

BUSINESS ETHICS ALLIANCE®

businessethicsalliance.org





“Artificial Intelligence, Real-World Ethics”

AnnMarie Marlier , Ph.D.

Executive Director, Business Ethics Alliance

Hamza Haqqi, Ed.D.

Director of Educational Programing + Events, Business Ethics Alliance

ABOUT US

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- Dr. AnnMarie Marlier - Executive Director since 2023. AnnMarie has over 25 years of experience as an accomplished leader, administrator, talent developer, program/ curriculum developer, and teacher/ facilitator in face-to-face, hybrid, blended, and e-learning modalities for post-secondary, not-for-profit, and corporate organizations. AnnMarie earned her Ph.D. in Urban Education from the University of Wisconsin- Milwaukee, an M.Ed. from Carroll University, and a B.A. in English and Communication, Media, & Theatre from St. Norbert College.
- Dr. Hamza Haqqi- Brings a wealth of experience in curriculum development, program design, and grant writing, cultivated through his work in nonprofit organizations as a consultant in the Omaha community. Hamza earned his Doctor of Education from Baylor University, focusing on the impact of motivational coaching in urban education. He also holds degrees in Gerontology from the University of Nebraska at Omaha.



YOUR FACILITATORS

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- Founded in 2007 following the Enron Scandal in the early and mid-2000s. Dr. Beverly Kracher (Creighton University) founded the Alliance along with Jim Hegarty (Better Business Bureau), David Brown (Omaha Chamber of Commerce), and Dr. Anthony Hendrickson (Creighton University)
- Bob Bates (former CEO of Jefferson Pilot) and Butch Ethington (ret. Union Pacific) represented the Omaha business community.



OUR FOUNDING

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Our Mission:

To elevate and inspire leaders, organizations, and communities through positive, practical business ethics education

Our Values:

- **Brave**--We courageously facilitate difficult conversations to impact positive change.
- **Engaged**--We responsibly foster ethical business communities by welcoming diverse perspectives, remaining current in topical trends, and modeling ethical behavior in all relationships.
- **Authentic**--We respectfully support our mission as individuals, knowing that only the collective voice and mutual respect for our neighbors are the true beacons for business ethics in our community.

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TODAY'S OUTCOMES

- **Clarify definitions of ethics, compliance, and regulation.**
- **Define core ethical concepts in the context of AI.**
- **Use ethical decision-making models to evaluate real-world AI applications.**
- **Recognize relevant regulatory and compliance implications.**

WARMING UP- ETHICS

101

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TAKE A STAND

Signal your agreement with
the following statements using Menti.com
(ID Code 6159-4864)

- 1. Ethics are the same as values**
- 2. Ethics can be regulated**
- 3. Compliance and ethics are the same thing**
- 4. AI can make ethical decisions**

LET'S TRY IT!

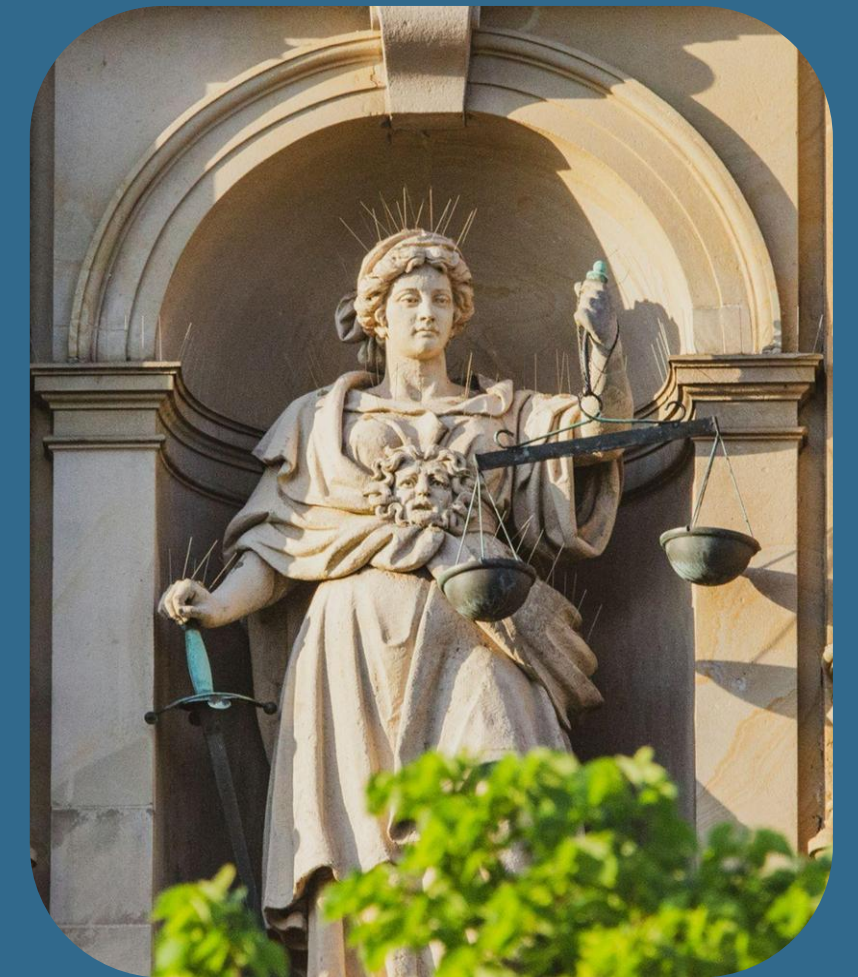


Photo by Phillippe Oursel on Unsplash

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DEFINING ETHICS

According to Merriam-Webster.com:

“Ethics is the principles of conduct governing an individual or a group.”

Ethics (plural) are actions derived from a set of values or moral principles, but they are not the values or moral principles themselves.



Photo by [Brett Jordan](#) on [Unsplash](#)

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DEFINING REGULATION

According to Merriam-Webster.com:

Regulation is

“a rule or order issued by an executive authority or regulatory agency of a government and having the force of law.”



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DEFINING COMPLIANCE

According to Merriam-Webster.com:

Compliance is ***“conformity in fulfilling official requirements”***.

However, official requirements can be vague:

- Official according to who or what?
- What if two or more requirements are “equal” in priority?
- What if the official requirement is unethical?



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Ethics

- Framework to guide behavior and decision-making
- Follows the spirit of law, policy, regulation, etc.
- Influences through “what is right”
- Less defined and more ambiguous
- Aligned with morals and values

Compliance

- Framework to guide behavior and decision-making
- Follows the letter of the law, policy, regulation, etc.
- Influences through the legal process
- More defined and structured
- Aligned with rules and processes

Weinstein, B. (2019). What's the difference between compliance and ethics? *Forbes*.

<https://www.forbes.com/sites/bruceweinstein/2019/05/09/whats-the-difference-between-compliance-and-ethics/?sh=22cd587a7524>

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DEFINING AI

According to Merriam-Webster.com:

Artificial intelligence is “the capability of computer systems or algorithms to imitate intelligent human behavior”.

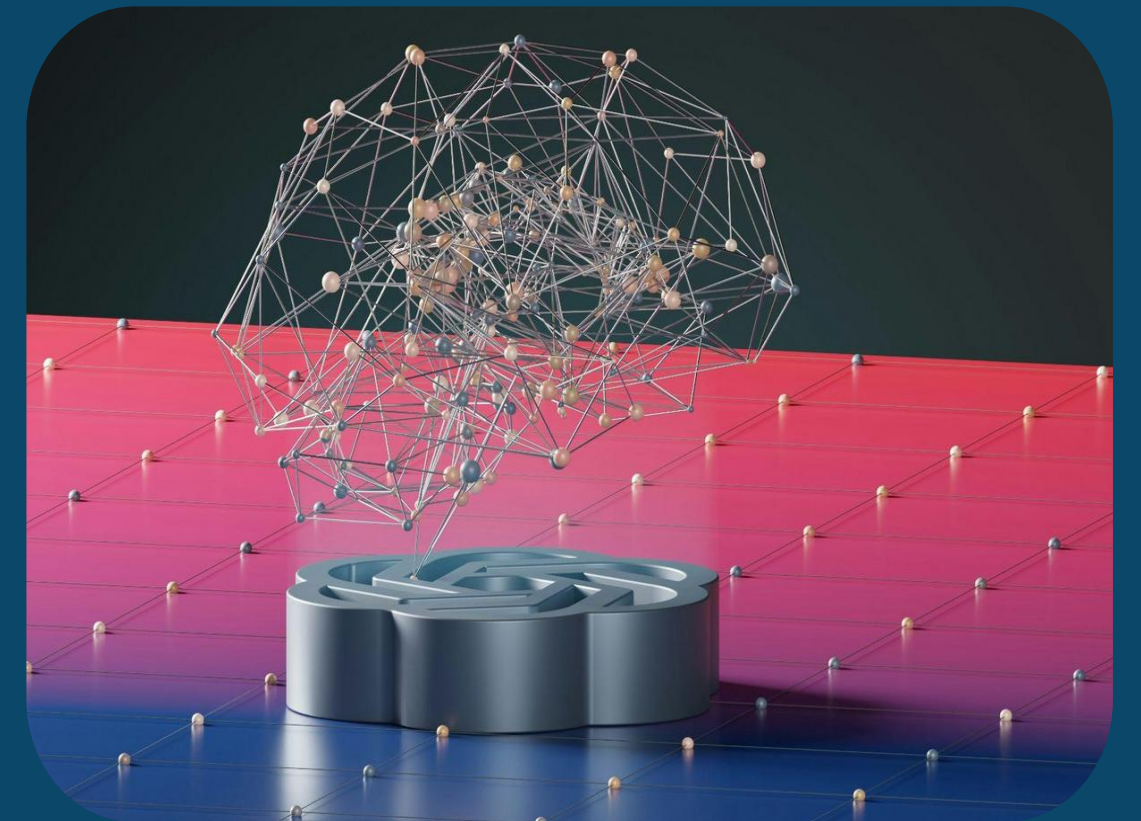


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What AI is

- A software model based on mathematical algorithms
- Developed, tested, and implemented by people
- Limited by human inputs (reflects the belief, biases, perceptions, and “behaviors” of the programmers)
- Generative or Agentic

What AI is *not*

- Alive or sentient
- Automatically evolving without human intervention
- Omniscient
- Emotional or “perceptive”

According to [Cloud Google.com](https://cloud.google.com)

“The use of AI to create new content, like text, images, music, audio, and videos.”

According to [Cloud Google.com](https://cloud.google.com)

“Agentic AI is an advanced form of artificial intelligence focused on autonomous decision-making and action.”

DEFINING GENERATIVE and AGENTIC AI

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What We Think AI Is...

I'm sorry, Dave



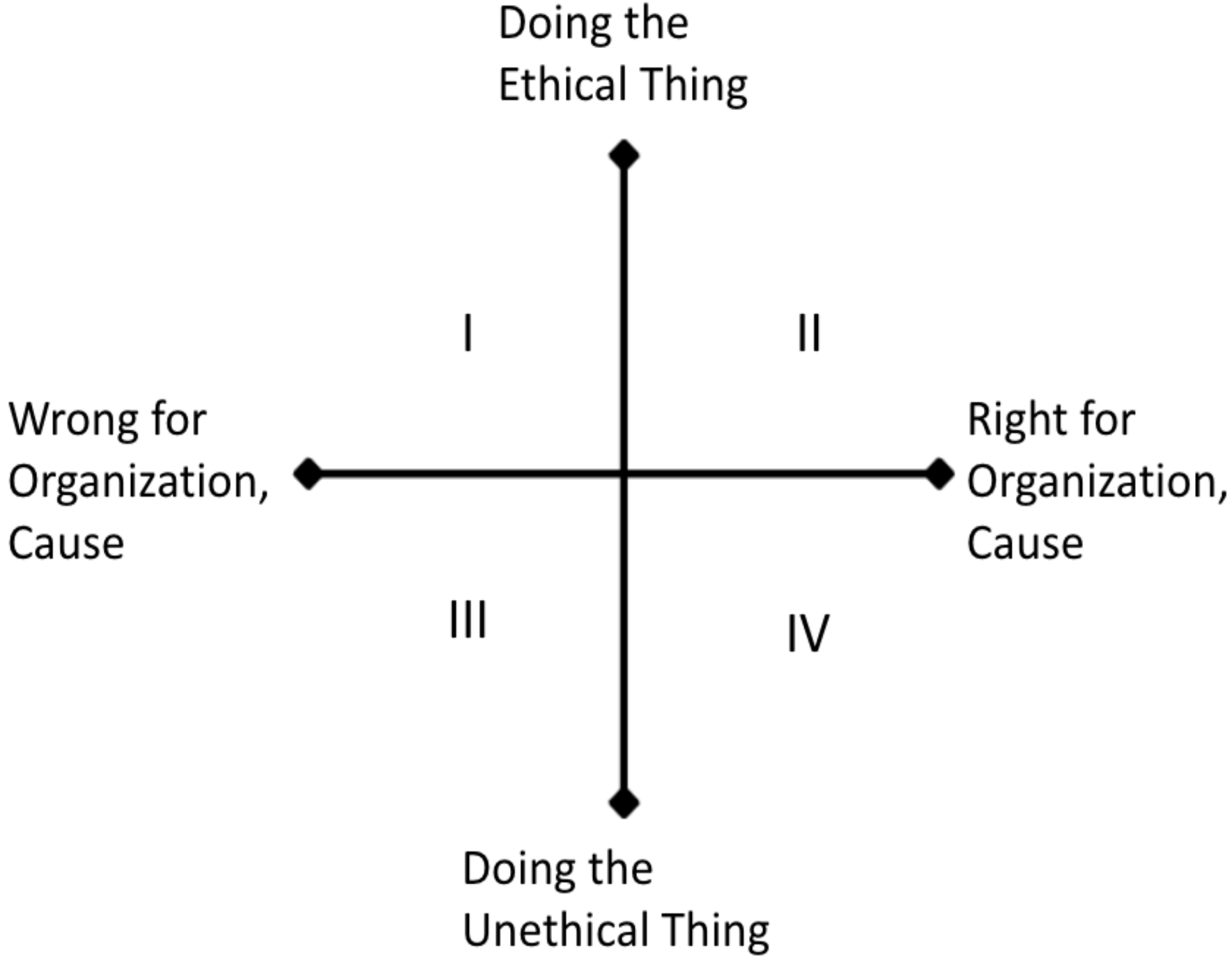
Photo by [NASA](#) on [Unsplash](#)

2001: A Space Odyssey. (1968) Do you read me Hal? [You Tube].
<https://www.youtube.com/watch?v=Wy4EfdnMZ5g>

ETHICAL DECISION- MAKING

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ETHICAL DECISION MAKING



LET'S TRY IT!

Consider a matrix such as the one to the left, where the vertical axis represents doing the right thing, and the horizontal axis represents doing what is right for your organization, cause, etc. Think about an ethical issue you've faced recently. What were the considerations you faced? In what quadrant did the issue resolution land? In what quadrant do you fall as a leader? Why?



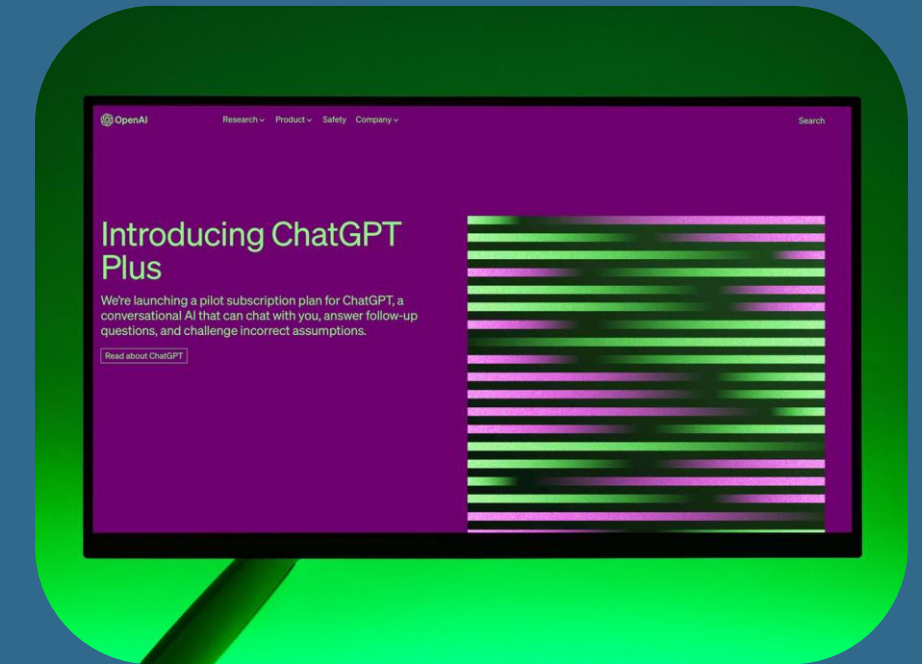
The ethical perspective demands that we think high (about our values and virtues), wide (about rights, duties, and fairness for all), and far (about the serious, long-term harm or help we can do to other people).

1. What is the moral issue? (think high)
2. What are the facts? What do we know about the situation? Are any facts left out that we need to find out about before we make a judgment about the situation, or decide what to do?
3. Who are the stakeholders – parties that have a stake or interest in the outcome of the situation? (think wide)
4. What are the options? Use imagination. Think of more than two options.
5. For each of the options consider the relevant considerations:
 - 5a. What's in it for me/us? (think far)
 - 5b. Which option produces the greatest good for all concerned? (think far)
 - 5c. What do legal, professional, and organizational duties and responsibilities require? What about human rights? (think wide)
 - 5d. What is fair? (think wide)
 - 5e. What are the aspirations of the people and/or organizations involved? Does this action enable us/them to be that person/ organization? (think high)
 - 5f. What if other people found out? Would there be a feeling of pride or a sense?

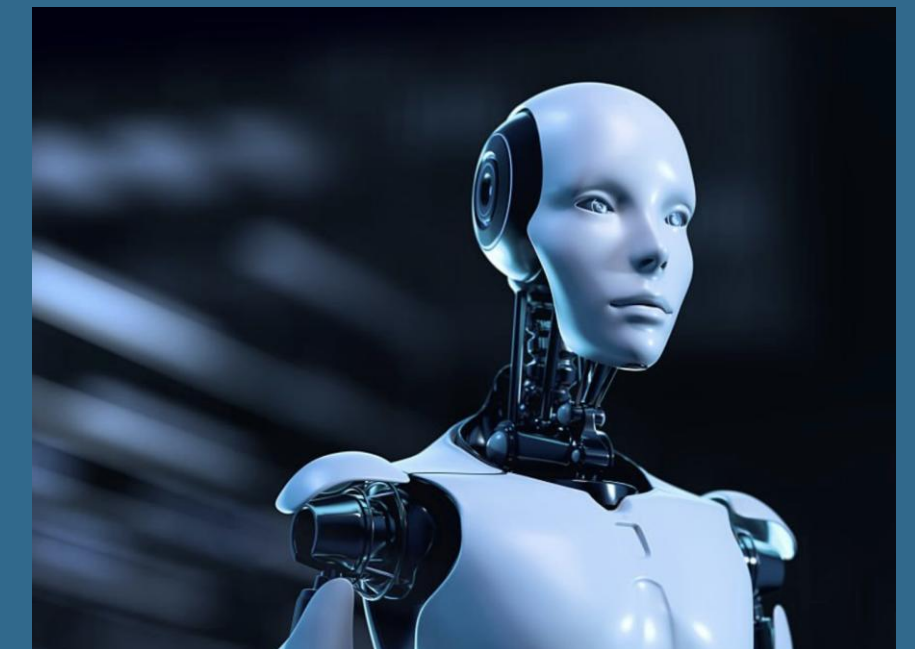
Using AI to Inform Decision-Making

Think about which type of AI- Generative (Creative Building) or Agentic (Substitute Influence)- you might use to make an ethical decision at work:

- Summarizing multiple data points for a report
- Evaluating the effectiveness of a process
- Creating a solution to solve a problem
- Implementing a solution to a problem
- Making a policy or financial recommendation



Photos by Andrew Neel on Unsplash



Photos by Alexander Sikov

Insurance providers in Nebraska cannot use AI to make sole decisions about coverage.

Should we use AI-designed algorithms to draw up and approve contracts?

How much resume screening should AI talent recruiting software do?

Are robots in the manufacturing/ building process agentic or generative? What about robots that perform surgery unassisted?

If we know AI is prone to hallucinations, what is our responsibility to double-check AI-generated work?

AI and Decision- making Across Industries

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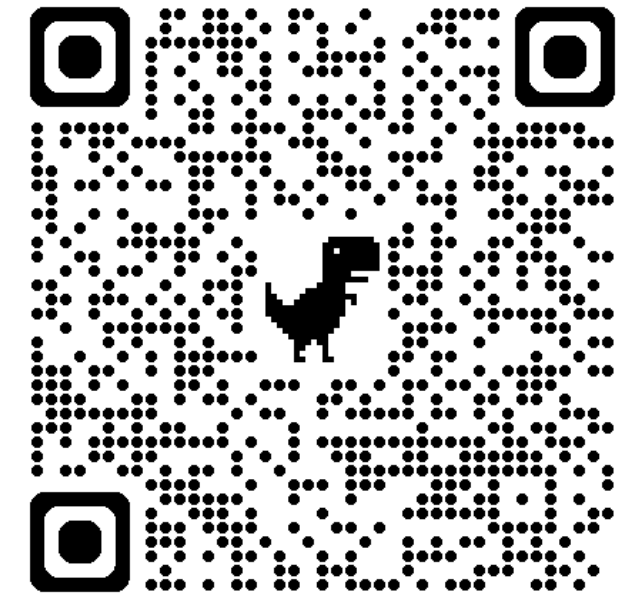
Update on AI Regulations

- **Industry/ Profession- what do your profession's policies say about AI use?**
- **State- still a patchwork of policies**
- **Federal- no federal guidance**
- **International- EU policies focus on data privacy for individuals**

Small Group Case Activity

In small groups of 2-3, peruse the article from *The Military Engineer*, apply the Ethical Decision-Making Framework, and make recommendations about mobile nuclear reactor usage in the Pacific. Are your recommendations the same as those in the article?

<https://www.same.org/tmearticle/assessing-mobile-nuclear-reactor-usage-in-the-pacific/>



Understanding Mindsets When Working With AI:

- **Consider the concept of humans being out of the AI loop(highest ethical risk), over the AI loop (moderate ethical risk) or in the AI loop (lowest ethical risk if humans are ethical). What is the most responsible option?**
- **How much risk are you willing to take on?**
- **What are the biases/and/or discrimination aspects their organizations risk implementing by using AI?**
- **At what point is the human involvement critical and irreplaceable?**

Takeaways from a conversation on August 3, 2023 with Dr. Kathy Meier - Hellstern, Google's Director of the Responsible AI Department:

- The responsibility to develop, program, and implement appropriate AI uses lies solely with human beings.
- As human beings, we bring our thoughts, knowledge, perceptions, and feelings with us into whatever context we encounter.
- Context is critical to assimilating new knowledge for people, especially adults and determines how we will act using that knowledge in the future.
- Bottom line? If we want generative AI to be used ethically and responsibly, it is us to us as human beings to program generative AI models to do so.

ChatGPT

"AI can be used as a tool to assist in determining ethical behavior, but the determination of what is ethical ultimately relies on human judgment and values. AI systems can be programmed to follow ethical guidelines or principles, and they can be used to analyze complex ethical dilemmas and provide insights. However, AI lacks the ability to make inherently ethical judgments without human input. It can only process information based on the data and instructions it has been given".

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Questions? Comments?

Visit our website:

www.businessethicsalliance.org

Email:

amarlier@businessethicsalliance.org

hhaqqi@businessethicsalliance.org

Resources

2001: A Space Odyssey. (1968) Do you read me Hal? [You Tube]. <https://www.youtube.com/watch?v=Wy4EfdnMZ5g>

Society of American Military Engineers. (2025, March-April). Assessing mobile nuclear reactor usage in the Pacific. *The Military Engineer*. <https://www.same.org/tmearticle/assessing-mobile-nuclear-reactor-usage-in-the-pacific/>

Weinstein, B. (2019, May 9). What's the difference between compliance and ethics? *Forbes*. <https://www.forbes.com/sites/bruceweinstein/2019/05/09/whats-the-difference-between-compliance-and-ethics>

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Walk the Talk Podcast

Host Blake Peterson talks to some of the most interesting local leaders about the power of ethical leadership in business. Over 7500 downloads across 105 countries show the extent to which ethics matter locally, nationally, and globally



Suite Life Videocast

Kristi Anderson goes behind the scenes to talk to executives about how they blend ethics in their personal and professional lives.



The logo for the Business Ethics Alliance, featuring the text "BUSINESS ETHICS ALLIANCE" in a white, sans-serif font, with "ALLIANCE" being significantly larger and bolder than "BUSINESS ETHICS". A registered trademark symbol (®) is located to the upper right of "ALLIANCE". The text is enclosed within a white rectangular border.

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