Ethics Canvas

Individuals Affected	Behaviour	What Can We Do?
Everyday investors who rely on the app for stock insights. Beginner investors who are new to stock trading and financial markets. Older users who may have less experience with modern financial technology. Busy individuals or those with limited time who seek quick, accessible financial tools for decision-making.	Users may trust app recommendations too much without doing their own research. Investors might make quick trades based solely on app alerts without full consideration. Users experiment with different parameters to customize analyses for their investment goals.	Regularly audit algorithms to identify and reduce bias in data and recommendations. Distribute an ethics canvas to stakeholders to gather diverse perspectives on the app. Organize short gamified workshops to brainstorm various angles on ethical issues in design.

Relations		Worldviews
Investment discussions may increase between family members, affecting financial decision-making. Friends may bond over shared app experiences, discussing stock trends and market insights. App use may foster new relationships among investors who share insights and strategies.		Users may view investing as more accessible, shifting away from elitist financial traditions. The app could promote informed consumption, encouraging users to evaluate company ethics. Users might adopt a more aggressive risk-taking attitude based on AI-driven stock trends.

Group Conflicts		Groups Affected
Conflicts may arise as retail investors feel disadvantaged compared to institutional players. Financial analysts may feel threatened by AI-driven recommendations reducing their job relevance. The app could unintentionally favor certain demographics, leading to feelings of exclusion.		Individuals using the app to make informed investment decisions based on its insights. Tech teams designing and building the app, ensuring functionality and user experience. Authorities overseeing compliance with financial regulations and ethical standards.

Product or Service Failure		Problematic Use of Resources
Technical errors could lead to poor investment decisions, resulting in significant financial losses. Security failures could expose sensitive user data, leading to privacy violations and legal issues. Frequent app failures may erode user trust, causing them to seek alternative investment tools.		Personal data may be exploited for targeted marketing, compromising user privacy and trust. High server demands for real-time data processing could lead to excessive energy use and costs. Excessive focus on data analysis may overshadow qualitative insights in investment decisions.