

Ethical AI Governance, Financing, and Human Well-Being in the 21st Century

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Abstract

There are peculiar ethical concerns that have emerged with the advent of Artificial intelligence (AI), which adversely affect human wellbeing and governance. The issues include manipulative use of AI for electoral, campaign and administrative purposes, and the politics of AI governance. Others are privacy invasion, deep fake, misinformation, cyber security threats, job loss, and opacity and unjustified actions of and bias by AI. The study argues that the ethical issues of AI usage for various purposes, including governance purposes and human wellbeing, can be addressed significantly through enshrining operational ethical governance and effective financing of AI. The study makes clarifications between 'ethical governance of AI' and 'AI governance', critiquing the erroneous use of the latter to imply the former. It submits that while ethical governance allows for effective financing of AI and upholds human wellbeing in the era of AI, AI governance alongside unethical adoption and use creates room for ineffective and unjustified financing of AI and the negligence of human wellbeing. It recommends that the government of every nation should be prudent, human-centered, and ethical in its adoption and financing of AI for governance purposes.

Keywords: AI Ethics, Policy Frameworks, Sustainable Governance, Financing, Human Wellbeing, Optimization.

Introduction

Artificial intelligence (AI) is a digital feat that has come to stay in human society. AI is revolutionizing various spheres of life across the globe. Its emergence has brought to place the optimization of various activities. Studies confirm that AI has been revolutionizing various endeavors in recent times. Among the recent studies are Akinola (2024), Akinola et al. (2024), Odunayo (2024), Thuraka et al. (2024a&b), Kodete et al. (2024), Otasowie et al. (2024), Pasupuleti et al. (2024a&b), Nwode et al. (2024), Nwosu et al. (2024), Obiuto et al. (2024), Okusi (2024a&b), Nwadinobi et al. (2024), Oyeyemi et al. (2024), Pim-Wusu et al. (2024), Juhrich (2023), Ivanova et al. (2023), Regona et al. (2023), Kochovski and Stankovski (2021), Artificial Intelligence Bangladesh (2020), Wang (2019 & 2012), and Yigitcanlar et al. (2020). Taking varied and similar approaches and dimensions, the many studies dwell on the impact of AI in various fields, advancing towards an increase in the leveraging of AI for various tasks.

The present study goes beyond calling for increased adoption of AI for purposes of governance and human wellbeing to calling for ethical governance of AI and financing of AI

adoption for the attainment of effective governance and improved human wellbeing in across the globe and in Nigeria in particular. Advances are being made daily to improve the nature of AI and add functions to those it plays currently. Being capable of playing diverse functions in various endeavors, AI is being, and can be, leveraged for various purposes. Considering the affirmed potentials, impacts, functions and feats of AI, this paper proposes ethical governance and effective financing of AI for the attainment of effective governance and improved human wellbeing.

Centrally, it argues that AI can be used for attaining effective governance and improved human wellbeing in contemporary Nigeria, if stakeholders in the realm of power evolve ethical governance framework for AI usage and adequately finance its procurement at a substantial volume. This argument will be proven logically, relying on some scholars' views in the literature for scholarly evidence and logical justification. Again, the study argues that to use AI ethically and legitimately in ways that improve governance and safe humans from harms in contemporary Nigeria as well as elsewhere across the globe, government should legislatively enshrine and ensure ethical governance of AI and finance its usage for governance and human wellbeing purposes.

Aim and Objectives

The study is aimed at proposing ethical governance and effective financing of AI by contemporary Nigerian government for governance and human wellbeing purposes. Its objectives are to:

- i. Demonstrate that AI can be used to attain effective governance and improved human wellbeing.
- ii. Describe ethical governance and effective financing as means of optimizing governance and human wellbeing in Nigeria as well as elsewhere.
- iii. Explore the functions of AI that make its usage for governance and human wellbeing a dire necessity.

Motivation, Knowledge Gap and Novelty

Just as AI is yet to be used for governance purposes in Nigeria so its usage for human wellbeing is yet to be pursued and achieved. The current paucity of literatures on leveraging AI for governance purposes (Yigitcanlar et al., 2024) makes this study imperative. In other words, this study is motivated by the current paucity of literatures on using AI for governance purposes. Besides, studies on AI are yet to pay deserving attention to human wellbeing. More so, how AI is being used and the matters arising from the use of AI for various purposes raise critical questions about human wellbeing. To that end, this study engages with ethical concerns about human wellbeing amidst the use of AI for various purposes.

In this study, the peculiar ethical concerns, which have emerged with the advent of AI, will be highlighted. The novelty of the present study rests on its unique engagement with a neglected theme that is yet to gain significant scholarly attention. Peter et al. (2023) and

Fadare (2018) indicate that research into a neglected thematic concern is a way of addressing the inherent problems and raising attention to what had been neglected erstwhile. In the words of Fadare (2018), "any research that explores the full range of leadership theories and their practical application in societies other than where they were developed would make a significant contribution to existing knowledge available in this area of organisational leadership" (p. 1). The expressed words underscore the importance of this present study, because it captures some of the concerns noted by Fadare (2018).

Peter et al. (2023) observe that "the problems of governance, mismanagement and inefficacious leadership models and practices in contemporary Africa call for both individual and collective lasting solutions, such as through a scholarly research" (p. 258). Thus, to address such problems, the present study proposes ethical governance and effective financing of AI for effective governance and improved human wellbeing. Thuraka et al. (2024) also agree that research is a means of increasing awareness about a subject matter, such as leveraging AI for effective governance and policymaking. Their view underscores the novelty of this study, which is motivated by the paucity of literatures on 'ethical governance' and 'effective financing' of AI as means of attaining effective governance and improved human wellbeing.

The study is motivated by the foregoing points and proposes ethical use of AI to find lasting solutions to the problems. It informs or reminds the government that in order to attain ethical use of AI for governance, make governance effective and improve human wellbeing, there should be ethical frameworks guiding or governing all that concerns AI, particularly its usage for various purposes. Therefore, the present study is novel, as it is motivational and aptly fills in a crucial but laid-bare or neglected research gap.

Theoretical Grounding

The study is anchored on the Integrity and Public Accountability Criteria of Ethical and Exemplary Leadership (IPACEEL) theory or model, propounded by Naankiel W. Peter, Abbas Ghulam and Odey S. Robert. The IPACEEL model postulates that ethical leadership is the base of every worthwhile leadership style, while unethical leadership is the bane of every unworthy leadership style (Peter et al., 2023). This summation of the theory makes it apt for the present study. That is to say the theory captures the importance of ethical governance. Peter et al. (2023) hold that ethical leadership is built and rests on ethics, morality, and natural and common laws. Drawing from the views of theorists of IPACEEL, this study posits that ethical governance of AI is worthwhile, accountable, productive, responsible, and responsive.

The theorists charge leaders to base all leadership criteria, styles, measures and deeds on ethical and exemplary leadership practices, styles and parameters (Peter et al., 2023). They argue that any leadership that is ethical is exemplary and vice versa. This study avers that ethical leadership and ethical governance are synonymous. Thus, their points reflect the claims of the present study, particularly in terms of ethical governance of AI and effective governance. Further, by enshrining operational ethical governance and effective financing

of AI for purposes effective governance in ways that do not tamper with but rather improve human wellbeing, the rising ethical questions about AI can be addressed significantly. Besides, there would be a significant improvement in human wellbeing.

AI Technologies: Impact and Ethical Concerns

There are different AI technologies or techniques through which effective governance and improved human wellbeing can be achieved. These include Automated Machinery Systems, Blockchain, Computer Vision, Deep Learning, Digital Image Analysis, Digital Twins, Faster R-CNN, Generative Design, Internet of Things (IoT), Machine Learning, Natural Language Processing, Pattern Recognition, Real-time Analytics, Reinforcement Learning, Robotic Process Automation, and Robotics. Many authors are unanimous on the popularity and capability of the aforementioned AI technologies. Among such authors engaged with AI in various contexts and fields are Adewusi et al. (2024), Akinola (2024), Akinola et al. (2024), Kodete et al. (2024), Nwode et al. (2024), Nwosu et al. (2024), Ojo and Aghaunor (2024), Okusi (2024a&b), Pasupuleti et al. (2024a&b), Peramo et al. (2024), Rasheed et al. (2024), and Thapaliya and Bokani (2024).

The aforementioned studies and many others are unanimous on the core functions of AI. The many others include Kamble and Gaikwad (2024), Obiuto et al. (2024), Roshanaei et al. (2024), Singh (2024), Thuraka et al. (2024a&b), Adefemi et al. (2023), Regona et al. (2023), Baker et al. (2020), Vantara (2020), and Wang (2019). The functions are:

- Accountability
- Accuracy
- Advancement
- Compliance management
- Data-driven decision-making
- Digitalization
- Enhancing teaching and learning
- Ensuring and increasing safety
- Improving performance, services and operations
- Incident reporting and response
- Influencing effective planning
- Innovations, inventions and discoveries
- Massive data creation, storage, dissemination and management
- Mitigating challenges to environmental sustainability
- Optimization
- Predictions and detections
- Reducing costs
- Saving time and resources

Studies abound in the literature that affirm the claims advanced by this current study that AI can be leveraged for effective governance and improved human wellbeing. The present study differs from the extant ones in its advocacy for ethical governance of AI and effective

financing of AI so as to be able to harness its huge prospects in the pursuit of effective governance and improved human wellbeing. According to Nwode et al. (2024) and Jain and Jain (2019), the prospects or benefits of AI are the bases of its adoption for innovations. The expected results in governance and human wellbeing are innovations. Similarly, Yigit et al. (2016) indicate that AI technologies impact various activities wherever they are applied. Nwode et al. (2024), Thuraka et al. (2024), Ahmed and Muritala (2020) and Ogbonnaya (2013) indicate that AI can be leveraged for efficient governance, politics, policymaking and public administration. Their shared standpoint aligns with the thesis of this study.

In the words of Nwode et al. (2024), "leveraging AI techniques for policymaking means deploying the techniques of AI to pursue and realize a plan, a course of action, or thereabouts, which a government [or an organization] considers prudent for the realization of governance objectives" (p. 6). Policymaking is an essential attribute of governance. Leadership or management of any kind also involves policymaking or decision-making. Nwode et al. (2024) and Thuraka et al. (2024) indicate that leveraging AI for purposes like governance, politics, administration, and policymaking can lead to optimizing, automating and revolutionizing human efforts, activities and tasks, thereby allowing for efficiency, enhancement, productivity, and technology-based lasting solutions. These authors undoubtedly reiterate the impactful roles of AI (technologies). The roles ground the advocacy of the present study for a meaningful deployment of AI governance and the pursuit of human wellbeing. These, the study considers as being worthwhile and as the means through which effectiveness in governance and improvement in human wellbeing can be achieved significantly.

Ethical concerns about AI include manipulative use of AI for electoral, campaign and administrative purposes, privacy invasion, deep fake, misinformation, cyber security threats, opacity and unjustified actions of AI, job loss, bias, and the politics of AI governance. Also, the worrisome state of corruption perverted by the elites of over two-thirds of 180 countries (Transparency International, 2019) raises concerns about ethical governance and financing of AI, as corruption remains a serious bottleneck to the realization of ethics in AI usage and other endeavors. It is to address the aforementioned concerns, among others, that this study advocates ethical governance and effective or adequate financing of AI for purposes of governance and human wellbeing.

Moreover, as Nwode et al. (2024) and Nwosu et al. (2024) note, breaching ethical governance of AI usage and practices paves way for most of the ethical concerns. Breaching ethical governance of AI implies ethical violation, which takes different forms and presents different challenges. Non-compliance with regulations arises from the breach. It should be noted that this breach differs from data breach by cybercriminals. On the whole, the challenges to leveraging AI for various purposes can be grouped into organizational, institutional, political, economic, social and technological constraints. They raise ethical questions in various regards. The implications of the ethical concerns are the considerations that inform the advocacy for ethical governance, effective financing, and finding lasting

solutions to ethical and moral violations, data security, privacy invasion, non-compliance with regulations, and cyber risks, among others.

Ethical Governance of AI for Effective Governance

Governance concerns systematized ruling or controlling of humans and the non-humans in society to achieve various outcomes. Governance tasks include making and executing laws, providing citizens with basic needs and guaranteeing them rights, finding solutions to societal problems, pursuing and attaining socio-economic progress, cultural development and sustenance, social equity, effectiveness in various activities, and pursuing and achieving sustainability. To attain ethical considerations in AI usage, governance is needed. This assertion is given credence by Bennett et al. (2019) and Bennett and Dearden (2014), who observe that governance is an essential factor behind the efforts toward conserving Nature and for attaining effective conservation. The implication is that governance is an essential factor for the attainment of ethics or ethical considerations, human wellbeing, and lots more.

The argument advanced here is that the ethical issues of AI use for governance, politics and public administration can be addressed significantly, if 'ethical governance of AI' is put in place. Also, it argues that the politics of AI governance is unethical and antihuman. The need for a turnaround informed this study with its advocacy. For the study, having AI in place as well as using it without any serious ethical framework to govern the usage is political, antihuman, illogical, and unworthy. When this is the case, ethical questions arise and remain widespread. Thus, to address and avert them, government of Nigeria as well as governments of other nations like US, UK and Australia should make a sporadic shift from the politics of 'AI governance' to the ethical practice of 'ethical governance of AI'.

This study avers that 'AI governance' involves projecting AI for human replacement in governance; un/consciously advocating overreliance on AI for governance and other endeavors; justifying the wrongs of AI with rhetoric's and politicized ideologies; and consistently politicizing AI and using it to play politics with a lot of activities. On the other hand, 'ethical governance of AI' entails instituting leadership systems and legal frameworks that are rooted in ethics, morality, legality and conventionalized values and practices of where AI usage obtains or is proposed.

Thus, it is erroneous to uphold 'AI governance' over 'ethical governance of AI'. The summing exposition of the two concepts makes it clear that while the former is purely political, the latter is more ethical than political. Besides, the latter, unlike the former, undertakes political responsibilities without politicking whatever concerns AI. It only insists on the existence of values, virtues, morality, legality, and conventions in AI usage and concerns. It does not prioritize AI over humans, thereby considering and upholding human wellbeing. That is quite unlike 'AI governance' that prioritizes AI over human beings.

Effective Financing for Effective Governance and Human Wellbeing

Effective financing does not end at or entail funding alone. Finance executives face challenges such as data breaches, cross-scripting, malwares, remote work vulnerabilities, the complexities of compliance with regulations, meeting differing stakeholder interests, and external or third-party risks. The challenges can be addressed through following:

- Carrying out regular risk assessments
- Evolving and implementing strong access control systems
- Adequate investment in cybersecurity training
- Establishing smooth third-party relationships
- Utilizing advanced security technologies
- Building an effective incident response
- Embarking on effective regular monitoring and auditing
- Imbibing a sustainable cybersecurity culture
- Creating high level of awareness about threats
- Ensuring compliance with regulations.

According to UK Finance (2019), financial industry ought to strengthen its commitment to tackling frauds and threats by implementing various measures. The following measures are identified by the UK Finance (2019):

- Adopting advanced security systems for protecting customers, including real-time transaction analysis, sophisticated ways of authenticating customers, and behavioral biometrics on devices and technology;
- Designing advanced banking protocols that serve as rapid warning and response scheme, through which bank branch staff can alert police in case of fraud suspicions;
- Developing new technology meant for tracking suspicious payments and identifying money mule accounts.

Centre for European Policy Studies [CEPS] (2018) recommends that to boost financial industry's cyber-resilience against current and future threats, the following measures should be deployed:

- There should be increased convergence in the definition of cyber-incidents;
- Existing frameworks for cyber-incidents reporting should be improved;
- Meaningful collaboration, inclusive decision-making, and a centralized hub should be shared with supervisors and customers;
- Developing consistent, reliable and exploitable statistics on cyber trends;
- Stakeholders (e.g., regulators and supervisors) should design and implement best practices for cyber security and the resolution of cases of cyber attacks;
- The European Cybersecurity Certification Scheme and the same schemes of other nations of the globe should be strengthened;
- Cross-border cooperation and legal convergence should be reinforced across the EU and the globe as a whole;

- Assessing policymakers of the feasibility and the necessity of creating an emergency fund in case of large cyber-attacks.

In addition, Siddigi (2020) points out that cyber risks are endemic challenges that finance sector as well as other sectors ought to wedge strong against by developing and implementing harmonized, resilient and advanced techniques for creating awareness about cyber risks, and quelling them effectively using comprehensive result-oriented and problem-solving mechanisms. Siddigi (2020) predicts that banks across the globe will have \$350 billion financial losses to cyber attacks in the next five years. Thus, consistent resistance, proactive actions, and deploying of various workable technology-based measures are dire necessity.

The Imperative of Ethical Governance of AI

Some of the core attributes of ethics are integrity, accountability, and exemplary leadership. According to Tauli-Corpuz (2016), where major elements of good governance are absent, natural resources are not duly explored and environmental outcomes are negative. In the context of this study, AI cannot be explored accordingly and the outcomes of its usage are bound to be more negative than positive, where the core ingredients of governance are absent. The presence of the core elements of governance in all that concerns AI in a society is imperative, because they propel, ensure and sustain ethical use of AI for the pursuit of effective governance and improved human wellbeing. Sharing de Koning's (2017) standpoint, this study opines that the conventional elements of governance needed for 'ethical governance of AI' include inclusive decision-making and co-ordination, policies targeted at and capable of producing positive outcomes, meaningful stakeholder engagement, and interest in and significant control of innovations in a given endeavor.

In their theorization of ethical leadership, Peter et al. (2023) postulate that ethics is an essential element of worthy leadership values, emphasizing that it is supreme to the other elements and takes centre stage in all the elements of effective leadership. It follows that values have to guide the use of AI in various contexts and for various purposes, including for effective governance and improved human wellbeing. That is the advocacy of this paper. The following areas of governance are proven to be in dire need of AI techniques for lasting solutions: planning, analytics, security, surveillance, energy, and modeling (Yigitcanlar et al., 2024). For the present study, if the aforementioned are pursued and realized, human wellbeing would be upheld, ensured, maintained, promoted and sustained.

While other spheres of governance also need AI-driven remedies, the aforementioned ones are more critical. For this study, there should be effective ethical governance and adequate financing of AI in these areas of governance. With ethical governance and adequate financing of AI for the purposes of effective governance and improved human wellbeing, a lot would be achieved for the betterment of Nigerians and Nigerian systems of society. Ethics and other philosophical endeavors are some of the systems of society that would attain betterment from the ideal use of AI in Nigeria. The ideal use of AI in various endeavors can be achieved if AI governance obtains significantly. Thuraka et al. (2024) argue that the

noted areas of governance do not only lag behind but also face serious challenges needing technology-based interventions.

The present study avers that ethical governance and effective financing can serve as viable means of addressing the challenges. For this study, beyond the said interventions, effective financing is the driving force, as everything about AI involves costs. Since many organizations cannot afford AI technologies and/or programs, government has to help finance them for such incapable hands. Again, Thuraka et al. (2024) express the thought that it is quite interesting that AI techniques can be leveraged for the attainment of effective governance, policymaking, efficiency, and varied solutions to human and non-human problems in society. Their view, like those of other scholars, justifies the present study's thesis and claims.

Conclusion

This study engages with making a case for instituting ethical governance of AI where it is being used, and adequate financing of AI for governance and human wellbeing. It also advocates the leveraging of AI technologies for the attainment of effective governance and improved human wellbeing. Leaning on the views of some scholars in the literature, the study shows evidently that its propositions can be achieved, if any government is willing. It also shows that AI technologies are capable of addressing some governance issues and challenges to human wellbeing. On the other hand, there are ethical concerns and adoption challenges. It identifies ways of addressing the concerns and the challenges.

In addition, the study argues that to attain the envisaged goals, ethical governance of AI and adequate financing of AI are imperative. It submits that while ethical governance allows for effective financing of AI and upholds human wellbeing in the era of AI, 'AI governance' alongside unethical adoption and use paves way for ineffective and unjustified financing of AI and the negligence of human wellbeing. It charges the government of various nations to be prudent, human-centered, and ethical in their adoption and financing of AI for purposes of effective governance and improved human wellbeing.

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