

## NAAKS Marketing

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**Advisor:** Attorney Jennifer Merton

**Topic Title:** Ethics in Artificial Intelligence for Advertising: Responsible Data Use & Algorithmic Transparency

**Audience:** Marketing Executives at MetLife, Inc./Metropolitan Life Insurance Company

### Sustainable Development Goal

SDG #3: Ensure healthy lives and promote well-being for all at all ages

SDG #8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

### Executive Summary

AI is transforming advertising, and MetLife can enhance customer engagement possibilities through AI-generated virtual personalities. Strong ethical standards need to guide the deployment of these technological systems. The three main priorities need to focus on personal data protection functions and complete system transparency, as well as the elimination of algorithmic bias which leads to discrimination. Public trust requires organizations to design their products in responsible ways while also conveying company information with an authentic voice.

Sustainable economic growth requires financial inclusion, as well as access to banking, insurance, and financial services. We recommend that MetLife facilitate these goals. Our proposal is for MetLife to use AI responsibly to develop AI influencers that help educate people about financial literacy and insurance. The virtual personalities will interact with people through human-like mannerisms which build their perception of reliability and responsibility. Different AI identities can be created to reach diverse audience groups and ensure inclusive representation.

The system design will prioritize privacy and transparency throughout its development process. The platform will avoid intrusive data collection and clearly indicate when content is AI-generated. This initiative creates better financial understanding which leads to better decision-making and helps people achieve longer-term financial goals. MetLife can build consumer trust through responsible AI use which enables users to create safer financial paths and advances sustainable economic growth.