

Candidate Number: 2304794

Threats Posed by AI to the Privacy and Security of Personal Data.

Submitted as part of the requirements for the award of the MSc in Information
Security
at Royal Holloway, University of London.



Information Security Group
Royal Holloway, University of London

September 2023

Executive Summary:

Artificial intelligence (AI) has become a ground-breaking technology in the age of digital transformation, affecting many areas of human endeavour. However, as technology gains momentum, complex problems emerge, notably regarding the security and privacy of personal data. This dissertation thoroughly investigates the complex connections between AI, personal data privacy, and security.

Starting with a fundamental knowledge of AI, the study explores its uses in a variety of sectors, including healthcare, banking, marketing, and entertainment, underscoring the pervasiveness of AI and the corresponding enormous amounts of personal data it interacts with. The paper spends a lot of time exploring AI's effect on the security of personal data, including intrusive data gathering techniques, biases in AI decision-making, unauthorised data accesses, and the serious consequences of automated AI judgements made without human intervention.

The report meticulously details actual privacy events and breaches caused by AI, but it also emphasises the financial, reputational, and legal costs that people and organisations must bear as a result. Recognising the need for regulation, the dissertation examines the existing legal frameworks, such as the GDPR and CCPA, assessing their effectiveness against risks brought on by AI and arguing for stronger regulatory frameworks.

The study finally converges on presenting numerous ways by negotiating the maze of issues, from organisational impediments like data ethical culture to technological difficulties like adversarial assaults. Modern organisational changes, sophisticated policy proposals, and cutting-edge technology solutions like federated learning and differential privacy are all included in these plans.

In its conclusion, the paper summarises its important findings, highlighting the larger social ramifications and pointing to emerging AI paradigms, societal changes, and changing regulatory landscapes as promising areas for further study. Through this endeavour, the study offers practical answers for stakeholders ranging from technologists to politicians in addition to academic insights on AI and data privacy.

List of abbreviations:

1. AI - Artificial Intelligence
2. ML - Machine Learning
3. DL - Deep Learning
4. GDPR - General Data Protection Regulation
5. CCPA - California Consumer Privacy Act
6. NIST - National Institute of Standards and Technology
7. ISO - International Organization for Standardization
8. SMB - Secure Multi-Party Computation
9. DP - Differential Privacy
10. FL - Federated Learning
11. API - Application Programming Interface
12. IoT - Internet of Things
13. PII - Personally Identifiable Information
14. HIPAA - Health Insurance Portability and Accountability Act
15. FTC - Federal Trade Commission
16. FAANG - Facebook, Amazon, Apple, Netflix, Google
17. IT - Information Technology
18. DDoS - Distributed Denial of Service
19. NLP - Natural Language Processing
20. R&D - Research and Development
21. ROI - Return on Investment
22. IDS - Intrusion Detection System
23. IAM - Identity and Access Management
24. OWASP - Open Web Application Security Project

List of Figures

Figure	Page
Figure 1: A timeline which shows how AI has evolved over time.	10
Figure 2: A graph demonstrating the rising number of data breaches over time.	18
Figure 3: Online proctoring system based.	30
Figure 4: Graphs showing projections for the development of AI.	36

Table of Contents

<i>Executive Summary:</i>	2
<i>List of abbreviations:</i>	3
1. Introduction	5
1.1. Background and Motivation.....	5
1.2. Research Questions and Objectives	6
1.3. Scope and Limitations.....	7
1.4. Dissertation Structure.....	8
2. Literature Review: AI Technologies and Their Applications	10
2.1. Overview of Artificial Intelligence	10
2.2. Applications of AI in Various Industries	11
2.3. AI's Impact on Personal Data Privacy and Security	12
3. AI-Driven Threats to Personal Data Privacy and Security	14
3.1. Invasive Data Collection and Surveillance	14
3.2. Unintended Bias and Discrimination in AI System	15
3.3. Unauthorized Data Access, Sharing and Use	16
3.4. Implications of Automated Decision-Making.....	17
4. Real-world incidents: AI-related data breaches and privacy Issues	18
4.1. Case Study Analysis of AI-Driven Incidents.....	18
4.2. Consequences for Individuals and Organizations.....	19
4.3. Key Takeaways and Best Practices.....	20
5. Legal and Regulatory Landscape for AI and data privacy	22
5.1. Overview of Relevant Laws and Regulations	22
5.2. Effectiveness in Mitigating AI-Related Threats.....	23
5.3. Recommendations for Improved Regulatory Framework	24
6. Challenges in Safeguarding Personal Data in AI Systems	26

6.1. Technical Challenges in AI Security	26
6.2. Organizational Barriers to Data Privacy.....	27
6.3. The Role of Industry Standards and Best Practices.....	28
7. Strategies for Mitigating AI-Driven Privacy and Security Risks.....	30
7.1. Technical Solutions for AI System Security	30
7.2. Organizational Approach to Data Privacy	31
7.3. Policy and Regulatory Recommendations	32
8. Conclusion and Future Research Directions.....	34
8.1. Summary of Key Findings	34
8.2. Significance and Implications of the Study.....	35
8.3. Potential Areas for Future Research	36
References:.....	39

1. Introduction

1.1. Background and Motivation

Artificial intelligence (AI) has recently had an unheard-of growth trajectory. From its modest origins in the middle of the 20th century, propelled by mathematicians and philosophers like Alan Turing and John McCarthy, to its revolutionary applications in the 21st century, AI has unquestionably emerged as a key component of the digital revolution.[1]

Big data and the increase in processing power have accelerated the evolution of artificial intelligence (AI) algorithms, especially machine learning models, to perform previously thought to be the only domain of human intellect. Among them are voice and picture recognition, natural language processing, predictive analytics, and other techniques. These developments have made it feasible to incorporate artificial intelligence (AI) into a wide range of applications, from personalised streaming platform recommendations to medical diagnostics.[2]

The development of AI, however, is not without its own set of difficulties. In the current digital era, the security and privacy of personal data is one of the most urgent issues. AI systems are by nature data-hungry. They need enormous volumes of data to train, verify, and carry out tasks with great accuracy. As a result of this insatiable demand for data, intrusive data-gathering techniques are often used, creating concerns about user privacy[3]. The Cambridge Analytica incident is proof that data may be exploited when paired with cutting-edge analytical techniques, with far-reaching global repercussions.[4]

Furthermore, incorporating AI into many applications, particularly those dealing with sensitive personal data like financial information, medical records, and biometric data, calls for close investigation. There is growing concern that, in the hands of evil actors, these AI technologies might be used for widespread surveillance, unauthorised access, and possible abuse.[5]

The effects of AI on the security and privacy of personal data must be examined considering these advances. The usage of AI must be maximised, but it must also be integrated in a way that respects user privacy, consent, and security.

1.2. Research Questions and Objectives

An age of unparalleled developments has begun because of artificial intelligence (AI) technology's quick ascent and incorporation into contemporary applications. However, there are growing worries about the security and privacy of personal data alongside this development. Taking a close look at these issues makes sure that the significance of individual privacy and organisational data security is not lost in the awe of AI's amazing accomplishments. Our study is focused on the following key issues to fully traverse this terrain:

The first research question is: What effects do AI technologies have on the security and privacy of personal data?

This inquiry delves into: - The processes modern AI algorithms use to handle personal data.

- The techniques used by AI applications to gather, store, and analyse private information.

- The degree to which AI-driven systems are transparent with end users on how they handle and use their data.

Understanding this interaction is crucial, particularly considering the intrinsic opacity of certain AI systems, which experts like Pasquale[6] have referred to as "black boxes," and the ramifications it has for user data disclosure and permission.

RQ2 (Research Question 2) What are the current and prospective risks that AI poses to personal data?

Documenting instances where artificial intelligence (AI) has unintentionally (or otherwise) violated people's right to privacy is a step in the exploration of this issue.

- Analysing potentially harmful applications of AI, such as unauthorised data access, aggressive data mining, and unauthorised monitoring.

- Analysing the unintended effects of accidental biases in AI systems on data privacy and discriminatory outcomes.

By studying these problems, we seek to add our voice to the worries expressed by specialists like O'Neil [7], who shine a light on the subtle, often unintended effects of unregulated AI technology.

Objectives:

- 1. Analysis of AI Technologies:** Recognise how contemporary AI interacts with personal data, focusing on the methods used for data collecting, processing, and storage.
- 2. Threat Assessment:** Recognise and assess both overt and prospective risks that AI technologies bring to the security and privacy of personal data.
- 3. Repercussions Examine:** Identify the effects on people and organisations of AI-related data breaches.
- 4. Legislative Review:** Examine the present legal and regulatory frameworks that regulate artificial intelligence and how they interact with data privacy.
- 5. Challenges Identification:** Determine the organisational and technological difficulties encountered when putting effective data privacy and security safeguards in AI-driven systems.
- 6. The sixth recommendation Proposition:** Propose thorough methods, directives, and best practices targeted at easing worries about AI-related data security and privacy.
- 7. Literature Analysis:** To put our results in a current perspective, review and analyse previous academic and industry research on the intersection of AI, data privacy, and security.

This study intends to establish a balance between the enormous promise of AI technology and the unwavering values of personal data security and privacy by addressing these goals.

1.3. Scope and Limitations

It's critical to define the boundaries of our study clearly and precisely in the context of the digital era when Artificial Intelligence (AI) is progressively revolutionising many industries. We have conducted a thorough and in-depth examination of the effects of AI on the security and privacy of personal data. Therefore, we describe the breadth and inherent constraints of our work to ensure depth and significant contributions.

Scope:

Recent AI technology: Although AI has a long history, our study will mostly focus on current AI technologies, notably those created and extensively used in the previous 10 years. This decision is prompted by the rapid development of data-driven AI tools and models during this time, which echoes the issues stated by Zuboff [3] on the era of surveillance capitalism.

Direct Impacts on Data Privacy: While AI has a wide range of ramifications, from social to economic, our study will specifically examine how AI technologies affect data privacy and security. This covers the gathering, storing, processing, and possible abuse or security breaches of data.

Limitations:

Geographical Regions: Our study will primarily concentrate on the effect of AI on Western areas, especially North America and Europe, because of the enormous differences in adoption, regulatory environments, and cultural subtleties. This choice is the result of the significant effect of laws like the CCPA in California and the GDPR in Europe, which served as models for several privacy conversations throughout the world.[8]

Industry-specificity: Even though AI has applications across a wide range of industries, our study will concentrate on fields like healthcare, banking, and social media platforms since these are the ones that deal with personal data the most often.

Types of AI Algorithms: Different kinds of AI algorithms Simple rule-based algorithms and sophisticated neural networks are both included in the broad field of artificial intelligence (AI). Our emphasis will be on machine learning and deep learning techniques, particularly those used in data-intensive applications, in line with the observations made by Goodfellow, Bengio, and Courville [2] about the importance and complexity of such models.

By defining this scope and being aware of our shortcomings, we want to provide a research output that, although focused, delivers depth, relevance, and useful insights into the complex interplay between current AI technology and the privacy of individual users' personal data. It's an investigation that expands on the conceptual framework provided in the earlier parts, going further into the subtleties and complexities of the contemporary environment for AI.

1.4. Dissertation Structure

It's critical to provide readers with a clear road map as we traverse the complex world of artificial intelligence (AI) and its effects on the security and privacy of personal data. This guarantees precision and coherence as we go on with our investigation. The following sections provide a little taste of what's to come by outlining the format and anticipated content of each chapter.

Chapter 1: Introduction

The relevance of the subject is introduced in this chapter to create the framework. It explains the background and inspiration, outlines the main research questions, and aims, and talks about the study's scope and limits, as was previously mentioned. It serves as a crucial prelude, laying the groundwork for the depth and scope of our investigation.

Chapter 2: Literature Review: AI Technologies and Their Applications

This chapter introduces AI technologies, their progress, applications across industries, and preliminary insights into their influence on personal data privacy and security by delving into the available academic and industrial literature. To provide a solid basis for succeeding chapters, it will draw on influential studies like those by Goodfellow, Bengio, & Courville and Pasquale.[2], [6]

Chapter 3: AI-Driven Threats to Personal Data Privacy and Security

This section goes in-depth on the many dangers that AI poses. This chapter offers a comprehensive analysis of the issues facing the existing AI ecosystem, from intrusive data-gathering practices to unintentional biases. Here, O'Neil's [7] observations, which emphasise the finer points of algorithmic consequences, will be especially pertinent.

Chapter 4: Real-world Incidents: AI-related Data Breaches and Privacy Issues

This chapter will look at noteworthy AI-driven breaches and privacy gaffes to ground our study in actual events. It will analyse each incident's origins, effects, and takeaways while making links with the theoretical issues brought up in earlier chapters.

Chapter 5: Legal and Regulatory Landscape for AI and Data Privacy

This chapter examines the current legal frameworks governing artificial intelligence (AI) and data protection before moving from technology to governance. As mentioned by Schwartz & Peifer [8], it will largely draw upon the effects of GDPR and CCPA to analyse the efficacy and shortcomings of this legislation.

Chapter 6: Challenges in Safeguarding Personal Data in AI Systems

This section will examine the organisational and technological challenges that arise in protecting data in AI-driven systems. This in-depth analysis will cover everything, from organisational culture and readiness to technology risks.

Chapter 7: Strategies for Mitigating AI-Driven Privacy and Security Risks

This chapter will discuss methods and best practices to address AI-driven privacy and security issues based on our results. Not only are concrete answers offered, but also challenges that need to be addressed.

Chapter 8: Conclusion and Future Research Directions

The last chapter will summarise our results, making linkages across chapters and highlighting the importance of the research. Additionally, it will highlight possible study subjects by highlighting new issues and developments in AI and data privacy.

The dissertation intends to provide readers with a thorough, nuanced, and well-informed viewpoint on the difficulties and prospects at the junction of AI technology and personal data privacy and security by using this organised method. Each chapter builds on the one before it, blending an engaging story with practical advice.

2. Literature Review: AI Technologies and Their Applications

Artificial intelligence (AI) and its relentless march have become synonymous with our age. It is crucial to first comprehend the fundamental essence of AI, including its history, typologies, and underlying concepts that underpin it, to fully appreciate its substantial ramifications for the privacy of personal data.

2.1. Overview of Artificial Intelligence

Brief History of Artificial Intelligence:

The origins of artificial intelligence may be found in ancient mythology about creatures like the automatons of the Greek deity Hephaestus. However, the 20th century saw the beginning of the contemporary idea of AI. With Alan Turing's development of the renowned Turing Test, a standard for artificial intelligence, the 1950s were especially significant. His ground-breaking essay "Computing Machinery and Intelligence" [9] questioned whether robots could even reason. The term "Artificial Intelligence" was first used by John McCarthy and colleagues at the Dartmouth workshop in 1956, which is often regarded as the beginning of AI as an academic field.[10]

Waves of hope and scepticism swept over succeeding decades, with AI "wintering" because of financial and technical obstacles. The explosion of data, improvements in computer power, and the development of techniques like deep learning, however, brought an AI renaissance in the 21st century.[2]

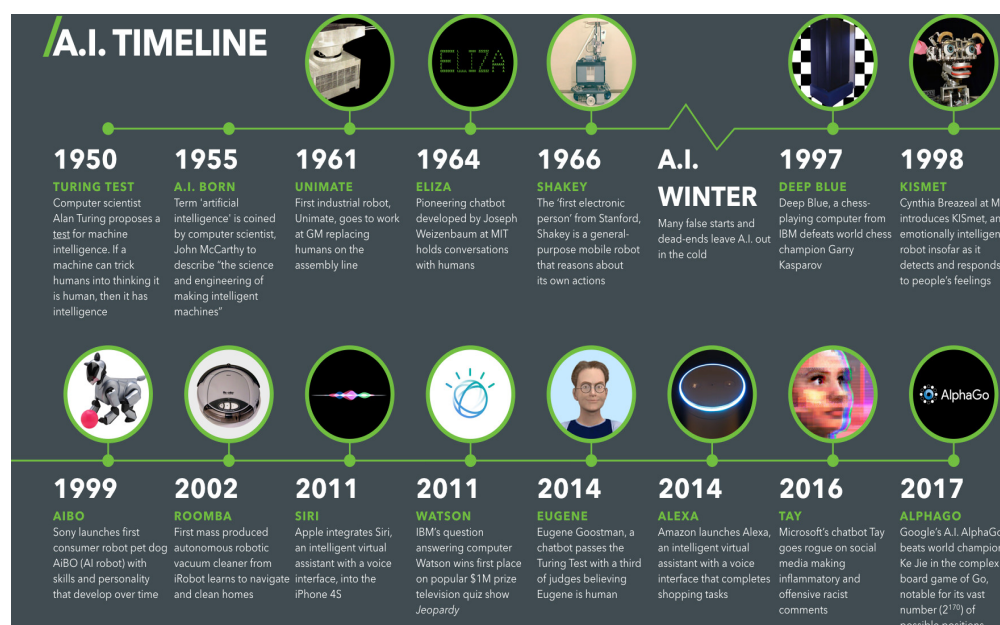


Figure 1: A timeline which shows how AI has evolved over time.[11]

Types of AI include: -

"Narrow AI" (or "Weak AI"): These systems have been created and trained for a certain job. Examples include virtual personal assistants like Siri or Alexa. They don't have true intellect or awareness and follow a predetermined set of rules.[1]

General AI (Strong AI): This kind of AI has the capacity to comprehend, pick up knowledge, and carry out any intellectual work that a person can. Although its ramifications are heavily studied and contested in academic circles, it is still primarily theoretical at this point.[12]

Super intelligent AI: General AI has advanced with this. In this form, robots can do tasks that humans cannot. Its potential has been examined by experts like [13], who noted both its amazing prospects and existential threats.

Fundamental ideas include:

Fundamentally, AI is about developing algorithms that let computers carry out operations that traditionally demand human intellect. This includes many sub-domains, such as:

Computers learn from data when they use machine learning (ML). It is the impetus behind many developments in contemporary AI.

- "Neural Networks": These are interconnected algorithms that find patterns in data and are modelled after the human brain. Large neural networks are used in deep learning, a subset, to analyse data like text and pictures.

- Natural Language Processing (NLP): This allows computers to comprehend and react to human language, powering innovations like chatbots and translation services.

Each of these ideas has a long history and a wide range of potential applications, which have combined to create the current AI environment.

We create the framework for analysing AI's consequences on personal data privacy and security in the chapters that follow by comprehending the fabric of AI—its history, the numerous forms, and the fundamental concepts. It serves as a basis for a growing discipline that straddles the boundaries of technology, philosophy, and society.

2.2. Applications of AI in Various Industries

We must now investigate the real-world applications of these technologies in many industries, building on our fundamental knowledge of the development and typologies of AI. The use of AI is wide-ranging and multifaceted, profoundly changing sectors and posing both possibilities and difficulties. This section sheds light on how AI is affecting important industries while highlighting the data-intensive nature of these applications and their ramifications.

Healthcare: AI's involvement in this sector is ground-breaking. AI systems are being used to improve diagnosis, treatment planning, and patient outcomes across a range of applications, from image identification in radiology to predictive analytics for patient care. Deep learning systems, for instance, have shown the potential to identify

abnormalities in X-rays or MRI images with accuracy comparable to human specialists.[14] However, the large databases of medical pictures and patient information that these systems often demand might give rise to questions about data privacy and patient confidentiality.

Finance: AI is used in the financial industry for a variety of functions, including algorithmic trading and fraud detection. Robo-advisors, which use AI to manage portfolios and provide financial advice, are gaining popularity. Furthermore, AI-driven systems are used to spot odd transaction patterns and alert users to probable fraud in real-time.[15] Since the financial industry is inherently data-rich, protecting sensitive financial information offers several difficulties.

Marketing: To analyse customer behaviour, forecast trends, and personalise adverts, modern marketing significantly depends on AI. Platforms analyse user internet behaviour using algorithms to provide relevant adverts. According to Zuboff [16], although hyper-personalisation improves user experience, it often walks a thin line between privacy invasion and personalization.

Entertainment: AI-driven recommendation systems are used by streaming services like Netflix and Spotify to select material that is specific to user tastes. To provide recommendations for material, these algorithms examine past watching or listening activities, sometimes in combination with other user behaviours[17]. While ensuring a customised user experience, this also means that platforms are constantly gathering and analysing enormous quantities of user data, raising questions about data storage, access, and possible abuse.

Data-intensive applications include:

The most game-changing AI solutions across these sectors are data-intensive. Data is the driving force behind all machine learning models, whether they are deep learning algorithms curating a user's content feed or machine learning models that predict patient outcomes based on prior medical information. As AI systems grow more pervasive in our everyday lives, they inevitably need more data to operate at their best, which increases worries about data privacy and security.

We provide the groundwork for a more comprehensive investigation of AI's ramifications by comprehending how it is used across businesses. The difficulties and worries that occur when data-rich AI applications collide with the crucially essential fields of personal data privacy and security will be covered in more detail in the following sections.

2.3. AI's Impact on Personal Data Privacy and Security

We must now investigate the real-world applications of these technologies in many industries, building on our fundamental knowledge of the development and typologies of AI. The use of AI is wide-ranging and multifaceted, profoundly changing sectors and posing both possibilities and difficulties. This section sheds light on how AI is affecting important industries while highlighting the data-intensive nature of these applications and their ramifications.

Healthcare: AI's involvement in this sector is ground-breaking. AI systems are being used to improve diagnosis, treatment planning, and patient outcomes across a range of applications, from image identification in radiology to predictive analytics for patient care. Deep learning systems, for instance, have shown the potential to identify abnormalities in X-rays or MRI images with accuracy comparable to human specialists.[14] However, the large databases of medical pictures and patient information that these systems often demand might give rise to questions about data privacy and patient confidentiality.

Finance: AI is used in the financial industry for a variety of functions, including algorithmic trading and fraud detection. Robo-advisors, which use AI to manage portfolios and provide financial advice, are gaining popularity. Furthermore, AI-driven systems are used to spot odd transaction patterns and alert users to probable fraud in real-time.[15] Since the financial industry is inherently data-rich, protecting sensitive financial information offers several difficulties.

Marketing: To analyse customer behaviour, forecast trends, and personalise adverts, modern marketing significantly depends on AI. Platforms analyse user internet behaviour using algorithms to provide relevant adverts. According to [16], although hyper-personalisation improves user experience, it often walks a thin line between privacy invasion and personalization.

Entertainment: AI-driven recommendation systems are used by streaming services like Netflix and Spotify to select material that is specific to user tastes. To provide recommendations for material, these algorithms examine past watching or listening activities, sometimes in combination with other user behaviours.[17] While ensuring a customised user experience, this also means that platforms are constantly gathering and analysing enormous quantities of user data, raising questions about data storage, access, and possible abuse.

Data-intensive applications include:

The most game-changing AI solutions across these sectors are data-intensive. Data is the driving force behind all machine learning models, whether they are deep learning algorithms curating a user's content feed or machine learning models that predict patient outcomes based on prior medical information. As AI systems grow more pervasive in our everyday lives, they inevitably need more data to operate at their best, which increases worries about data privacy and security.

We provide the groundwork for a more comprehensive investigation of AI's ramifications by comprehending how it is used across businesses. The difficulties and worries that occur when data-rich AI applications collide with the crucially essential fields of personal data privacy and security will be covered in more detail in the following sections.

3. AI-Driven Threats to Personal Data Privacy and Security

Given how deeply Artificial Intelligence (AI) has been incorporated into data-rich applications across several industries, it is crucial to comprehend the unique dangers that these technologies bring to the security and privacy of personal data. The potential for intrusive data collecting and monitoring is one of the main issues raised by the broad usage of AI systems.

3.1. Invasive Data Collection and Surveillance

Face Identification: Complex algorithms are used by face recognition systems to compare and analyse patterns in facial characteristics to identify or verify people. While these systems have the potential to be used for applications like access control and security, they also pose serious privacy risks. Without a person's permission, governments and corporate organisations may follow them using face recognition technology. Notably, because of worries about mass monitoring and possible abuse, the usage of these technologies in public areas like airports and city streets has garnered harsh criticism[18]. Additionally, databases for face recognition that include millions of photographs become attractive targets for bad actors, raising worries about data breaches.

Behaviour Monitoring: AI systems can now analyse and forecast human behaviour in addition to face characteristics. Platforms, for instance, may monitor users' online behaviours, such as clicks and pauses, and use this information to forecast preferences, allegiances, or even moods. While there are obvious uses for this in targeted advertising, it also makes possible a degree of monitoring that was previously unthinkable. This is what Zuboff[16] refers to as the "behavioural surplus," in which tech oligopolies gather user behaviour data, often more than what is necessary for service supply. AI processing of this excess data may provide insights that consumers may not be aware of or agree to, potentially resulting in privacy intrusions.

Sound and voice recognition: Voice assistant-enabled devices, such as Amazon's Alexa or Google Assistant, are always on the lookout for their wake word. However, issues with ambient sound processing and storage are raised. The privacy hazards connected with voice-enabled AI are highlighted by accidental recordings or the possibility of these devices being compromised and used as eavesdropping tools.[19]

Location Monitoring: Location tracking has advanced beyond simple point-to-point mapping thanks to the use of AI in mobile apps. A user's visited destinations may now be used by AI to anticipate future locations, infer personal habits, or even infer sensitive information about them, including their health or religious views.[20]

The potential for intrusive data collecting and monitoring increases rapidly as AI systems get more advanced. These technologies raise significant challenges to the accepted standards of personal data privacy even while they provide unique functionality and advantages. Aiming to shed light on the whole range of dangers and factors, the following sections will further explore the many vulnerabilities presented by AI to data security and privacy.

3.2. Unintended Bias and Discrimination in AI System

When we consider the possibility of prejudice and discrimination in AI systems, the relationship between AI technology and personal data privacy becomes even more complicated. In essence, AI models are copies of the data they are trained on. There is a considerable possibility that the AI models will maintain, or perhaps worsen, any biases present in this data, producing discriminating results, whether they are subtle or overt.

Bias in AI systems may come from a wide range of causes, including:

1. **Biased Training Data:** An AI model is likely to inherit and perpetuate any biases present in the dataset used to train it[7]. For instance, a face recognition system that has been trained exclusively on photos of members of one ethnic group may perform poorly or incorrectly identify members of other ethnic groups.
2. **Flawed Model Design:** Even with balanced training data, biases may be introduced by the parameters and design of an AI model.
3. **Feedback Loops:** Feedback-based iteration is a common way for AI models to become better. If the source of this input is biased human reviewers or biased user interactions, the AI may eventually create and perpetuate prejudices.

Real-world Consequences: The effects of bias in AI are not only hypothetical; they really manifest in the following ways:

1. **Recruiting and Hiring:** AI-driven recruiting systems may display age, racial, or gender prejudice, which might result in unequal hiring procedures. One prominent instance is the now-discontinued AI recruiting tool from Amazon, which was discovered to be biased against female applicants because of its training on male-predominant CVs over a ten-year period.[21]
2. **Criminal Justice:** According to Angwin, predictive policing and risk assessment algorithms may unfairly target certain racial or socioeconomic groups.[22]
3. **Credit and Loan Approvals:** According to Hu, AI-driven credit scoring systems may subject people to discrimination based on skewed socioeconomic characteristics. This would result in uneven access to financial resources. [23]

Addressing prejudice: It is crucial to identify and act against prejudice in AI systems. It entails:

1. **Diverse and Representative Data Collection:** Comprehensive datasets that are representative of many groups might help to minimise biases.[24]
2. **Openness and Accountability:** By encouraging openness in AI model construction and decision-making, biases may be more easily identified and corrected.
3. **Regular audits** may aid in the prompt discovery and correction of bias and prejudice in AI models.

Understanding the complicated dynamics of bias in AI reveals even another level of complexity in the interplay between AI and the privacy and security of personal data. The subtleties of prejudice, however tough, highlight how crucial ethical concerns are in the creation and use of AI technology.

3.3. Unauthorized Data Access, Sharing and Use

A new age of technical progress has begun because of artificial intelligence (AI) and its deep potential. The same technologies, meanwhile, that promise improved user interfaces and process effectiveness may also be used as a weapon against data security. An in-depth discussion of the risks associated with unauthorised data access, sharing, and abuse is provided in this section.

AI-Powered Hacking:

Hackers now could carry out more complex cyberattacks thanks to advanced AI technologies. Machine learning models may be taught to find security holes in systems, make malware more effective, and circumvent established security measures as needed. [25]The danger posed by AI models in the hands of malevolent actors grows as these models become proficient at learning and developing.

Phishing, the dishonest practice of duping someone into disclosing sensitive information, has been boosted by artificial intelligence (AI). Traditional phishing detection techniques are no longer as effective as they once were since algorithms can now create convincing phoney emails or messages that are targeted to specific recipients. This new danger is highlighted by tools like Deep Phish, which uses deep learning to optimise phishing attempts.[26]

Unauthorised Data Dissemination: AI-driven systems, particularly those that commercialise user data, have the potential to divulge sensitive information unintentionally or maliciously. Predictive models and recommendation algorithms both have the potential to infer and disclose private user information. Model inversion attacks are a situation where AI models, particularly deep learning models, are in danger of "memorising" and disclosing data from their training data.[27]

AI Models Misusing Personal Data: Beyond unauthorised access and sharing, there is a more subtle hazard where AI models exploit personal data by inferring and acting upon sensitive characteristics of persons without openly disclosing such information. For instance, without the person's knowledge or agreement, an algorithm may forecast and act on that person's political preferences, health, or financial circumstances. This might result in privacy violations.

Security-related Defensive AI: To defend against these dangers, the cybersecurity industry is using AI. To identify and thwart AI-driven assaults, machine learning models are being built. This offers a potential defence, but it also portends the emergence of an AI vs AI dynamic in the cybersecurity environment.[5]

The significance of strong security systems and ethical concerns in the deployment of AI is made clear by recognising the variety of hazards offered by unauthorised data access, sharing, and abuse enabled by AI. The intricacy of the problems that AI presents

also grows as it develops, highlighting the need for strict regulation, creative defences, and educated debate.

3.4. Implications of Automated Decision-Making

Artificial intelligence (AI)-enabled systems that can make complex judgements on their own without direct human input are now possible. Such automated decision-making raises serious concerns about accountability, transparency, and equality even while it may often increase efficiency, scalability, and even accuracy. This section explores the complex repercussions of empowering AI systems to make choices for us.

Reduced Human supervision: As AI systems grow more independent in their judgement, human supervision becomes less important. This presents problems in situations when subtle human judgement is important. For instance, a diagnostic AI tool in the medical industry may provide suggestions, but in the absence of a human expert reviewing the context, this might result in subpar or even incorrect medical judgements.[28]

Lack of Transparency: Automated decision-making often lacks transparency, particularly when advanced algorithms like deep neural networks are used. These "black box" models could provide a conclusion or forecast without giving a detailed justification, making it difficult to comprehend the underlying logic. Such opacity may undermine confidence and make it more difficult to contest or reverse judgements.[6]

Potential for Discrimination and Bias:

As was previously said, choices made by AI models that are trained on biased data may reinforce or even exacerbate pre-existing prejudices. This may result in systematic discrimination against certain groups in automated decision-making situations, such as AI-driven loan approvals or employment recruitments.[7]

Responsibility and Liability:

Liability for errors or injury becomes difficult to determine when AI systems make judgements on their own. Assigning accountability to an algorithm is difficult since conventional legal and ethical frameworks are mostly focused on human decision-makers.[29]

Consequences in terms of the economy and society:

Automated decision-making may potentially have larger socioeconomic effects. For instance, if hiring procedures are entirely automated, it would result in fewer human HR functions, which would have an impact on the employment market. Furthermore, a possible "deskilling" impact might result from overly depending on AI for crucial judgements, which could impair human abilities and skills in certain fields.[30]

Ethics implications include:

Deep issues arise when judgements, particularly those with moral or ethical implications, are entrusted to AI systems. Can an algorithm make ethical decisions with

the complexity, subtlety, and values that people do? The use of autonomous weaponry in combat settings provides a dramatic illustration of this conundrum.[31]

Decision-making is being delegated to AI systems, which represents a major paradigm change in how society functions. While there is no denying the efficiency and advantages brought about by such automation, it is important to proceed cautiously and make sure that technical breakthroughs do not come at the price of openness, justice, and human values.

4. Real-world incidents: AI-related data breaches and privacy Issues

Although they serve as a basis, the theoretical consequences of AI on data privacy and security are best appreciated in the context of actual events. We may obtain practical insights into the difficulties and hazards associated with the junction of AI and data privacy by looking at instances when AI systems either unintentionally violated the privacy of personal data or were used by nefarious individuals.

4.1. Case Study Analysis of AI-Driven Incidents

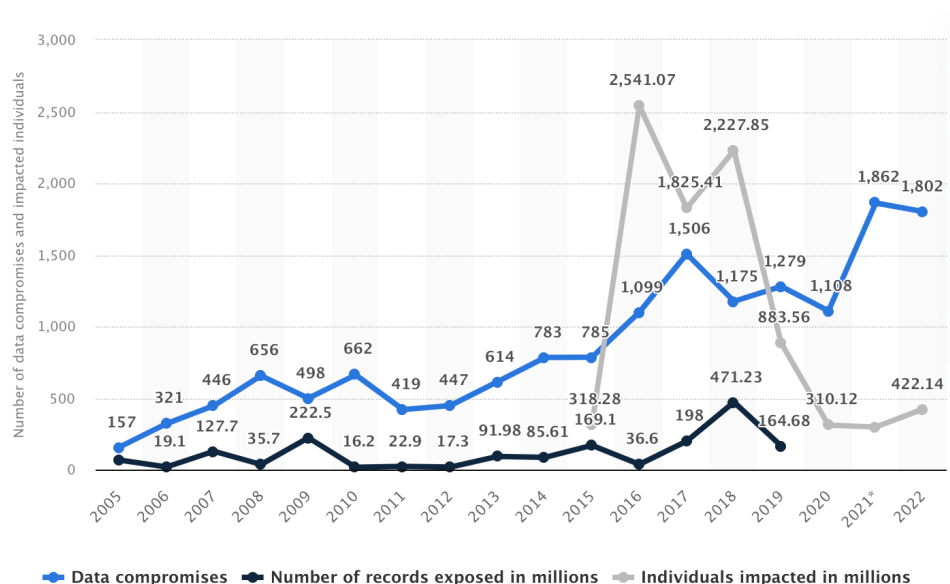


Figure 2: A graph demonstrating the rising number of data breaches over time.[32]

Case Study 1: Amazon's AI Recruitment Tool

Overview of the incident: According to Dastin[21], in 2018 Amazon abandoned its AI-driven recruiting tool because it was discovered to be discriminatory towards female applicants.

Analysis: Over the course of 10 years, Amazon's resumes were used to train the AI system. The model unintentionally discovered that male applicants were preferred since they were more prevalent at the time in the computer sector, which was dominated by men. This emphasises the dangers of teaching AI with historically biased data and emphasises how AI systems may reinforce pre-existing social prejudices.

Case Study 2: The Cambridge Analytica Scandal

Overview of the incident: With the use of advanced data analytics and artificial intelligence (AI) technologies, millions of Facebook users' personal information was illegally obtained and utilised for targeted political advertising, leading to one of the most well-known data breaches.[4]

Analysis: While largely a data breach, this instance shows how powerful AI systems can be when given access to enormous quantities of personal data for public opinion manipulation. It emphasises how crucial moral issues are when using AI-driven technologies, particularly in delicate contexts like political campaigns.

Case Study 3: Chatbots Sharing Personal Data

Overview of the incident: It has been shown that chatbots, which utilise AI to replicate human conversations, may unintentionally disclose user personal information because of programming errors or deliberate hacker assaults.[33]

Analysis: This situation demonstrates the weaknesses of AI-driven interfaces, particularly when such interfaces deal with humans directly. The possibility of real-time data breaches is relevant given that chatbots often work in real-time, highlighting the need for strict data security measures in AI-driven user interfaces.

Case Study 4: AI-Powered Surveillance Cameras

Overview of the incident: AI-powered surveillance systems that can identify "suspicious" actions in real time have been implemented in several places. Thoughts have been expressed on the possible abuse of these technologies, which might include racial profiling and unauthorised surveillance.[18]

Analysis: The use of AI in surveillance cameras serves as a prime example of the wider applications of AI in public settings. While there are unquestionable security advantages, there are also ethical and legal issues about the possibility of privacy invasion and the possibility of prejudice (whether racial or otherwise) in AI detections.

These case studies highlight the many issues and factors that are involved with AI, data privacy, and security. Understanding these actual events can help us better comprehend the wider ramifications of AI integration and the need for strong security measures.

4.2. Consequences for Individuals and Organizations

The widespread use of AI systems in several industries, along with their intrinsic complexity, has given birth to a wide range of unintended outcomes. These ramifications cover a broad spectrum, impacting both people and organisations, and often combining legal, financial, and reputational aspects. Let's explore the many-faceted effects of AI-driven data leaks and privacy violations.

The following financial effects apply to individuals: AI-related data breaches may result in rapid financial losses for the victims, particularly if personal financial information is

exposed. This might result in long-term financial consequences such as unauthorised transactions, fraudulent charges, or even identity theft.[34]

In relation to Organisations: In addition to the immediate expenses of recognising and fixing a breach, businesses may experience decreased future sales because of damaged client confidence. Additionally, after an event, upgrading security infrastructure may cost a lot of money, and regulatory agencies may punish companies for violating data privacy laws.[35]

Reputational harm may include the following for individuals: People could experience shame, stigma, or personal blackmail when personal, sensitive information (such as medical records or private chats) is released. Such breaches might have a severe negative psychological and emotional impact.

In relation to Organisations: Significant reputational damage from a data breach may cost a company customers' confidence and loyalty. Long-term pledges to improve data security as well as intensive public relations efforts and transparency campaigns may be necessary to restore this confidence.[36]

Legal Consequences:

For Individuals: Especially if the breaches happened because of organisational carelessness, victims of AI-related breaches may be able to pursue legal remedies to recover damages. However, participating in these legal procedures may be both time- and money-consuming.

In relation to Organisations: Organisations must adhere to certain data protection requirements under laws governing data privacy in various countries. Legal penalties for violations may include hefty fines. According to Schwartz & J. Solove[37] the General Data Protection Regulation (GDPR) in the European Union, for instance, may levy penalties of up to 4% of an organization's annual worldwide sales for serious infractions. Additionally, aggrieved parties or stakeholders may file class-action lawsuits against organisations.

When these effects are combined, privacy concerns and data breaches connected to AI have significant, long-lasting effects. The interdependence of the financial, reputational, and legal repercussions highlights the need for a comprehensive strategy for AI data privacy and security, emphasising preventative measures and proactive initiatives.

4.3. Key Takeaways and Best Practices

After exploring actual instances and the complex effects of AI-related breaches, it is crucial to draw out the most important takeaways and recommended practices. Such insights operate as a road map for organisations and people traversing the complicated terrain of AI, data privacy, and security in addition to serving as guidance for future AI deployments.

Important Takeaways

1. Data Quality Matters: As shown by examples like Amazon's AI recruiting tool, using outdated or inadequate data while training AI may provide inaccurate results. It emphasises the need to check the representativeness and quality of data. [21]
2. Transparency is a must-have: Many AI models have a "black box" design that may amplify the effects of breaches and foster distrust. Transparency in AI decision-making must be prioritised by organisations to provide clear understandings and possible corrections.[6]
3. Regulation Is Important: The Cambridge Analytica scandal exposed inconsistencies in the laws governing data protection. Regulatory frameworks must move along with technical developments to provide strong safeguards against abuse.[38]
4. Human supervision is crucial Despite its strength; AI cannot replace the complex moral reasoning and judgements that distinguish humans. Numerous dangers related to AI-driven decision-making may be reduced by striking a balance between automation and human monitoring.[28]

Best Practises include:

1. Robust Data Management: Implement thorough data management procedures to guarantee the quality, completeness, and representativeness of the data. Check datasets for biases and abnormalities on a regular basis.
2. Continuous Monitoring: AI models, particularly those used in delicate industries, should be constantly examined. Real-time monitoring allows for the fast detection and correction of unwanted model behaviours.
3. Stakeholder training: Stakeholders should be informed on the capabilities and possible hazards of the AI technologies being used, both internally (workers) and outside (users). An extra layer of vigilance may be added by an educated user base.
4. Ethical AI Design: Adopt moral standards for the creation and use of AI. Prevent inadvertent discrimination, entails guaranteeing fairness, openness, and accountability in AI systems.
5. The incident response strategy is: Have a thorough strategy in place for handling events using artificial intelligence. Damages may be reduced with prompt action, and confidence can be rebuilt via damage management and open communication.
6. Consult with Outside Experts: Consult with outside professionals on a regular basis to audit and assess the organization's AI systems. External viewpoints may often reveal biases or weaknesses that have gone unnoticed.

We envision a way ahead after reflecting on the occurrences that were mentioned and combining these lessons learned and best practices. While incorporating AI into contemporary systems has never-before-seen advantages, there are several difficulties as well. The solution to these problems demands a proactive, educated, and all-

encompassing strategy, with AI deployments grounded on ethical, open, and secure principles.

5. Legal and Regulatory Landscape for AI and data privacy

The legal environment has changed as AI and data privacy continue to converge to stay up with the quick pace of technological innovation. Governments and international organisations have passed rules and regulations to ensure the appropriate use of AI, particularly in situations when the privacy of individuals is at risk. This section provides a summary of important legislation and regulatory structures that handle the issues of AI, data privacy, and security.

5.1. Overview of Relevant Laws and Regulations

1. The European Union's General Data Protection Regulation (GDPR)

Overview: One of the world's most comprehensive data privacy laws, GDPR was implemented in 2018. User consent, data minimization, and the right to be forgotten are highlighted. Organisations must be clear about their use of AI and data analytics under GDPR, particularly if it affects user data. Heavy penalties of up to 4% of the worldwide yearly revenue may result from violations.[37]

2. California Consumer Privacy Act (CCPA): This law is applicable in California, USA.

Overview: The CCPA gives California people rights about their personal data, including understanding what data is gathered, refusing to have their data sold, and having access to their data, starting in 2020. Businesses utilising AI must be honest about data use and provide consumers ways to opt out, which has special ramifications.[39]

2. India's Personal Data Protection Bill (PDPB)

Overview: The PDPB, a proposed law that takes its cues from the GDPR, seeks to provide a thorough framework for data protection in India. It places a strong emphasis on authorization, data localisation, and the creation of a data protection authority. Additionally, the law recognises the need to regulate AI technologies, particularly in situations like automated decision-making.[40]

4. The United Kingdom's Automated and Electric Vehicles Act

Overview: While largely concentrating on electric cars, this legislation also discusses AI in relation to autonomous driving. It discusses issues relating to insurance and responsibility for AI-driven autonomous cars, indicating a shift towards more focused AI laws.[41]

5. Philippines Data Privacy Act (DPA)

Overview: The DPA has ramifications for AI-driven systems, even though it is not only focused on them, particularly in industries like healthcare, banking, and e-commerce. Like GDPR, it places a strong emphasis on organisational obligations, data subject rights, and user permission.[42]

When navigating the regulatory environment, certain areas have strong frameworks in place while others are only beginning to handle AI and data privacy issues. The differences in this legislation highlight the global dimension of the problem and the need for global cooperation. The legal and regulatory frameworks will surely change as AI's exponential growth continues, attempting to strike a balance between innovation and privacy and ethical concerns.

5.2. Effectiveness in Mitigating AI-Related Threats

Countries and international organisations have taken a proactive approach with the introduction of legal frameworks aimed at protecting data privacy in the AI space. The capacity of these frameworks to concretely minimise AI-related hazards, however, represents the true test of their effectiveness. The effectiveness and shortcomings of present rules in handling privacy and security issues brought on by AI will be examined in this section.

Successes:

1. Enhanced Organisational Accountability: Due to the heavy penalties imposed by rules like GDPR, organisations throughout the world have increased their investment in infrastructure for data protection.[34]
2. Increased openness: The GDPR's focus on openness has resulted in a considerable rise in businesses offering more transparent privacy policies, enabling consumers to comprehend how their data is utilised, especially in AI-driven operations.[43]
3. Individual Empowerment: Regulations like the GDPR and the CCPA give people more control over their personal data. Users now have greater control over platforms, including the opportunity to see, update, and even delete their data.[39]
4. Encouragement of Moral AI Development: Regulations have unintentionally helped to advance moral AI practises by requiring that AI models be transparent and free of bias. This is especially true in fields like banking and medicine, where biases may have serious negative effects on the actual world.

Failures/Challenges:

1. Lack of Universality: Laws are inconsistent because different locations have different legislation. This presents difficulties for large organisations striving to maintain compliance in all areas of operation.[44]

2. Rapid technological evolution: Laws may be soon out of date or inadequate to handle newer concerns since AI technology often advances more quickly than the regulatory process.[45]

3. There are difficulties in enforcing rules, even when they seem to be strong on paper, particularly when doing so across international boundaries. Not all infractions are discovered, and not all offenders are held accountable.[46]

4. Unintentional Repercussions: Occasionally, strict rules may impede creativity. Smaller businesses may be discouraged from exploring AI-driven innovations because they lack the resources to ensure complete compliance.[47]

Reflecting on the existing legislative environment reveals that, despite substantial advancements in tackling AI-related data privacy issues, gaps still exist. These laws need to be updated and improved on a regular basis due to the changing nature of technology and the complexity of worldwide operations. Achieving the ideal harmony between innovation and regulation will need cooperation, adaptation, and vision, as with any frontier industry.

5.3. Recommendations for Improved Regulatory Framework

It is critical to outline suggestions for stronger frameworks given the fast technical advancement of AI and the apparent inadequacies in the present legal environment. These frameworks should be adaptable enough to consider technological changes while simultaneously protecting data privacy and security. Here are some suggestions for forming future regulatory paradigms, drawing on the knowledge gained from current rules and their apparent difficulties.

1. Universal Principles with Regional Variability:

A united basis may be achieved by creating an international baseline norm for AI and data protection. While outlining fundamental principles, this baseline may nonetheless accommodate regional adaptations to consider specific local peculiarities and cultural settings. Such a strategy might make it easier for multinational corporations to navigate the existing patchwork of rules.[44]

2. Flexible and dynamic regulatory design

Regulations should be made to be flexible and responsive given how quickly technology is developing. The regulatory frameworks may remain applicable in the face of developing AI technology with the help of periodic reviews and update processes.[45]

3. More effective enforcement mechanisms

While laws on paper may set the scene, enforcement is where their true influence is seen. Investments in enforcement tools, global regulatory partnerships, and sanctions may guarantee compliance and discourage future offenders.[46]

4. Public-Private Partnerships (PPPs):

Working together with tech firms, academic institutions, and trade associations can provide regulators with a better understanding of the subtleties of AI developments. Such alliances may serve as a model for the development of knowledgeable, practical rules that strike a balance between security and innovation.[19]

5. Stress Ethical AI Development:

Rules should take ethical issues into account to make sure that AI innovations prioritise justice and transparency and avoid the maintenance of social prejudices. Giving organisations and developers standards or certifications for ethical AI may help.[48]

6. Facilitate Transparency and Explainability:

AI models, particularly in fields where decisions have a direct influence on people's lives. 6. Facilitate Transparency and Explainability. Users are entitled to know how AI systems analyse their data and make choices.[49]

7. User empowerment

Enhance the clauses that give people more authority over their data. This comprises more explicit permission methods, an opt-out option, and channels for contesting or appealing AI-driven judgements.

8. Promote education and research:

Encourage the study of moral and responsible AI practices. Invest in public education efforts as well to increase knowledge of issues like data privacy, the effects of AI, and human rights.

Making solid, futuristic regulatory frameworks is not just a necessary administrative task but also a social responsibility in an age where data rules and AI technologies are proliferating quickly. Utilising the advantages of AI while preserving human liberties and societal norms will depend critically on ensuring that these frameworks are comprehensive, adaptive, and inclusive.

6. Challenges in Safeguarding Personal Data in AI Systems

A complex problem matrix develops from the intersection of AI and personal data. The intricate interactions between cutting-edge technology and established human institutions and procedures are reflected in these issues, which are both technological and organisational in character. Let's go into the technical difficulties, which centre on the complexities of AI security, including model robustness, encryption, and the growing danger of adversarial assaults.

6.1. Technical Challenges in AI Security

1. Encryption Challenges:

Overview: Given that AI systems typically need access to enormous volumes of data, it is crucial to make sure that this data is secured both at rest and while being sent. However, a lot of AI models, particularly deep learning models, need encrypted data for training, which might introduce security flaws.[50]

Solution Approaches: To enable AI systems to function on encrypted data without decrypting it, approaches like homomorphic encryption and safe multi-party computing are being investigated.

2. Model Robustness:

Overview: AI models may be used in dynamic and uncertain contexts after they have been trained. It may be difficult to ensure that these models consistently perform effectively and don't provide unexpected outcomes in certain situations.[51]

Solution Approaches: Helpful techniques include routine retraining, model validation on various datasets, and include robustness as a criterion during model building.

3. Adversarial Attacks:

Overview: Adversarial attacks include gradually altering data supplied to an AI system in a manner that causes the system to make an inaccurate choice or prediction, yet the alteration is invisible to humans. These attacks offer serious risks, particularly in applications that need high levels of security, such as face recognition or autonomous driving.[52]

Solution Approaches: Using adversarial examples to train models or implementing detection methods to recognise and block such inputs are two possible approaches to a solution.

4. Data Poisoning:

Overview: When an attacker inserts malicious data into the training dataset, the AI system picks up the wrong patterns. This may have significant effects, particularly if the AI system is biased by the contaminated data.[53]

Solution Approaches: Using data sanitization methods, routine data audits and outlier identification systems are some solution approaches.

5. Model Inversion and Extraction Attacks:

Overview: Attackers utilise an AI system's outputs to deduce specifics about its training data or even reproduce the model. Such attacks jeopardise the AI model's confidentiality as well as the privacy of the training data.[27]

Solution Approaches: Implementing differential privacy strategies, which make sure that the outputs of the AI do not expose information about individual data points, is one approach to the problem.

Taking on these technological difficulties demands a comprehensive strategy. In addition to the creation of countermeasures, continued research, industry cooperation, and the creation of standards are required to direct the development and implementation of secure AI.

6.2. Organizational Barriers to Data Privacy

Although there are unquestionably major technological obstacles to data privacy in AI systems, they are part of a larger organisational environment. Structures, procedures, and attitudes inside an organisation may either support or undermine attempts to protect data privacy. Understanding these obstacles is essential because, if organisational difficulties are not addressed, even the most cutting-edge technological solutions may not be successful.

1. Training and Skill Gaps:

Overview: Implementing and maintaining safe AI systems demands specialised expertise. Companies often struggle to find workers skilled in the complexities of artificial intelligence, cybersecurity, and data protection.[54]

Solution Approaches: Investing in ongoing staff training, collaborating with academic institutions, and recruiting experts in AI and data privacy may close this gap.

2. Organisational Culture:

Overview: An organization's culture, in particular its stance on data privacy and ethics, is crucial. Rapid deployment may be prioritised above extensive security tests or possible threats may be underestimated environments.[55]

Solution Approaches: Fostering a culture that prioritises data privacy and ensures that all workers are aware of its significance. Regular awareness campaigns, the

establishment of unambiguous organisational principles, and rewarding safe and moral behaviour may all help accomplish this.

3. Leadership Approach:

Overview: The strategy and goals established by the organization's leadership have a big impact on how data privacy is handled. In such cases, management could see data privacy initiatives as cost centres rather than vital investments, which would result in insufficient funding.[56]

Solution Approaches: A clear knowledge of the possible legal and reputational concerns, together with leadership training programmes that emphasise the long-term benefits and ethical imperatives of data protection, may change perceptions.

4. Allocation of Resources:

Overview: Proper data security and privacy-respecting AI systems need resources, both financial and human. Allocating enough resources to data privacy may be difficult in certain organisations, particularly start-ups or those experiencing financial hardship.[57]

Solution Approaches: Decision-makers may be persuaded to provide enough resources by being informed about the possible long-term implications of data breaches, including financial fines and reputational harm.

5. Silos and Communication Barriers:

Overview: Silos and communication barriers are common in large organisations. This may make it difficult to coordinate efforts, which is essential for guaranteeing comprehensive data protection.[58]

Solution Approaches: Setting up platforms for cross-departmental cooperation, holding frequent meetings across departments, and designating data privacy liaisons within each division helps improve coordination and communication.

In essence, the organisational and human aspects are equally important, even if the technology environment of AI presents its own distinct obstacles. A mix of training, cultural changes, leadership alignment, and strategic resource allocation, backed by open communication and cooperation, is needed to address organisational hurdles to data privacy.

6.3. The Role of Industry Standards and Best Practices

Industry-wide standards and best practices interact strongly with organisational dynamics and the larger technological environment. These norms, rules, and frameworks—often created by preeminent international organizations—provide direction and help organisations manage issues like data protection in AI systems. For organisations striving to comply with international best practices, recognising and integrating these standards is essential.

1. Standards from the International Organisation for Standardisation (ISO):

Overview: The ISO is a well-known organisation that creates standards, and it provides several standards pertaining to data privacy and information security. For instance, ISO/IEC 27001, which focuses on information security management systems, offers a systematic method for handling sensitive corporate data.[59]

Solution Approaches: Organisations may apply for ISO certification, which not only assures conformity to global standards but also promotes stakeholder confidence.

2. The National Institute of Standards and Technology (NIST) Guidelines:

Overview: NIST is a U.S. government organisation that creates and promotes standards in a variety of technological fields. Their recommendations, like the NIST Cybersecurity Framework, provide thorough methods for enhancing cybersecurity, including those that include AI.[60]

Solution Approaches: The agency's considerable knowledge and experience may be used by organisations, including those located outside of the United States, to adopt NIST standards as part of their data privacy and cybersecurity strategy.

3. IEEE (Institute of Electrical and Electronics Engineers) Standards:

Overview: IEEE, a major professional organisation for electronic engineering and electrical engineering, has taken an active role in developing AI standards, particularly regarding ethical considerations in system design.[61]

Solution Approaches: Organisations may make sure that their AI systems are morally sound and technically sound by integrating IEEE standards.

4. OWASP Best Practises:

Overview: OWASP is an online community that creates publicly accessible publications, approaches, and tools in the field of web application security. Their recommendations—including the OWASP Top Ten—highlight critical security flaws that businesses should be aware of, some of which may apply in AI scenarios.[62]

Solution Approaches: OWASP materials may help organisations keep informed about new vulnerabilities and threats by referring to them often.

5. Industry-Specific Best Practises:

Overview: There may be best practices and guidelines depending on the industry. For example, the FAIR principles in the health industry place an emphasis on data findability, accessibility, interoperability, and reusability.[63]

Solution Approaches: Organisations may incorporate pertinent best practices by staying current on conferences, publications, and forums that are related to their sector.

Industry best practices and standards incorporation have several benefits. It keeps businesses in line with widely accepted rules, promotes stakeholder trust, and often offers a strategy for overcoming difficult problems. These guidelines will be essential in directing the ethical and safe deployment of AI as it develops further.

7. Strategies for Mitigating AI-Driven Privacy and Security Risks

While there are many advantages to AI development, there are also several security and privacy dangers. However, the IT community has been proactive in creating plans to address these issues, working with academics and industry leaders. Let's concentrate on cutting-edge technological solutions for assuring the security of AI systems.

7.1. Technical Solutions for AI System Security

1. Federalized education:

Overview: For training, traditional AI models often demand that all data be centralised. By enabling models to be trained directly on user devices without the raw data leaving those devices, federated learning breaks this mould. The privacy of user data is better protected because of this decentralised strategy.[50]

Solution Approaches: Businesses may utilise federated learning frameworks to train AI models without centralising sensitive user data, particularly those in sensitive industries like healthcare or finance.

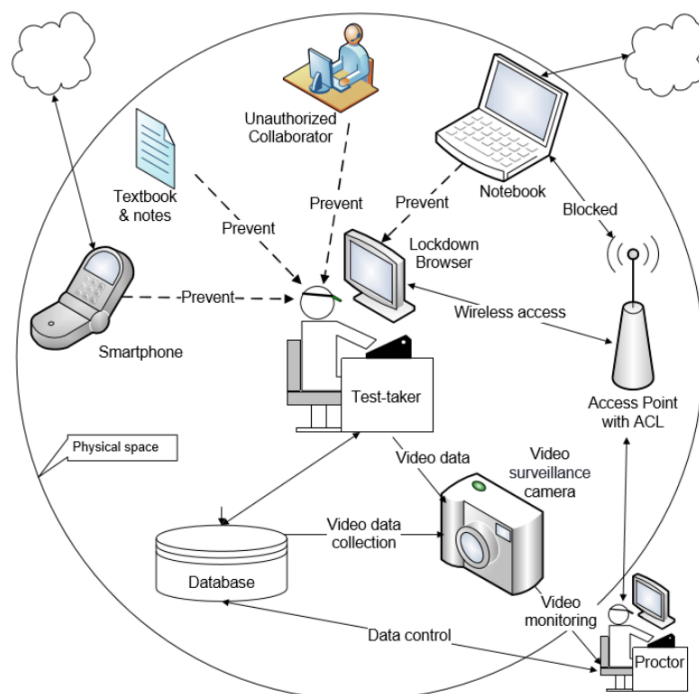


Figure 3: It's an example of an application of AI in utilising behaviour tracking to find unauthorised resource consumption in an Online proctoring system based on ML. [64]

2. Distinctive Privacy:

Overview: Differential privacy ensures that the privacy of people inside a dataset is not jeopardised by the publication of statistical data about the dataset. To prevent individual data points from being reverse-engineered, it introduces some "noise" into the data.[65]

Solution Approaches: Businesses may include differential privacy measures in their data release procedures if they need to share insights from aggregate data without disclosing individual data.

3. Secure Multi-party Computation (SMPC):

Overview: SMPC allows many parties to work together to jointly calculate a function over their inputs while maintaining the privacy of those inputs. This may be especially helpful when many entities are in possession of private data that they desire to analyse without disclosing it to one another.[66]

Solution Approaches: SMPC may promote shared AI model training or data analysis in sectors like finance or healthcare where companies may cooperate without disclosing private raw data.

The security posture of AI systems may be considerably improved by using these technology solutions. These methods address the underlying weaknesses often connected to AI-driven data processing by giving priority to decentralisation, obfuscation, and collaborative computing. As AI permeates more industries and aspects of everyday life, it will become more important to use such strategies to ensure its safe, moral, and secure deployment.

7.2. Organizational Approach to Data Privacy

The technological protections put in place for AI systems are crucially anchored by organisational initiatives. Even the most successful technological methods could be ineffectual in the absence of a consistent organisational strategy. Let's examine some crucial organisational tactics that support data privacy in AI settings.

1. Data Privacy Policies

Overview: The underlying structure for how an organisation acquires, uses, and maintains data is determined by clearly stated data privacy rules. Such policies indicate an organization's commitment to data privacy in addition to complying with legal requirements.[67]

Solution Approaches: Ensuring that data privacy rules are open and easily available, as well as routinely upgrading them to reflect changing AI technology. using legal and technical know-how to create practical and compliant rules.

2. Training Programmes:

Overview: The first line of defence against unintentional data breaches and misuses is a well-informed staff. Every team member, from IT experts to front-line employees,

may benefit from regular training to ensure that they are all aware of their responsibilities regarding data protection.[68]

Solution Approaches: Create and implement ongoing training courses that are specific to the various organisational functions. putting a focus on real-world situations in training to guarantee applicability.

3. Data Ethics Boards:

Overview: As AI systems base their choices on data more and more, ethical issues take centre stage. To ensure that AI implementations adhere to ethical norms, data ethics boards may provide supervision, direction, and auditing capabilities.[69]

Solution Approaches: The creation of impartial data ethics committees made up of a variety of corporate stakeholders, outside experts, and community representatives. Use this board to periodically assess data management procedures and AI implementations.

4. Open and Honest Communication: Summary Customers, partners, and regulators are just a few of the stakeholders that demand transparency in an organization's use of AI and data management. Communication that is open and honest helps prevent misunderstandings.[70]

Solution Approaches: Regularly releasing reports, whitepapers, or updates on the organization's AI implementations, data management procedures, and any problems or difficulties. creating accessible avenues for comments and inquiries.

5. Privacy-by-Design:

Overview: Organisations may include privacy in the design phase of any product, service, or procedure rather than considering it as an afterthought. By taking a proactive approach, privacy issues are guaranteed to be core principles rather than afterthoughts.[71]

Solution Approaches: incorporating privacy issues into every project's development. evaluating and revising often considering user input and technology improvements.

Technical techniques are complemented by organisational measures, resulting in a comprehensive defence against possible data privacy and security threats. The foundation of reliable AI deployments is the combination of regulations, ethical concerns, training, and transparency as AI systems become more and more integrated into organisational processes.

7.3. Policy and Regulatory Recommendations

The barriers that guarantee AI technologies are used responsibly, particularly around data protection, are policy and regulatory frameworks. There is a constant need to recalibrate and improve these frameworks due to the dynamic nature of AI developments and the encountered difficulties. The following policy and regulatory suggestions may be made based on the combination of hazards seen and industry best practices:

1. Adaptive Regulatory Mechanisms:

Overview: The rapid advancement of AI calls for regulatory frameworks that can change in close to real-time as opposed to static norms.[47]

Recommendation: Periodic review provisions should be included in regulatory frameworks to ensure that they move along with new technology developments.

2. Mandates for transparency and accountability:

Overview: Ensuring that AI developers and users provide clear descriptions of their models, data sources, and decision-making processes is essential to preserving public confidence.[72]

Recommendation: Comprehensive disclosure standards should be mandated by regulations for AI deployments, particularly those in public-facing industries like healthcare, finance, and law enforcement.

3. Data minimization principles:

Overview: Data collection without consideration for risk raises hazards. Potential breaches and abuse may be reduced by making sure that only necessary data is gathered and handled.[37]

Recommendation: The concepts of data reduction should be included in regulations, advising businesses to only gather information that is essential to their operations and directly related to their goals.

4. Promote Ethical AI Development:

Overview: AI systems should be governed by ethical norms to promote fairness, non-discrimination, and respect for individual rights.[73]

4. Promote Ethical AI Development.

Recommendation: Regulatory agencies need to establish moral standards for the creation of AI, and they may think about developing certification procedures for morally sound AI systems.

5. Worldwide Collaboration:

Overview: Since AI technologies are borderless, worldwide cooperation is crucial for addressing global issues and ensuring uniform standards.[44]

Recommendation: National regulatory agencies should actively participate in international conferences, seminars, and cooperative projects to promote harmonised international standards.

6. Enhance Public-Private Partnerships:

Overview: Public regulatory authorities may gain from closer partnerships with industry stakeholders given the fast-paced nature of AI research and implementation in the private sector. [19]

Recommendation: Establish institutional forums for ongoing communication between public regulators and private organisations to make sure that rules are based on ground realities.

7. Place a strong emphasis on user rights:

Overview: According to J Wong [74], end users should be able to easily access, modify, delete, and transfer their data.

Recommendation: Regulations should strengthen user data rights and provide ways for users to effectively exercise these rights.

These suggestions may aid in creating a regulatory environment that is balanced and supports innovation while respecting the importance of individual rights and social values in the AI era.

8. Conclusion and Future Research Directions

After exploring the complex world of AI and its effects on the security and privacy of personal data, this conclusion aims to summarise the main results and suggest possible directions for further study.

8.1. Summary of Key Findings

1. Rapid AI developments As was said in the opening parts, the rapid development of AI technology in the digital era has revolutionised a variety of sectors, from entertainment to healthcare. While these developments have many advantages, they also present several security and privacy threats to personal data.[75]

2. Applications of AI in several domains: The analysis of the literature found that there are many different industries where AI is being used. Healthcare is one area where AI technologies promise breakthroughs in diagnosis and treatment, but they also raise questions about the security and privacy of patient data.[76]

3. "Complex Threat Landscape": AI-driven risks to the security and privacy of personal data include intrusive data collecting, inadvertent bias, unauthorised data access, and the ramifications of automated decision-making. These dangers highlight the need for strong defences to guarantee the moral and secure use of AI technology.[3]

4. Real-world occurrences Examining actual instances of AI-driven data breaches and privacy concerns made it clear that preventative measures were urgently needed. The financial, reputational, and legal repercussions for both people and organisations were underlined in these case studies.[34]

5. Legal and Regulatory Perspectives: The effectiveness and shortcomings of present frameworks in tackling AI-related issues were shown by an assessment of the legal and regulatory environment now, including GDPR and CCPA. Subsequent suggestions were based on the efficiency of these regulations and any possible shortcomings.[39]

6. Organisational and technological difficulties Protecting personal data in AI systems presents both organisational and technological issues. While organisational constraints include anything from training shortages to communication silos, technological difficulties include things like encryption and adversarial assaults.[2]

7. Mitigation Techniques This study emphasised the value of a coordinated strategy that integrates organisational strategies with technological solutions and is strengthened by strong legislative and regulatory suggestions. As potential technological approaches, federated learning, differential privacy, and secure multi-party computing stand out. Organisational policies that prioritise openness, morality, and user rights are necessary at the same time.[77]

In conclusion, a comprehensive strategy is required due to the complex interaction between AI's transformational potential and its inherent concerns connected to personal data protection and security. Innovative technology approaches, clever organisational tactics, and forward-thinking policy ideas must all be combined to achieve this.

8.2. Significance and Implications of the Study

In the present technological zeitgeist, this examination of AI's effects on personal data privacy and security is of the utmost relevance. The results of this research highlight the necessity for multifaceted solutions to solve the complex issues brought on by AI while also shedding light on their nuances. The larger relevance and consequences of this study are discussed below.

1. Making informed policy:

Policymakers may be guided by the thorough findings from this study, which gives them a sophisticated view of the AI ecosystem. With the legislative suggestions from this research in hand, legislators may create more flexible, forward-looking legislation that considers technology improvements.[8]

2. Industry Evolution:

The results provided serve as both a warning and a roadmap for organisations and sectors that are becoming more dependent on AI technology. They may ensure more moral and safe AI deployments by following the best practices, technological solutions and organisational methods indicated.[5]

3. Providing the Public with Power:

The topic of transparency often comes up when discussing AI and data privacy. This study educates the public on the nuances of how AI affects personal data, enabling people to make better choices and stand up for their rights in the digital era.[3]

4. Development of ethical AI

AI has significant moral ramifications. This study highlights the significance of moral issues in AI, guiding the global tech community towards more ethically aligned technologies by describing the unexpected biases, ramifications of automated decision-making, and larger ethical considerations.[31]

5. International Cooperation:

AI crosses boundaries. The potential for this study to encourage international cooperation and provide a united response to AI-related difficulties, guided by widely accepted best practices and standards, is what gives it its worldwide relevance.[78]

Beyond the immediate application, this research advances the body of knowledge on artificial intelligence and data privacy, potentially influencing future research, generating fresh research questions, and providing a solid foundation for academics and researchers.[7]

In summary, this study's larger ramifications go beyond just technical ones. They address social, ethical, legal, and political issues, demonstrating how widespread AI is in modern life. To help many stakeholders, navigate the complexity of AI, privacy, and security in the twenty-first century, our study aspires to serve as a lighthouse.

8.3. Potential Areas for Future Research

Even though this study has shed a great deal of light on the intersection of AI, personal data privacy, and security, there is still a great deal of unexplored areas in this subject. The following subsections outline prospective study directions that might in the future provide deeper insights and fresh viewpoints.

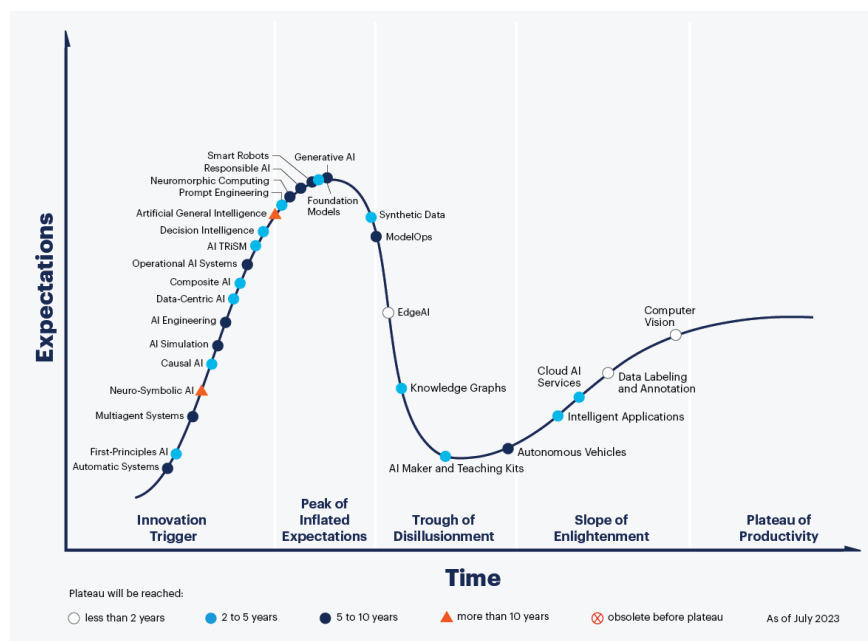


Figure 4: Graphs showing projections for the development of AI [79]

1. Emerging AI Technologies:

Overview: As AI develops, so do its potential uses and dangers. The limits of AI may be redefined by more recent technologies like quantum computing and neuromorphic engineering.[80]

Future Research: Examining how these new technologies may affect privacy and security. assessing how they could improve or contradict the existing AI frameworks.

2. Long-term Social Impact:

Overview: Aside from the immediate privacy and security issues, the social effects of AI technologies may be significant and affect society institutions, human connection, and employment in a variety of ways.[81]

Future Research: Examining the broader social effects of the adoption of AI, with an emphasis on how these modifications interact with data privacy.

3. Changing Regulatory Environments:

Overview: The regulatory frameworks that control the digital environment must change as well. Unexpected difficulties and opportunities may need consideration in future laws.[82]

Future Research: should examine potential regulatory paradigms. determining best practices by comparing and evaluating the effectiveness of newly enacted rules in other jurisdictions.

4. Neuroethical Considerations of AI:

Overview: With the development of brain-computer interfaces and the intersection of neurotechnology and AI, there is a growing discipline of neuroethics that considers the ethical ramifications of such integrations.[83]

Future research: should evaluate how the convergence of AI and neurotechnology will affect privacy. assessing the social effects, legal implications, and moral implications of such integrations.

5. AI in the post-pandemic world:

Overview: Major world catastrophes like pandemics may hasten the adoption of new technology and cause paradigm shifts. A fertile field of investigation is the use of AI for remote labour, digital transformation during pandemics, and health monitoring.[84]

Future Research: Investigating the issues with data privacy in a post-pandemic society when AI-driven health monitoring and remote work technologies are commonplace.

6. AI-Driven Decentralised Systems:

Overview: Decentralised systems, such as blockchain, may provide unique solutions to data privacy and security when integrated with AI. They do, however, carry with them a unique set of difficulties.[85]

Future research: should look at how decentralised systems and AI interact. evaluating the advantages, dangers, and legal ramifications of such interconnections.

As a conclusion, although the goal of this study was to provide a full understanding of how AI relates to the security and privacy of personal data, the subject's breadth and dynamism provide a multitude of future research prospects. Continuous research efforts will be essential to understanding the changing difficulties and opportunities AI provides as it becomes further ingrained in contemporary culture.

References:

- [1] "Artificial Intelligence A Modern Approach Third Edition".
- [2] "Deep Learning - Ian Goodfellow, Yoshua Bengio, Aaron Courville - Google Books." [https://books.google.co.uk/books?hl=en&lr=&id=omivDQAAQBAJ&oi=fnd&pg=PR5&dq=Goodfellow,+I.,+Bengio,+Y.,+%26+Courville,+A.+\(2016\).+Deep+learning.+MIT+press&ots=MNV1appDRV&sig=DA_B9nlbHuN4yAsOa50F9IDr_k0#v=onepage&q=Goodfellow%2C%20I.%2C%20Bengio%2C%20Y.%2C%20%26%20Courville%2C%20A.%20\(2016\).%20Deep%20learning.%20MIT%20press&f=false](https://books.google.co.uk/books?hl=en&lr=&id=omivDQAAQBAJ&oi=fnd&pg=PR5&dq=Goodfellow,+I.,+Bengio,+Y.,+%26+Courville,+A.+(2016).+Deep+learning.+MIT+press&ots=MNV1appDRV&sig=DA_B9nlbHuN4yAsOa50F9IDr_k0#v=onepage&q=Goodfellow%2C%20I.%2C%20Bengio%2C%20Y.%2C%20%26%20Courville%2C%20A.%20(2016).%20Deep%20learning.%20MIT%20press&f=false) (accessed Aug. 26, 2023).
- [3] Harvard Business School, "Shoshana Zuboff," *Faculty & Research*, vol. 9781781256, no. 2015, pp. 75–89, 2019, Accessed: Aug. 26, 2023. [Online]. Available: <https://www.bibguru.com/b/how-to-cite-the-age-of-surveillance-capitalism/>
- [4] "Revealed: 50 million Facebook profiles harvested for Cambridge Analytica in major data breach | Cambridge Analytica | The Guardian." <https://www.theguardian.com/news/2018/mar/17/cambridge-analytica-facebook-influence-us-election> (accessed Aug. 26, 2023).
- [5] "[1802.07228] The Malicious Use of Artificial Intelligence: Forecasting, Prevention, and Mitigation." <https://arxiv.org/abs/1802.07228> (accessed Aug. 26, 2023).
- [6] "The Black Box Society — Frank Pasquale | Harvard University Press." <https://www.hup.harvard.edu/catalog.php?isbn=9780674970847> (accessed Aug. 26, 2023).
- [7] "Weapons of Math Destruction: How Big Data Increases Inequality and Threatens Democracy | Guide books | ACM Digital Library." <https://dl.acm.org/doi/10.5555/3002861> (accessed Aug. 26, 2023).
- [8] P. M. Schwartz and K.-N. Peifer, "Transatlantic Data Privacy Law", Accessed: Aug. 26, 2023. [Online]. Available: <https://nyti.ms/2py7rQX>.
- [9] A. M. TURING, "I.—COMPUTING MACHINERY AND INTELLIGENCE," *Mind*, vol. LIX, no. 236, pp. 433–460, Oct. 1950, doi: 10.1093/MIND/LIX.236.433.
- [10] "A Proposal for the Dartmouth Summer Research Project on Artificial Intelligence, August 31, 1955 | AI Magazine." <https://ojs.aaai.org/aimagazine/index.php/aimagazine/article/view/1904> (accessed Aug. 26, 2023).
- [11] "Artificial Intelligence Timeline Infographic – From Eliza to Tay and beyond – digitalwellbeing.org." <https://digitalwellbeing.org/artificial-intelligence-timeline-infographic-from-eliza-to-tay-and-beyond/> (accessed Sep. 04, 2023).
- [12] "Minds, brains, and programs | Behavioral and Brain Sciences | Cambridge Core." <https://www.cambridge.org/core/journals/behavioral-and-brain-sciences/article/abs/minds-brains-and-programs/DC644B47A4299C637C89772FACC2706A> (accessed Aug. 26, 2023).
- [13] "Full article: In defense of philosophy: a review of Nick Bostrom, Superintelligence: Paths, Dangers, Strategies." <https://www.tandfonline.com/doi/full/10.1080/0952813X.2015.1055829> (accessed Aug. 26, 2023).
- [14] "Dermatologist-level classification of skin cancer with deep neural networks - PubMed." <https://pubmed.ncbi.nlm.nih.gov/28117445/> (accessed Aug. 27, 2023).
- [15] "A Survey on Credit Card Fraud Detection Using Machine Learning." https://www.researchgate.net/publication/329391674_A_Survey_on_Credit_Card_Fraud_Detection_Using_Machine_Learning (accessed Aug. 27, 2023).

- [16] "The Age of Surveillance Capitalism - Profile Books."
<https://profilebooks.com/work/the-age-of-surveillance-capitalism/> (accessed Aug. 26, 2023).
- [17] C. A. Gomez-Urbe and N. Hunt, "The Netflix Recommender System: Algorithms, Business Value, and Innovation", doi: 10.1145/2843948.
- [18] "FBI, ICE find state driver's license photos are a gold mine for facial-recognition searches - The Washington Post."
<https://www.washingtonpost.com/technology/2019/07/07/fbi-ice-find-state-drivers-license-photos-are-gold-mine-facial-recognition-searches/> (accessed Aug. 27, 2023).
- [19] "Anatomy of an AI System." <https://anatomyof.ai/> (accessed Aug. 27, 2023).
- [20] "Evaluating the privacy properties of telephone metadata | PNAS."
<https://www.pnas.org/doi/10.1073/pnas.1508081113> (accessed Aug. 27, 2023).
- [21] "Amazon scraps secret AI recruiting tool that showed bias against women | Reuters."
<https://www.reuters.com/article/us-amazon-com-jobs-automation-insight-idUSKCN1MK08G> (accessed Aug. 27, 2023).
- [22] "Machine Bias * | 37 | Ethics of Data and Analytics | Julia Angwin, Jef."
<https://www.taylorfrancis.com/chapters/edit/10.1201/9781003278290-37/machine-bias-julia-angwin-jeff-larson-surya-mattu-lauren-kirchner> (accessed Aug. 27, 2023).
- [23] "The Risk of Machine-Learning Bias (and How to Prevent It)."
<https://sloanreview.mit.edu/article/the-risk-of-machine-learning-bias-and-how-to-prevent-it/> (accessed Aug. 27, 2023).
- [24] "AI can be sexist and racist - it's time to make it fair - PubMed."
<https://pubmed.ncbi.nlm.nih.gov/30018439/> (accessed Aug. 27, 2023).
- [25] "A Survey of Data Mining and Machine Learning Methods for Cyber Security Intrusion Detection | IEEE Journals & Magazine | IEEE Xplore."
<https://ieeexplore.ieee.org/document/7307098?denied=> (accessed Aug. 27, 2023).
- [26] "White House officials tricked by email prankster | CNN Politics."
<https://edition.cnn.com/2017/07/31/politics/white-house-officials-tricked-by-email-prankster/index.html> (accessed Aug. 27, 2023).
- [27] "Model Inversion Attacks that Exploit Confidence Information and Basic Countermeasures | Proceedings of the 22nd ACM SIGSAC Conference on Computer and Communications Security." <https://dl.acm.org/doi/10.1145/2810103.2813677> (accessed Aug. 27, 2023).
- [28] "Artificial intelligence in healthcare: past, present and future | Stroke and Vascular Neurology." <https://svn.bmj.com/content/2/4/230> (accessed Aug. 27, 2023).
- [29] U. Pagallo, "Good onlife governance: On law, spontaneous orders, and design," *The Onlife Manifesto: Being Human in a Hyperconnected Era*, pp. 161–177, Jan. 2015, doi: 10.1007/978-3-319-04093-6_18.
- [30] D. H. Autor, "Why Are There Still So Many Jobs? The History and Future of Workplace Automation," *Journal of Economic Perspectives*, vol. 29, no. 3, pp. 3–30, Jun. 2015, doi: 10.1257/JEP.29.3.3.
- [31] S. Zhuang and D. Hadfield-Menell, "Consequences of Misaligned AI," *Adv Neural Inf Process Syst*, vol. 33, pp. 15763–15773, 2020.
- [32] "Number of data breaches and victims U.S. 2022 | Statista."
<https://www.statista.com/statistics/273550/data-breaches-recorded-in-the-united-states-by-number-of-breaches-and-records-exposed/> (accessed Sep. 04, 2023).

- [33] "How to make a racist AI without really trying | ConceptNet blog."
<http://blog.conceptnet.io/posts/2017/how-to-make-a-racist-ai-without-really-trying/>
(accessed Aug. 27, 2023).
- [34] S. Romanosky, "Examining the costs and causes of cyber incidents," *J Cybersecur*, vol. 2, no. 2, pp. 121–135, Dec. 2016, doi: 10.1093/CYBSEC/TYW001.
- [35] I. Security and P. Institute, "Cost of a Data Breach Report 2019".
- [36] M. N. Kooper, R. Maes, and E. E. O. R. Lindgreen, "On the governance of information: Introducing a new concept of governance to support the management of information," *Int J Inf Manage*, vol. 31, no. 3, pp. 195–200, Jun. 2011, doi: 10.1016/J.IJINFOMGT.2010.05.009.
- [37] "The PII Problem: Privacy and a New Concept of Personally Identifiable Information by Paul M. Schwartz, Daniel J. Solove :: SSRN."
https://papers.ssrn.com/sol3/papers.cfm?abstract_id=1909366 (accessed Aug. 27, 2023).
- [38] "Revealed: 50 million Facebook profiles harvested for Cambridge Analytica in major data breach | Cambridge Analytica | The Guardian."
<https://www.theguardian.com/news/2018/mar/17/cambridge-analytica-facebook-influence-us-election> (accessed Aug. 27, 2023).
- [39] "[PDF] Discrimination, artificial intelligence, and algorithmic decision-making | Semantic Scholar." <https://www.semanticscholar.org/paper/Discrimination%2C-artificial-intelligence%2C-and-Borgesius/99ba545b268679fc3bc74a04df9f3596035d32b6> (accessed Aug. 28, 2023).
- [40] "Draft Digital Personal Data Protection Bill, 2022." <https://prsindia.org/billtrack/draft-the-digital-personal-data-protection-bill-2022> (accessed Aug. 28, 2023).
- [41] "Automated and Electric Vehicles Act 2018 regulatory report 2022 - GOV.UK."
<https://www.gov.uk/government/publications/automated-and-electric-vehicles-act-2018-regulatory-report-2022/automated-and-electric-vehicles-act-2018-regulatory-report-2022> (accessed Aug. 28, 2023).
- [42] "Implementing Rules and Regulations of the Data Privacy Act of 2012 - National Privacy CommissionNational Privacy Commission."
<https://privacy.gov.ph/implementing-rules-regulations-data-privacy-act-2012/>
(accessed Aug. 28, 2023).
- [43] B.-J. Koops, B. Newell, T. Timan, I. Škorvánek, T. Chokrevski, and M. Galič, "A Typology of Privacy," *University of Pennsylvania Journal of International Law*, vol. 38, no. 2, Jan. 2017, Accessed: Aug. 28, 2023. [Online]. Available: <https://scholarship.law.upenn.edu/jil/vol38/iss2/4>
- [44] C. Kuner, F. H. Cate, C. Millard, and D. J. B. Svantesson, "The challenge of 'big data' for data protection," *International Data Privacy Law*, vol. 2, no. 2, pp. 47–49, May 2012, doi: 10.1093/IDPL/IPS003.
- [45] B. Goodman and S. Flaxman, "European Union regulations on algorithmic decision-making and a 'right to explanation,'" *AI Mag*, vol. 38, no. 3, pp. 50–57, Jun. 2016, doi: 10.1609/aimag.v38i3.2741.
- [46] E. Antoine and E. Douilhet, "The Information / Guarantees Balance-Protecting informational privacy interests within the European data protection framework".
- [47] "AI Governance by Human Rights-Centred Design, Deliberation and Oversight: An End to Ethics Washing by Karen Yeung, Andrew Howes , Ganna Pogrebna :: SSRN."

- https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3435011 (accessed Aug. 28, 2023).
- [48] E. Awad *et al.*, “Computational ethics,” *Trends Cogn Sci*, vol. 26, no. 5, pp. 388–405, May 2022, doi: 10.1016/J.TICS.2022.02.009.
 - [49] F. Doshi-Velez and B. Kim, “Towards A Rigorous Science of Interpretable Machine Learning,” Feb. 2017, Accessed: Aug. 28, 2023. [Online]. Available: <https://arxiv.org/abs/1702.08608v2>
 - [50] B. McMahan, E. Moore, D. Ramage, S. Hampson, and B. A. y Arcas, “Communication-Efficient Learning of Deep Networks from Decentralized Data.” PMLR, pp. 1273–1282, Apr. 10, 2017. Accessed: Aug. 28, 2023. [Online]. Available: <https://proceedings.mlr.press/v54/mcmahan17a.html>
 - [51] I. J. Goodfellow, J. Shlens, and C. Szegedy, “Explaining and Harnessing Adversarial Examples,” *3rd International Conference on Learning Representations, ICLR 2015 - Conference Track Proceedings*, Dec. 2014, Accessed: Aug. 28, 2023. [Online]. Available: <https://arxiv.org/abs/1412.6572v3>
 - [52] B. Biggio and F. Roli, “Wild Patterns: Ten Years After the Rise of Adversarial Machine Learning,” *Pattern Recognit*, vol. 84, pp. 317–331, Dec. 2017, doi: 10.1016/j.patcog.2018.07.023.
 - [53] J. Steinhardt, P. W. Koh, and P. Liang, “Certified Defenses for Data Poisoning Attacks,” *Adv Neural Inf Process Syst*, vol. 2017-December, pp. 3518–3530, Jun. 2017, Accessed: Aug. 28, 2023. [Online]. Available: <https://arxiv.org/abs/1706.03691v2>
 - [54] “Cybersecurity labor crunch to hit 3.5 million unfilled jobs by 2021 | CSO Online.” <https://www.csoonline.com/article/561963/cybersecurity-labor-crunch-to-hit-35-million-unfilled-jobs-by-2021.html> (accessed Aug. 28, 2023).
 - [55] M. J. C. and C. C. Williams, “How Ethics Can Enhance Organizational Privacy: Lessons from the ChoicePoint and TJX Data Breaches,” *MIS Quarterly*, vol. 33, no. 4, pp. 673–687, Dec. 2009, Accessed: Aug. 28, 2023. [Online]. Available: <https://misq.umn.edu/how-ethics-can-enhance-organizational-privacy-lessons-from-the-choicepoint-and-tjx-data-breaches.html>
 - [56] J. D’Arcy, A. Hovav, and D. Galletta, “User awareness of security countermeasures and its impact on information systems misuse: A deterrence approach,” *Information Systems Research*, vol. 20, no. 1, pp. 79–98, 2009, doi: 10.1287/ISRE.1070.0160.
 - [57] A. Acquisti *et al.*, “The Economics of Privacy,” *J Econ Lit*, vol. 54, no. 2, pp. 442–92, Jun. 2016, doi: 10.1257/JEL.54.2.442.
 - [58] A. de Waal, M. Weaver, T. Day, and B. van der Heijden, “Silo-Busting: Overcoming the Greatest Threat to Organizational Performance,” *Sustainability 2019, Vol. 11, Page 6860*, vol. 11, no. 23, p. 6860, Dec. 2019, doi: 10.3390/SU11236860.
 - [59] “ISO/IEC 27021:2017 - Information technology — Security techniques — Competence requirements for information security management systems professionals.” <https://www.iso.org/standard/61003.html> (accessed Aug. 28, 2023).
 - [60] N. Institute of Standards, “Framework for Improving Critical Infrastructure Cybersecurity Version 1.1,” Apr. 2018, doi: 10.6028/NIST.CSWP.04162018.
 - [61] “ETHICALLY ALIGNED DESIGN A Vision for Prioritizing Human Well-being with Autonomous and Intelligent Systems Ethically Aligned Design-Version II Request for Input”.
 - [62] “OWASP Top Ten | OWASP Foundation.” <https://owasp.org/www-project-top-ten/> (accessed Aug. 28, 2023).

- [63] M. D. Wilkinson *et al.*, “The FAIR Guiding Principles for scientific data management and stewardship,” *Scientific Data* 2016 3:1, vol. 3, no. 1, pp. 1–9, Mar. 2016, doi: 10.1038/sdata.2016.18.
- [64] L. Slusky, “Cybersecurity of Online Proctoring Systems,” *Journal of International Technology and Information Management*, vol. 29, 2020, doi: 10.58729/1941-6679.1445.
- [65] C. Dwork, A. Roth, C. Dwork, and A. Roth, “The Algorithmic Foundations of Differential Privacy,” *Foundations and Trends R in Theoretical Computer Science*, vol. 9, pp. 211–407, 2014, doi: 10.1561/04000000042.
- [66] O. Goldreich, “Foundations of Cryptography”.
- [67] D. J. Solove and W. Hartzog, “THE FTC AND THE NEW COMMON LAW OF PRIVACY”, Accessed: Aug. 28, 2023. [Online]. Available: www.ftc.gov/about-ftc/what-we-do/enforcement-authority
- [68] “Gordon, L.A., Loeb, M.P., Lucyshyn, W. and Zhou, L. (2015) The Impact of Information Sharing on Cybersecurity Underinvestment A Real Options Perspective. *Journal of Accounting and Public Policy*, 34, 509-519. - References - Scientific Research Publishing.”
[https://www.scirp.org/\(S\(351jmbntvnsjt1aadkposzje\)\)/reference/ReferencesPapers.aspx?ReferenceID=1712737](https://www.scirp.org/(S(351jmbntvnsjt1aadkposzje))/reference/ReferencesPapers.aspx?ReferenceID=1712737) (accessed Aug. 28, 2023).
- [69] “What is data ethics? | Philosophical Transactions of the Royal Society A: Mathematical, Physical and Engineering Sciences.”
<https://royalsocietypublishing.org/doi/10.1098/rsta.2016.0360> (accessed Aug. 28, 2023).
- [70] K. Martin, “Ethical Implications and Accountability of Algorithms,” *Journal of Business Ethics*, vol. 160, no. 4, pp. 835–850, Dec. 2019, doi: 10.1007/S10551-018-3921-3/FIGURES/4.
- [71] A. Cavoukian, “Privacy by Design The 7 Foundational Principles Implementation and Mapping of Fair Information Practices”.
- [72] L. Edwards and M. Veale, “Slave to the Algorithm? Why a ‘Right to an Explanation’ Is Probably Not the Remedy You Are Looking For,” *SSRN Electronic Journal*, May 2017, doi: 10.2139/SSRN.2972855.
- [73] A. Jobin, M. Ienca, and E. Vayena, “The global landscape of AI ethics guidelines,” *Nature Machine Intelligence* 2019 1:9, vol. 1, no. 9, pp. 389–399, Sep. 2019, doi: 10.1038/s42256-019-0088-2.
- [74] J. Wong and T. Henderson, “THE RIGHT TO DATA PORTABILITY IN PRACTICE: EXPLORING THE IMPLICATIONS OF THE TECHNOLOGICALLY NEUTRAL GDPR,” 2019.
- [75] S. M. McKinney *et al.*, “International evaluation of an AI system for breast cancer screening,” *Nature*, vol. 577, no. 7788, pp. 89–94, Jan. 2020, doi: 10.1038/S41586-019-1799-6.
- [76] E. J. Topol, “High-performance medicine: the convergence of human and artificial intelligence,” *Nature Medicine* 2019 25:1, vol. 25, no. 1, pp. 44–56, Jan. 2019, doi: 10.1038/s41591-018-0300-7.
- [77] P. Kairouz *et al.*, “Advances and Open Problems in Federated Learning,” p. 16, 2021.
- [78] “Chui, M., Manyika, J., & Miremadi, M. (2016). Where Machines Could Replace Humans—And Where They Can’t (Yet). McKinsey. - References - Scientific Research Publishing.”

- <https://www.scirp.org/%28S%28czech2tfqyw2orz553k1w0r45%29%29/reference/referencespapers.aspx?referenceid=3043585> (accessed Aug. 28, 2023).
- [79] “What’s New in Artificial Intelligence From the 2023 Gartner Hype Cycle™.” <https://www.gartner.com/en/articles/what-s-new-in-artificial-intelligence-from-the-2023-gartner-hype-cycle> (accessed Sep. 04, 2023).
- [80] F. Arute *et al.*, “Quantum supremacy using a programmable superconducting processor,” *Nature* 2019 574:7779, vol. 574, no. 7779, pp. 505–510, Oct. 2019, doi: 10.1038/s41586-019-1666-5.
- [81] “The second machine age: Work, progress, and prosperity in a time of brilliant technologies.” <https://psycnet.apa.org/record/2014-07087-000> (accessed Aug. 28, 2023).
- [82] A. Bradford, “The Brussels Effect: How the European Union Rules the World,” Dec. 2019, doi: 10.1093/OSO/9780190088583.001.0001.
- [83] R. Yuste *et al.*, “Four ethical priorities for neurotechnologies and AI,” *Nature*, vol. 551, no. 7679, pp. 159–163, Nov. 2017, doi: 10.1038/551159A.
- [84] R. Vaishya, M. Javaid, I. H. Khan, and A. Haleem, “Artificial Intelligence (AI) applications for COVID-19 pandemic,” *Diabetes Metab Syndr*, vol. 14, no. 4, p. 337, Jul. 2020, doi: 10.1016/J.DSX.2020.04.012.
- [85] D. Tapscott and A. Tapscott, “Blockchain revolution : how the technology behind bitcoin is changing money, business, and the world,” p. 348.