

## Artificial Intelligence And Its Impact On Market Participants And Ancillary Issues World At Large

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### ABSTRACT:

AI is considering as a recent development of technology but it can be traced back to 1940 when a Brittan Mathematician used a digital algorithm and invented first digital chess game. The AI is the competency of a digital computer or computer-controlled by robot to execute assignments usually perform tasks commonly associated with human beings is called Artificial Intelligence. In simple words, AI is simulation of human intelligence process by machines, especially computer system. some examples of AI include Digital Gaming, Maps and Navigation, Text Editor and Auto- Correction, Search and Recommendation Algorithms, Digital Assistance, E-Payment etc. AI followed modern approach consist of both human and ideal approach. AI is also perceived as an engine of productivity and economic development. It is boosting the efficiency with which action are done and immensely improve the decision-making exercise by analyzing large amounts of data. It is also spawning new commodities and services, merchandise and manufacturing, thereby raising purchaser ultimatum and generating latest earning streams. However, AI may also have an extremely disruptive effect on the different perspective of society including economic also cover under this sky. Some scholar deterrent that it could dominance to the creation of magnificent firms – hub of affluence and consciousness that could have detrimental impact on the wider economy. It is widening the interlude between developed and developing countries, and increase the need for employee with certain skills while rendering others redundant; this latter will show very bad consequences for the labor market. Experts also warn of its potential to increase inequality, push down wages and shrink the tax base. When the tax base shrinks the economy of the country will lose its stability and lead to an economic crisis. Not only economic crisis but also, many people will turn jobless and technically unemployment will increase that leads to serious consequences. As machine is created by human being become a curse to man's livelihood because the rights of people are taken by the machines. The present paper is bringing a unique perspective to Artificial Intelligence's impact on market participants and ancillary issues world at large. So here the paper is about solution for all upcoming threat created by AI.

**Keywords:** *Artificial Intelligence, Algorithm, Robots, Economic and Human Right.*

### INTRODUCTION

Artificial intelligence is ability of computer program or machine to acquire a knowledge and think as mankind is competent to do so and branch of computer science that put efforts to devote computers sharp and quick-witted. AI followed modern approach consist of both human and ideal approach, the modern approach makes possible two goals to pursue in artificial intelligence i.e. a. Systems that think like humans and act like human. b. Systems that think rationally and act rationally, systems consist ideal method, inspect a circumstance objectively, recognize the problem, explore feasible

solutions, and evaluate their effectiveness. and systems that think and act based on or in accordance with reason or logic. Artificial agents are coming into sight which have been executing the model approach. Robots is one of example of Artificial intelligent agent. The present paper is compiling all the critical aspect arising along with the development and growth of Artificial Intelligence and how the functioning of Artificial Intelligent effects human basics fundamental rights and put them in danger. This paper also concludes some sort of solution and suggestion which can restrain upcoming threat to human

community. **How AI is Emerged** AI is not latest growth of technology. The modern area of AI came into existence in 1940, but it took decade of effort to make essential progress in the direction of developing an AI system and making it a technological reliability. There are following below development stages since from where AI in coming of age till present. **Origin of AI** AI can be traced back to 1940 when a Brittan Mathematician used a digital algorithm and invented first digital chess game. In 1943, Warren McCulloch and Walter pits proposed a model of Artificial Neurons which was recognized as AI. In

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1949, Donald Hebb determined an updating and refurbish rule for modifying the connection strength between neurons and his rule is now called Hebbian Learning. A Turing Test came into picture in 1950, one of English mathematician Alan Turing published "Computing Machinery and Intelligence" in which he proposed a test which inspected the machine ability to display intelligent behavior as equivalent to human intelligence. The beginning /birth of AI Logic theorist was created by an Allen Newell and Herbert A. Simon which was first AI program had proved 38 of 52 mathematics theorems in 1955. American Computer Scientist John McCarthy was adopted the word "Artificial Intelligence" at the Dartmouth Conference held and considered AI as legitimate branch of study in 1956. In this period, Computer language such as FORTRAN, LISP, or COBOL were invented. The first Chatbot (ELIZA) was created by Joseph Weizenbaum in 1966. In 1972, intelligent humanoid robot was built in Japan which was named as WABOT-1. The period between 1974 to 1980 where computer scientist dealt with a severe finance scarcity from government for AI researches. In 1980, the first national conference of the American Association of Artificial Intelligence was held at Stanford University and Expert systems were programmed that proceed toward the decision-making competency of a human expert. The period between 1987 to 1993 where investors and government prevented funding for AI research as it was costly effective. **The Emergence of Intelligent Agents** In the year 1997, IBM Deep Blue defeated world chess champion, Gary Kasparov, and became the prime computer to

conquer a world chess champion. AI entered the home in the form of Roomba, a vacuum cleaner in 2002. AI entered in business world and companies such as Facebook, twitter and Netflix also began to operate AI. In 2011, IBM's Watson succeed jeopardy, a quiz show, where it had to solve the complex questions as well as riddles. Watson had validated that it could understand natural language and can solve problematic questions quickly. In 2012, Google has introduced an Android app characterize as "Google now", which was able to provide information to the user as a prediction. In 2014, Chatbot "Eugene Goostman" won a competition battle in the notorious "Turing test". In 2018, The "Project Debater" from IBM has argument on complex topics with two master debaters and also performed extremely well. Google has demonstrated an AI program "Duplex" which was a virtual assistant and which had taken hairdresser appointment on call, and lady on other side didn't notice that she was talking with the machine. In 2019, Hyperloop technology was invented. It has a tube modular transport system that own capability to run free of friction and form of under-ground transport and it can cover 35 km distance in 5 min. in 2020, A High-Tech Tutor i.e. ABII. It aids kids to acquire a knowledge of math and reading. AI has widespread every sphere of life such as Transport, Education, Games, Healthcare etc. and developed to an extraordinary level since past till present. The concept of Deep learning, big data, and data science are now trending like a boom. Nowadays market participants like Google, Facebook, IBM, and Amazon are induced to invent, innovate, and create amazing automated product to obtain

profit motive.

## **AWARENESS B/W INHABITATION & CORPORATE BODIES**

According to IPSOS (Multinational market research and consulting firm with headquarter in Paris, France), held recent survey in January, 2022 for the world economic forum attribute toward Artificial Intelligence in 28 countries around the world and it was founded that 64% adult aged about 16 to 74 having good understanding about AI and 66% adult with same aged expect products and services using AI will profoundly change their daily lives in the next 3-5 years whereas 39% of adult afraid or worried about products and services using artificial intelligence. Globally country survey profound that only average i.e. 48% adult believe that product and service using artificial intelligence have more drawbacks than benefits. AI is controversial subject for business, before accepting the concept of AI, company must rely on particular subjects these are following below: a) Whether the company culture as to accepting AI. b) Whether the company is competent to invest for its implementation? c) Whether company is standby to displace everything into automated? d) Whether the automation displacement will lead risk of safety and security in future? For understanding the static of aforesaid question, company should have acquainted with AI general outlook for business use. In 2022, 35% of businesses worldwide are using AI and 42% of companies are exploring AI for its implementation in the future. A number of them were not sure what it is or how it would affect their particular companies. They understood there was considerable potential

for altering business processes, but was not clear how AI could be deployed within their own organization.

### CRITICAL IMPACT ON IT FUNCTIONING

The use of AI in critical infrastructure systems will function significantly over the next some years. critical system of AI is those that directly affect the health, safety, human rights and welfare of the public and in which failure could cause loss of life, serious injury or significant loss of assets or privacy or critical systems include power generation and distribution, telecom communications, road and rail transportation, healthcare, etc. AI invent a new technology, for execution the intellect or idea of technology it is necessary to operate on the latest hardware and software to stay updated and meet the latest requirement, the plenty of time and resources can estimate the high monetary for accomplish the implementation of AI. Illiteracy leads critical functioning of AI. According to latest figure, the world's 20 most illiterate member of United Nation including Niger' illiterate rate is 80.9%, Guinea 69.6%, South Sudan 72.3%, Burkina Faso 64.0%, Central African Republic 63.2%, Afghanistan 61.8% and so on. Aforesaid data about illiteracy in every aspect of education but every country with a reasonable populace are actually unaware about the topics that are not their area of expertise. People are not only illiterate about AI but also about automotive engineering, computer science, advance mathematics, information technology etc. person who is illiterate about AI is incapable or inadequate to use as it is complicated set of technology. Hereby it spread discrimination between group of people who is literate

to AI and know how to operate machines and people who doesn't even aware what exactly AI is and does not have skill required to use it responsibly. For example: A student is preparing a government job exam from last 2 years for which he paid to educational institution. before examination, He brought a wristwatch for R.s.. 5000/- with intention that it will tell him exactly how much time is left during an exam. But unfortunately, hands of wristwatch started to stuck and also move at same time which indicates what the time is? Now what the consequences he faced that did not attempt many questions and he knew the answer since wrist watch was misleading him and he was not skilled to fix the wrist watch likewise he was not qualified the exam. This is a complicated technical task for people designing AI therefore People can't trust AI blindly due to it uncertain measures whether the person is literate or illiterate about AI. AI is as far more dangerous as it can cause loss of people life and put them in serious injury. Many world's prominent business personalities, scientist, researcher and engineers enlighten through their prediction about AI that if AI development is not stopped, world demolition when robots will start dominant Human in the future. 'Elon Musk' co-founder and CEO of Tesla, said "AI is one of the biggest risks to the future of civilization as it is far more dangerous than nuclear" the said statement is seeming to be correct when real event become evidence of it. On July 19, at the Moscow chess open competition, a chess- playing robot unavoidable fractured a 7-year-old boy's finger when the youngster attempted a quick move and proceed without granted the device enough time to

complete it task. In 2015, a contractor aged about 22-years also were killed by robot at one of Volkswagen's German Plant, grabbing and crushing him against a metal plate. People is not familiar to AI and lack of human understanding of robotic processes can frequent cause serious injury and even loss of death. Artificial intelligence improves the speed of what can be accomplished. In many cases, it surpassed ability as humans to follow along. Automation practice lead nefarious acts such as phishing, delivery of viruses, software, obtaining information from a computer through unauthorized access, trafficking in a computer password that can be need to access a computer, transmitting spam, damaging computer data and taking benefits of AI systems because of the way they see the world, might be complicated for humans to uncover until there is an actual quagmire to deal with. The use of artificial intelligence violates the right to privacy through automation surveillance and disturb the freedom of expression. monitoring of citizens activity continuously increases their trepidation of being monitored and the probability that they will not exercise their fundamental rights, such as freedom of speech and expression and others Human Right are universal and enforceable codified in an international body of law. Government and it branches and businesses are both expected to appreciate human rights with the evolvement of AI, AI encroaches the right to confidential i.e. privacy as AI provide aid to public surveillance and right to equality as AI displace human labor into robotic labor specially in manufacturing and AI has shown beyond doubt to be a threatening remarks menace to equivalent safeguard,

economic rights and fundamental liberties. Social media provide deceptive information due to bad algorithm and dangerous consequence can be scene. Social media can hack human mind. The fact is, social media wouldn't subsist if it weren't for AI. Many separate phases of social networks depend on technology. For instance, if an individual use Twitter, he'll surely notice that he received recommended tweets and profiles that he might want to follow. Likewise, how to product recommendations operate on Amazon, AI analyzes behavior and interest on the platform to find content that person might like based on his/her past activity. It assists them to make users spend more and more time on the platform, thus increasing and improve their user engagement rate and experience. Many social media platforms also use AI as a way of surveillance and spotting abuse in comment sections and messages. Facebook, for instance, operate an AI instrument known as deep text to spot instances of abuse. According to Facebook, the end goal of this technology is to build a system with the same level of intelligence as a human. Algorithm and Terrorism, 'The Venomous Use of Artificial Intelligence for Terrorist Purposes' is to contribute to understanding the potential risk of AI falling into the hands of terrorists. Terrorist groups will be interested in artificial AI and lethal autonomous weapons for three reasons — cost, traceability, and effectiveness. killer robots are likely to be extremely cheap, while still maintaining lethality. Some of Experts accepted a certain lethal autonomous weapons, once thoroughly developed, will deliver a cost-effective alternative to terrorist groups looking to maximize damage, AI-powered killer drones

are likely to cost little more than a smartphone. killer robots will minimize the human investment required for terrorist attacks. greater degrees of autonomy enable a greater amount of damage to be done by a single person." Artificial intelligence could make terrorist activity cheaper financially and in terms of human capital, lowering the organizational costs required to commit attacks. Therefore, AI encourage algorithm terror.

### **HOW AI CONTRADICT HUMAN NATURAL LEARNING THROUGH PRESERVING MACHINERY LEARNING**

Human learning comes from bringing changes through past experiences either directly or shared by other person. Human learning process differs from person to person. Some people having fast learning intellect and some are weak these factors are completely relying on the environment in which one is raised but once the knowledge, information, experience, either good or bad memory is set in human's mind it can't be dynamic or delete for life time. Machine learning is a affiliated by AI and computer science mainly focus on the use of data and algorithm. Machine learning leads technical invention, innovation. Machine learning is easy to change the learning method by selecting a different automation algorithm. Human procrastination is increase when people depend on completely machine learning, for instance, an assignment given by teacher to student with ten-day duration of submission. As there are number of educational application which provide all data information related to assignment. Here the critical fact is that student does not use his own intellect

even a percent by writing assignment which can improve his reading, writing, research, logical and critical skill. This is how AI is control human brain and the confidence and dependance of human beings on such technologies making humans indolent. Machine learning is prediction based learning If a person wants to collect updated information it is impossible to figure out as data or information is backed-dated fixed in machines. Outcome of machine learning conceivably incorrect due to information in machine based on prior set algorithm. The biggest disadvantage of machine learning is that interpreted data that we get from the cannot be hundred percent accurate. It will have definite degree of inaccuracy. For getting high accuracy information, then algorithm should be developed so that they give reliable result. Development of algorithm requires massive and expensive resources and high-quality expertise. Through intelligence or mental capacity, humans acquire the cognitive abilities to acquire a knowledge, form of concepts, understand, acknowledge, apply logic and reason, including the capacities to recognize and concede patterns, design, plan, innovate, solve problems, make decision, preserve information, and use language to communicate. Human intellect learning is itself humans fundamental right which is encroaching by machine learning as machines learning possess disruptive feature and provide inaccurate, incorrect, outdated and information based on prediction.

### **IMPACT ON ECONOMIC AND ITS DOMAINS (MARKET PARTICIPANTS, EMPLOYMENT, TAXATION ETC.)**



As AI technology growing around the clock, it may have a considerable effect on the economy concerning productivity, growth, inequality, market power, innovation, and employment. Policy makers could also use AI to create more efficient and equitable policymaking. Quantifying the benefits that AI will bring is difficult both because of the uncertainty of the future evolution of AI. A prominent perception on growth is an economic one that contemplate development in levels of income earning by individuals, businesses or multi-national organizations, countries and regions. Market participation, competition between AI competitors, employment and taxation are those economic agents on which countries economy rely.

### MARKET PARTICIPATION

Market participation are those buyers and sellers transacting business in the AI market for an asset or liability. These participants are not related parties, have a reasonable understanding of the asset or liability, are capable of entering into a transaction to buy or sell the AI product, and are motivated to do so. AI has gone from being something esoteric, something really high tech which is only a tech company applied to something that is ubiquitous. Many departments in an organisation are already applying it and many organisations are planning to use AI in their company or organisation. Now marketing is a huge critical part of most organisations AI is a critical aspect for market participants to transact in particular market such as banking, financial, insurance, IT and telecom, retail, manufacturing, public sector, energy and utility, and healthcare, among others. However, what has happened so

far is that the influence of AI on marketing has been dealt within a very tactical, piecemeal kind of way. We really don't have an overarching, strategic framework for how AI is impacting marketing and will impact as it becomes more and more useful to organisations. Marketing is a very consumer facing field. Its goal is to better understand the consumer, to better reach the consumer, to create value then appropriate that value. As AI algorithm can analyse consumer demand through analysing vast amount of customer's previous recorded interest of buying patterns and consequences AI provides prediction of productivity based on backed dated buying record of customers and market demand, it would result high production and miserable sales due to customer trending demand is not meeting and prediction for future trends fails. High investment in productivity by market participants and appear terrible outcome lead worst economy. hereby, AI is not competent to maximize output from its prediction comes from fetch backed- dated data, for market participants. as it's critical for market participants of AI working in marketing to really know the extent of AI. The limits of AI but also what AI can do for marketing specifically. For high productivity which generate maximum outcome, it is must as particular understand toward relevant potential link with AI and to make it effective use of new technologies including access to skilled people and business.

### AI COMPETITION B/W ITS COMPETITORS

As AI is more developing market, with this new age may come competition between it competitors, for competition

policy purpose, any conformation of co-ordination or agreement among competing firms with the aim of lifting higher profits. Competitors is inventing the product which will control human mind. production through AI technology is empower machines to gradually dominant human race.

### EMPLOYMENT

Businesses provide employment opportunities to people and which helps to reduce unemployment and improve the standard of living for individuals and families. The rate of economic growth sets the absolute ceiling within which growth in employment and growth in labour productivity which generate income become reason of economic growth. As if AI is evolving, unfortunate consequences to employment is likely more task falls into the category of thing such as chauffeurs, truck drivers, and many jobs seem a little bit complex as chef, waiter, a lot of that can be easily automated. Improvingly, algorithmic management is also being used in other atmosphere, namely in retail, manufacturing, warehouses, consultancy, marketing, banking, call-centers, hotels and among journalists, lawyers, and the police and government administration. We will have automated stores, restaurants, vehicles, robotics tools to operate a factory when making a physical product and all together in 15 years that going to displace about 40 % of job in the world which would lead Unemployment & the Job Market destruction and entire job industries could disappear. When unemployment would arise due to sort of job which will impair the people's standard of living, increase poverty and hunger and with this death rate also increase because each individual would not capable to

control robots or capable to acquire automation drive skill.

### **DOWNSIDE OF AI TO EMPLOYEES**

Potential downside of AI is that it could exacerbate existing economic inequality as the benefits of AI technology disproportionately accrue to those who are already wealthy and have access to the best resources. Job Security Risks: Another potential downside of AI is that it could create new security risks as malicious actors begin to use AI technology for malicious purposes. AI is that it could raise ethical concerns as AI technology increasingly begins to impact our human lives in ways that we may not be comfortable with."

### **TAXATION & AI**

AI's role in taxation is like a software that can automatically adapt to the input of different content and make judgments without specific instructions. While AI robots acting as tax accountants is currently believed to be unlikely, they can perform various roles, such as assisting tax auditors in detecting errors, classifying accounts and transactions, assessing tax audit risks, and increasingly propose favourable tax strategies within the framework of complex global laws. There are many prospects for applying AI in taxation. With compilation of aforesaid fact, result automation tax collection replaces various jobs comes under tax collection and it triggered widespread unemployment with result that less tax revenue will accrue to the government and with that government will fail to fight with contingent based situation and pandemic and hit countries economic stability result worst economy.

### **AI & ENVIRONMENTAL ASPECTS**

AI and the broader internet and communications industry have increasingly come under fire for using exorbitant amounts of energy. Take data processing, for example. The supercomputers forefront as AI programs are electrified by the public electricity grid and encouraged by back up diesel-powered generators. Training a sole AI system can discharge over two lakh fifty thousand of carbon dioxide. In fact, the execution of AI technology across all industries and sectors generate carbon dioxide outflow at a level comparable to the aviation industry. These additional emissions or discharge disproportionately influence historically diminished communities who often reside in steadily polluted regions and are more directly affected by the health menace of pollution. The implementing of robotics use replace human-powered assignment, improve workplace productivity and facilitate man-robot cooperation are some of the component that boost electricity usage over time. automation replacing human workers include the usage of robots for vacuum cleaners, floor sweepers, delivery vehicles, and forklifts, whereas examples of human-machine co-operation are one's own robot assistants with emotional intelligence, surgical robots for invasive surgeries in hospitals. While some of these robotic applications may be frugal in the way they use electricity, using them increase intensely on an every single day increases the average daily power usage on average. In continuing, lifting consumption accompanied to planned obsolescence and depletion of natural resources. Planned obsolescence entail the invention of products that become obsolete fast and need to be replaced. This not only speeds up resource usage

and depletion but also piles on more destruction or waste products on a regular basis. The global progress in terms of robotic advancement in individual countries is rather lopsided. So, a handful of countries, such as China, the US, South Korea and Japan, use more than half of the global stock of robots. Rich and advanced countries automate their industries, leaving poor countries playing catch up. This inequality leaves the have-nots vulnerable to deficient effect of climate change-suggestive calamity. Inequality is a significant operator of environmental surrounding destruction and it is one that is, directly or indirectly, origin by the increase sudden in automation and robotics usage by the richest countries. Resolving such issues requires countries to invest in the development of green robotics-based technologies for automation to reduce resource consumption. Implementing green robotics can be a challenge for businesses. Overcoming inequality is harder still, with the need for world bodies and governments to work in unison over several years to fix the widespread issue. A firm decision to do or not to do with respect of such dilemma pledges to be the answer to many of the negative environmental influence of AI.

### **CONCLUSION**

Artificial Intelligence is certainly a gravitate and maturation technology. Due to its high performance and as if it is making human life easier other side is put them in danger, it is becoming a highly demanded technology among industries. However, there are also some challenges and problems with AI. Many people world-wide terrified of it as a hazardous technology, because they have perception that if it overtakes

humans, it will be malicious or dangerous for humanity. However, consequently, we can compile that it is a feasible technology until AI is not injurious to human or other aspect which is connected to human, but each technique and system must be utilized in a limited and restricted way in order to be used effectually and successfully, without any harm. The following precaution must be taken to prevent danger coming from AI that is Development of Instruction for AI Safety and Security, each industry, company or other form of organization which embrace AI must ensure that AI systems are utilized in a right way and for the right reasons, and for accomplishment ethical execution of AI in companies can enforce some guidelines and restriction regarding the implement of AI systems and enforce proper surveillance, whether the guidelines is implementing or not. Another precaution can be 'Management of Data Integrity', as data can be used by unauthorized access and to commit malicious attack which can violate privacy and harm others. managing data integrity and implementing risk mitigation techniques is essential in autonomous systems to prevent malicious cyberattacks. therefore, businesses must first carefully manage the integrity of the data and should implement techniques and processes to protect, detect, correct and mitigate risks attaching upcoming threat. 'Validation and Verification' is significant precaution considering measurement of reliability and predictability of AI systems for forbidden imminent threat emerge from AI. For achieving protection and robustness, all AI systems should be authenticated and verified, validated and tested, both

probabilistically and logically, accurately before they are deployed. 'Verification' consists of techniques to confirm that a system can satisfactorily perform its tasks. As AI systems operate in partially unknown environments and act upon ambiguous information, it is necessary to implement new verification techniques. 'Validation' is testimonial action of making or declaring AI legally or officially acceptable as AI system facilitate accurate procedural logic, analytics, reasoning, and sense-making with unique human qualities such as empathy, value judgement and aesthetic. thus confirm that an AI system does not have unwanted behaviour AI system can safely implement and if it does have unwanted behaviour, to define those unwanted behaviour, organizations must need to know pros and cons in a particular situation to deal with such unwanted behaviour of AI system. 'National and International Body can play crucial role and take feasible action they deemed fit to safeguard Human Basic Right if encroaching by high technology'.

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