environmental costs. Effective policies need to govern AI's environmental impact and ensure its development aligns with broader societal values and sustainability goals (Van Wynsberghe, 2021).

Governance: The governance of AI systems is a multifaceted challenge that operates on several levels, ranging from research groups to overarching governmental frameworks. While each level plays a critical role in ensuring Responsible AI development and deployment, the delineation of responsibilities and the activation points for different governance layers remain unclear. At the research group level, the focus is often on ethical considerations and compliance with institutional policies. Institutions should establish guidelines to balance innovation with social responsibility. However, the role of government in AI governance introduces an additional layer of complexity. Determining when and how government intervention should occur, and the form it should take, is a subject of ongoing debate. This debate involves considerations that can be political in nature, although this aspect falls outside the scope of this paper. There is an urgent need for more discourse and clarity around the mechanisms and principles guiding AI governance across these various levels, to ensure that AI development is both ethically sound and socially beneficial.

Data Collection: Translating AI models for diverse and larger populations introduces a host of challenges. These encompass biases, poor generalization, inconsistent findings, and in some contexts, issues of limited clinical relevance. Such hurdles can restrict the broader adoption and utility of AI tools. To mitigate

these challenges, it is vital to ensure diverse geographical representation in data collection. A predominant focus on data from high-income countries, such as Europe and North America, can lead to imbalances in race/ethnicity representation. This, in turn, can result in AI systems performing unequally across different demographic groups, leading to potential unfairness. The omission of data from underrepresented groups exacerbates this imbalance. Hence, by actively including data from marginalized communities and minority populations, the risk of selection bias can be significantly reduced. Nevertheless, we must recognize that achieving diverse data collection is itself a significant challenge. Often, researchers rely on readily available datasets rather than procuring new data, which can perpetuate existing gaps. The scarcity of data pertaining to underrepresented groups may stem from various factors. These include limited access to the services from which data are collected or a lower propensity of these groups to utilize such services. Additionally, the methods employed in data acquisition may not be adequately designed to capture information from diverse individuals effectively. Addressing these systemic issues is crucial for ensuring equitable representation in AI-driven research and applications.

Generalization: As discussed in various sections of this paper, the concept of generalizability is pivotal in AI development. Ideally, one might envision a universal model that performs optimally across all demographics. At the other end of the spectrum are models tailored for individual users. In practice, AI models typically fall between these extremes. The necessity of developing either region-specific or ethnicity-specific models, or those that uniformly cater to diverse demographics, presents a significant challenge. This challenge must be addressed on a case-by-case basis for each application. Regardless of the approach, a fundamental practice should be the transparent communication of a model's limitations and target demographic. It is essential to clearly outline which groups are likely to benefit from the model and acknowledge those for whom the model has not been evaluated or may underperform. Such transparency is vital to prevent misuse and ensure responsible application of AI technologies.

Differences in Stakeholders perspectives: For example in recidivism, the police/decision maker cares more about less False Negatives (predictive value) whereas defendants, particularly those wrongly classified as future criminals, want False Positive classifications to be less. The society might also focus more on if the selected set is demographically balanced. So, different metrics matter to different stakeholders and there could be no "right" definition for group fairness.

Technical Limitations of AI Systems: Technical limitations in AI systems present significant challenges across various domains. The need for Trustworthy and Responsible AI-driven decision-making is paramount. A key issue is performance limitations of AI systems and the potential impact of inaccurate predictions, which can have far-reaching consequences. To ensure reliability, AI systems typically require extensive data collection over long periods to adequately represent diverse outcomes. This necessity often leads to a measured and cautious approach in integrating AI into critical decision processes. The "information barrier" adds to these challenges. Many AI systems operate as "black boxes," with opaque decision-making processes. This lack of transparency makes it difficult to understand the logic behind AI predictions, leading to skepticism about their trustworthiness and reliability, particularly in sensitive applications like clinical trials.

Job Security: The advent of AI systems brings considerable advantages across multiple sectors, enhancing efficiency and accuracy in various tasks. However, this technological advancement also raises widespread concerns regarding job security. AI applications, which are designed to optimize operations, often gradually undertake roles that have been traditionally performed by human employees in areas such as customer service, manufacturing, healthcare, and even creative industries. The challenge, therefore, lies in developing AI technologies that augment and enhance human capabilities, rather than replacing them, ensuring a balance between technological progress and job preservation.

In essence, as we traverse this AI-augmented landscape, it is imperative to confront both general and domain-specific challenges to truly harness the transformative power of AI.

7 Guidelines and Recommendations

In this section, we elaborate on a set of guidelines aimed at fostering the development of Trustworthy AI, by focusing on best practices that ensure the reliability and unbiased nature of AI models.

Adaptive AI Models and Continuous Learning: As the technology landscape advances, there is an undeniable need for AI models that can adapt and learn continuously. While the infusion of new data to these models is integral, it presents a challenge: even unbiased data can inadvertently introduce or amplify system biases. This necessitates the consistent application of bias detection and mitigation mechanisms to ensure system integrity.

Human-Centered Design Approach: Emphasizing a human-centered methodology is pivotal, especially in sectors like medicine where decision-making is critical. Such an approach requires the integration of human insight across various AI development phases—from crafting algorithms to pinpointing and rectifying errors. This symbiotic relationship between human cognitive ability and AI's computational strength optimizes decision-making processes, ensuring both the reliability and trustworthiness of the system.

Multi-Metric Assessment and Direct Data Examination: When designing AI systems, it is essential to adhere to the best practices typically associated with software systems. However, ML introduces its own set of unique considerations. Emphasizing the identification of multiple metrics for training and monitoring is pivotal. Using a variety of metrics allows for objective evaluations, enabling a comprehensive assessment and improvement of model performance. Moreover, whenever feasible, a direct examination of the raw data is imperative. The nature of this examination varies depending on the data's type and volume, ranging from visual inspections and Exploratory Data Analysis to statistical testing. Such scrutiny can preemptively detect and address biases in the dataset before training begins.

Cost-effectiveness: More comprehensive research is essential to evaluate the cost-effectiveness of AI systems when applied for varying tasks. AI tools should provide acceptable services and outcomes for the same cost as existing tools or more acceptable outcomes for less cost. Indeed, the cost of data gathering, developing, updating, implementing, and maintaining AI systems should be considered through a comprehensive and uniform measurement system.

Understanding Limitations and Continuous Monitoring: A well-rounded AI system acknowledges its limitations. Through comprehensive testing and performance evaluations, developers can gauge the boundaries of datasets and models. Post-deployment, the focus shifts to perpetual monitoring and regular updates. This continuous cycle not only ascertains bias minimization but also guarantees optimal real-world system performance.

Robust Data Collection and Governance: The foundation of any AI system is its data. Aggregating diverse and representative datasets, coupled with generative techniques to augment data diversity, becomes paramount. Expanding dataset diversity—by incorporating data from varied geographical regions, demographics, and especially from underrepresented communities—enhances model generalizability, thereby reducing potential biases.

Providing datasheets for datasets: Data is considered to be a foundation for training and evaluating the model, thus, its characteristics exert a considerable influence on the model's performance. Unintended biases and misalignment in datasets between training and deployment bring about negative effects on the model performance. These problems necessitate creating datasheets for datasets to improve transparency and mitigate biases in ML models. These datasheets enable users to gather sufficient information about datasets and make informed decision about the most appropriate one for their specific task. Some of

the main information that should be included in datasheets are as follows: purpose and origin of the dataset; critical details about the instances; collection process; preprocessing/cleaning/labeling stages; previous and future applications of dataset and its limitations; distribution methods; and ongoing support and maintenance of the dataset. This information enables users to understand the context and biases introduced during data creation and contribute to the enhanced transparency of datasets (Gebru et al., 2021).

Collaboration of all stakeholders: For an AI system to be sustainable, active collaboration between all stakeholders is significant. For example, stakeholders directly or indirectly affected by diseases, including patients, healthcare providers, payers, and regulatory agencies should be involved in the development, design, and deployment of AI systems. This, in turn, can improve the trustworthiness of AI systems for clinical applications. Continuous education of patients and medical professionals regarding advancements in AI-based diagnostic systems, together with their opportunities and challenges can build trust in the application of these systems for medicine.

Educational Practices: The importance of fairness and reliability is not limited to the healthcare system. The fundamental approach is to provide students in different fields, ranging from Finance and Law to Computer Science and Software Engineering, with educational practices and detailed knowledge about fairness, reliability, and responsibility across their areas of specialization. For example, in Computer Science and Software Engineering, it is essential to include concepts related to Fairness in AI and Responsible AI in educational standards. Continuous, standardized, and in-depth education can foster deep and critical thinking toward fairness across different sections.

Social and environmental well-being: When designing, developing, and deploying AI systems for different purposes, it is essential to ensure that the well-being of people and the environment is at the forefront of Trustworthy AI considerations (Kaur et al., 2022). For example, developing DL models causes environmental costs due to the carbon footprints of generating modern tensor processing hardware as well as the energy required to power the hardware for protracted model training. Thus, designing and developing a framework for real-time energy consumption and carbon emissions tracking is recommended to mitigate environmental hazards caused by AI systems. Through such frameworks, carbon footprint could be estimated by specifying hardware type, time span, and cloud provider used for designing and implementing an AI system. Developing effective tools to enable models to stop training when it exceeds a responsible energy consumption or carbon emission is fundamental (Van Wynsberghe, 2021).

Industry Perspective: Adhering to developing Trustworthy AI systems not only in academia but also in the industry is considered imperative. Similar to the academic context, AI systems in industry should comply with regulations to be lawful, ethical, and robust. An appropriate legal framework is essential to obligate industries to pursue public policy, engage in a fair market, and pave the way for economic benefits while maximizing protection for citizens. Collaborating with stakeholders to engage them in the development and deployment of AI systems in the industry and collecting their feedback can fulfill the ethical aspect. To ensure robustness, identifying risk and safety factors relevant to the design and adoption of AI systems together with the compliance of these factors with standards should be considered (Radclyffe et al., 2023).

The European Commission's High-level Expert Group on AI established an Assessment List for Trustworthy Artificial Intelligence (ALTAI) tool to provide organizations with a web-based self-assessment checklist to ensure that guidelines are met by users. Prior to the application of the ALTAI tool, some factors are considered to ensure the Fundamental Rights Impact Assessment (FRIA) in the context of the design and implementation of a new legislative instrument. These factors include negative discrimination against people regarding protected attributes such as gender and ethnicity, child protection laws to prevent any harm to child users, data protection for privacy concerns, and fundamental freedom of citizens to prevent limits and impacts on their freedom (Radclyffe et al., 2023).

The European Commission's High-level Expert Group on AI introduced ethical guidelines for Trustworthy AI, which are human agency and oversight, technical robustness and safety, privacy and data governance,

transparency, diversity, non-discrimination, and fairness, societal and environmental well-being, and accountability (Commission, 2022). The ALTAI tool follows these seven principles when considering trustworthiness in the industry. Human agency and oversight deals with considering human contribution toward the activity of the AI system and providing feedback and correction to improve its performance. Technical robustness and safety can be fulfilled by considering risks, risk metrics, and risk levels of AI systems in specific use cases and monitoring these systems to detect and minimize potential harm. For some AI systems to operate, a level of personal data and personally identifiable information is required. Thus, considering privacy and data governance in the design process of AI systems is crucial. Transparency refers to having control over the data and model used for a specific decision-making process in AI systems, evaluating the extent to which the outcome of the AI system is explained to the users, and assessing the users' understanding of the decisions made by these systems. To ensure diversity, non-discrimination, and fairness in the industry, AI systems should be user-centric and designed to allow all people to adopt them. Also, the diversity and repetitiveness of end users and subjects in the data should be taken seriously. Societal and environmental well-being is essential to detect potential negative impacts of AI systems on the environment and society. Accountability should be considered to monitor and assess the AI system to ensure compliance with ethics and key requirements for Trustworthy AI in the industry (Commission, 2022).

One example of applying the "Framework for Trustworthy AI", developed by the independent High-Level Expert Group of AI, is a novel process called Z-Inspect. This process is proposed to assess the trustworthiness of AI models based on the mentioned ethical guidelines for Trustworthy AI and it is applicable to various domains, such as business, healthcare, and public sectors, among others (Zicari et al., 2021).

8 Conclusion and Final Remarks

In this study, an attempt is made to define AI principles and discuss challenges and risks in this context. Here, we highlighted Trustworthy AI, Explainable AI, and Fairness in AI as foundational principles of Responsible AI. Further, some challenges and risks introduced by the advent of AI are explored, namely, personal privacy, disinformation, data limitation, and biases. To discuss Fairness in AI in more detail, we categorized and identified various sources and types of bias. To improve Fairness in AI systems, several bias detection and mitigation techniques, as well as bias evaluation metrics are explored in this study.

In this paper, we highlighted open challenges hindering the widespread application of AI systems across different domains, from healthcare to finance. Lack of standardization in ethical development and Trustworthy AI is considered one of the main challenges. Comprehensive and integrated ethical principle guidelines should be developed to ensure that AI systems meet requirements, including, privacy and data protection, diversity, fairness, accountability, transparency, human well-being and human rights, and sustainable development. However, developing international standards for Trustworthy AI presents other challenges due to the slow and varying response of national governments to AI regulation, or even political concerns.

Advancements in AI have paved the way for the application of AI in healthcare, however, this trend has raised significant ethical issues that should be addressed. Data bias and algorithmic bias, lack of transparency, and technical limitations preclude harnessing the full potential of AI for clinical practices. Biased AI algorithms for healthcare applications lead to inaccurate predictions/recommendations, harmful outcomes, or discriminatory practices. Patients may receive incorrect diagnoses or delayed treatment, worsening health conditions and increasing morbidity. The cost of treating advanced or unmanageable diseases can be significantly higher than early intervention. A Trustworthy AI framework, by combining clinical information, demographics, and imaging, will redefine the existing AI-based methods for healthcare applications. Trustworthy AI enhances reliability, reduces errors, applies consistency across populations, and mitigates potential harm to participants, which in turn can exert a positive impact on healthcare costs.

We discussed some guidelines and recommendations to foster the development of Trustworthy AI. Developing adaptive models that can learn, detect bias, and mitigate them continuously is essential in this context. Considering a human-centric design approach, continuous monitoring, and understanding of the limitations of AI systems are critical to ensure the reliability and trustworthiness of systems. Applying various model evaluation metrics and data examination approaches can improve the performance of the model and provide

insight into its generalization capability. Providing datasheets by data creators should be fostered to enhance transparency and mitigate biases in AI empowered systems. Last but not least, the engagement of all stakeholders is recommended during the development, design, and deployment of AI systems to allow a more detailed insight into various aspects of trustworthiness.

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