SCIENTIFIC CULTURE
www.sci-cult.com

SCIENTIFIC CULTURE, Vol. 12, No. 4, (2026), pp. 11407-11418
Open Access. Online & Print

DOI: 10.5281/zenodo.20517358

CONSCIOUS GOVERNANCE IN AI-ENABLED INSTITUTIONS: A HUMAN-IN-THE-LOOP CULTURAL FRAMEWORK FOR DECISION INTELLIGENCE, ETHICAL SPEECH AND INSTITUTIONAL TRUST

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ABSTRACT

Artificial intelligence (AI), predictive analytics, and decision-intelligence systems now shape decisions in infrastructure, public administration, health, finance, education, and other high-risk institutions. Technical governance frameworks address bias, privacy, robustness, and explainability, yet the human interval between algorithmic output and institutional decision remains under-theorized. This conceptual article develops a Human-in-the-Loop Conscious Governance framework by integrating responsible AI literature with the TrayiVāṇī-derived Inner Engine disciplines of decision stillness, strategic silence, structured reflection, ethical direction, timing, and governed speech. Using integrative conceptual synthesis, the paper identifies a pre-decisional cultural accountability gap: the point at which data, uncertainty, pressure and institutional responsibility are translated into action. The results are presented as a six-stage pathway, a risk-control chain, a set of operational audit questions, and future empirical propositions. The paper argues that meaningful human-in-the-loop governance cannot be reduced to procedural approval; it requires conscious interpretation, ethical constraint review, timing discipline, accountable communication, and consequence monitoring. The framework contributes to responsible AI, digital leadership, and cultural governance by positioning human judgment as the ethical and social layer that converts decision intelligence into institutional trust.

KEYWORDS: responsible AI; digital humanities; algorithmic accountability; speech governance; reflective intelligence; public administration; high-risk systems; technological culture; organizational legitimacy; decision ethics.

Highlights

- Defines the pre-decisional cultural accountability gap between AI output and institutional action.
- Develops a six-stage Human-in-the-Loop Conscious Governance pathway for high-risk organizations.
- Translates the TrayiVāṇī-derived Inner Engine into a secular responsible-AI oversight architecture.
- Offers audit questions, empirical propositions and an index for future measurement.

1. Introduction

Artificial intelligence, predictive analytics, and decision-intelligence systems increasingly influence institutional decisions in infrastructure, public administration, healthcare, finance, education, environmental governance, transport, and safety-critical operations. AI systems can classify patterns, detect anomalies, generate forecasts, prioritize cases, summarize information, and support scenario analysis at a scale beyond unaided human cognition. This analytical expansion is valuable. It can improve early warning, reduce information overload, and support evidence-informed decision-making.

Yet algorithmic capability does not automatically create ethical judgment, cultural legitimacy, or institutional trust. A model may produce a probability, ranking, or recommendation; it does not itself determine whether a decision is fair, properly timed, socially meaningful, explainable to affected stakeholders, or consistent with institutional duty. Even where technical controls address model performance, a critical human interval remains: the transition from AI-generated insight to institutional decision, communication, and action.

This paper refers to that interval as the pre-decisional cultural accountability gap. It is pre-decisional because it occurs before a visible decision is issued. It is cultural because institutional decisions are interpreted through values, trust, social expectations, language, memory, and legitimacy. It is an accountability gap because responsibility can easily diffuse between the system that generated the recommendation and the leader who authorizes action. When the gap is ungoverned, AI can accelerate bias, false precision, panic communication, accountability avoidance and stakeholder distrust. When the gap is governed, AI becomes a support for responsible public and organizational judgment.

Responsible AI literature has made major advances by emphasizing fairness, accountability, transparency, explainability, robustness, privacy, security, and human oversight (Floridi and Cowls, 2019; NIST, 2023; OECD, 2019; UNESCO, 2021). However, human oversight is often framed procedurally: a person reviews, approves or overrides a system output. In high-risk institutions, this is insufficient. Human review becomes meaningful only when it includes interpretation, ethical boundary testing, timing discipline, accountable communication and ownership of consequence.

The present article, therefore, develops a Human-in-the-Loop Conscious Governance framework. It builds on the earlier manuscript titled AI-Enabled Decision Intelligence and Human-in-the-Loop Leadership and reframes it for an interdisciplinary journal context, emphasizing AI as part of technological culture rather than merely as an organizational tool. The conceptual foundation is drawn from the Inner Engine of Leadership, which translates the TrayiVāṇī principles of peace, silence, and discernment into secular management disciplines: decision stillness, strategic silence, structured reflection, ethical direction, timing, governed speech, and institutional consequence (Bhargava, 2025, 2026a).

The article answers the following research question: How can AI-enabled decision intelligence be integrated with human-in-the-loop leadership to create a culturally accountable governance framework for high-risk institutions? The paper contributes by (i) defining the pre-decisional cultural accountability gap, (ii) distinguishing decision intelligence from decision responsibility, (iii) developing a six-stage conscious governance pathway, (iv) proposing an AI-to-action risk chain and control architecture, and (v) setting out a future empirical agenda for measuring conscious AI governance.

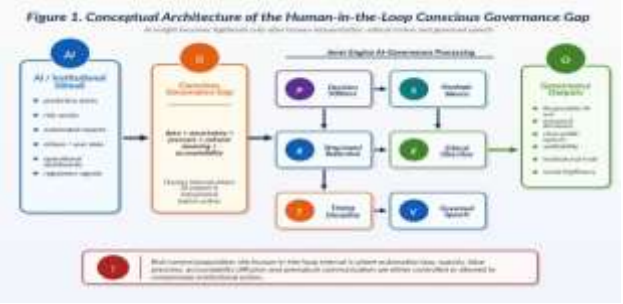

Figure 1. Conceptual architecture of the Human-in-the-Loop Conscious Governance Gap.

2. Literature Review and Conceptual Background

2.1 Responsible AI and the limits of model governance

Responsible AI frameworks generally seek to ensure

that AI systems are lawful, ethical, robust, and socially beneficial. The major concerns include bias, discrimination, opacity, data quality, privacy, explainability, security, human oversight, safety and accountability. The NIST AI Risk Management Framework emphasizes validity, reliability, safety, security, resilience, accountability, transparency, explainability, privacy, and fairness as elements of trustworthy AI (NIST, 2023). The OECD AI principles and UNESCO Recommendation on the Ethics of Artificial Intelligence similarly foreground human rights, inclusive growth, transparency, accountability, and human-centered values (OECD, 2019; UNESCO, 2021). The EU Artificial Intelligence Act strengthens this regulatory direction by classifying high-risk AI systems and imposing governance duties around risk management, data, documentation, human oversight, and transparency (European Parliament and Council, 2024).

These frameworks are essential, but they mainly address the design, deployment, and control of AI systems. They do not fully explain how organizational leaders interpret algorithmic outputs under pressure, how they communicate AI-supported judgments to stakeholders or how they retain human responsibility when decisions become contested. Technical model governance is therefore necessary but not sufficient. The governance of AI must extend into the human and cultural practices through which AI outputs become institutional action.

2.2 Human-in-the-loop governance beyond procedural approval

Human-in-the-loop design usually means that a human remains involved in labeling, reviewing, approving, correcting, or overriding automated decisions. In high-risk contexts, this design principle aims to prevent harmful automation and preserve human accountability. However, a human presence in a workflow does not guarantee responsible oversight. A reviewer who mechanically accepts a recommendation, lacks the authority to challenge it, or does not understand model limitations may create false assurance rather than governance.

Human-in-the-loop governance must therefore be distinguished from human-in-the-loop theatre. In the first case, the human actor performs substantive interpretation, checks uncertainty, tests ethical constraints, and owns the final decision. In the second, a human signature merely legitimizes an automated pathway. This distinction is especially relevant to public administration, infrastructure, health, finance, education, and welfare systems, where decisions affect safety, rights, public value, and citizen trust.

2.3 Decision intelligence and decision responsibility

Decision intelligence integrates analytics, models, context, expertise and decision processes to improve decision quality. AI contributes to decision intelligence by processing data, detecting patterns, ranking options, and supporting simulation. However, decision intelligence should not be confused with decision responsibility. AI can assist the production of insight, but it cannot bear moral accountability, face affected stakeholders, explain public duty or take responsibility before a board, regulator, citizen or court.

This distinction recalls Simon's work on bounded rationality and the organizational limits of decision-making (Simon, 1997). It is also consistent with contemporary work on noise in judgment, which shows that decision quality is affected by inconsistent human interpretation, framing and context (Kahneman et al., 2021). AI may reduce some forms of human inconsistency, but it may introduce new forms of false precision, automation bias and accountability diffusion. A culturally responsible governance framework must therefore govern both the machine output and the human interpretation of that output.

2.4 Inner Engine, TrayiVāṇī and cultural accountability

The Inner Engine of Leadership identifies the invisible interval before speech, decision, and action as a central site of leadership quality. It argues that modern leadership failures often begin before visible leadership begins: in the ungoverned internal space where pressure, ego, haste, uncertainty, and institutional duty collide. The framework is rooted in TrayiVāṇī, which presents peace, silence, and discernment as disciplines of thought, speech, and consequence. In its secular management translation, Śānti becomes decision stillness, Mauna becomes strategic silence, Cintana becomes structured reflection, Dharma becomes ethical direction, Kāla becomes timing, Vāṇī becomes governed speech, and Bhāgya becomes institutional consequence (Bhargava, 2025, 2026a).

This article uses that framework not as a religious doctrine but as a cultural source of architecture. The claim is functional: modern technological institutions require human capacities that are not reducible to computation. They need stillness before panic, silence before premature speech, reflection before

automation bias, ethics before efficiency, timing before release and communication that can be publicly defended. In this sense, the Inner Engine is a human oversight layer for responsible AI.

Figure-2 . Inner Engine disciplines as the human oversight layer for responsible AI.

2.5 Trust, legitimacy, and governed speech

Institutional trust depends on competence, benevolence, integrity, and reliable conduct (Mayer et al., 1995). In AI-enabled institutions, trust is shaped not only by whether decisions are technically accurate but also by whether affected stakeholders perceive them as fair, explainable, contestable, and accountable. Communication is therefore not an afterthought. It is part of governance. A technically optimized decision may fail culturally if stakeholders experience it as opaque, dehumanizing, or unchallengeable.

Governed speech is the leadership discipline of communicating only after evidence, purpose, timing and consequence have been examined. It is particularly important in AI-supported contexts because leaders may be tempted to overclaim what AI can do, understate uncertainty, hide behind technical language, or shift responsibility to an algorithm. Such speech can erode legitimacy even where the underlying model is statistically competent.

3. Materials and Methods

3.1 Research design

This article is conceptual and theory-building in design. It does not report experimental, survey, or archival data. Instead, it develops a structured theoretical framework through integrative conceptual synthesis. Conceptual synthesis is appropriate where a new phenomenon crosses disciplinary boundaries and requires theory construction before empirical testing. Here, the relevant boundaries include responsible AI, decision intelligence, leadership theory, cultural accountability, communication governance, and institutional trust.

The article is written as a Research Article in the sense of presenting a fully documented and interpreted conceptual finding. The Results section therefore reports theoretical outputs: definitions, framework architecture, risk controls, operational dimensions and testable propositions. It does not claim statistical findings.

3.2 Materials and source corpus

The conceptual source corpus includes four groups of material. First, the author-originated Inner Engine and TrayiVāṇī corpus provides the civilizational and leadership constructs that are translated into responsible-AI governance terms (Bhargava, 2025, 2026a, 2026b, 2026c). Second, responsible AI and AI governance literature provides the technical and policy background (European Parliament and Council, 2024; Floridi and Cowls, 2019; NIST, 2023; OECD, 2019; UNESCO, 2021). Third, decision-

making, organizational learning, trust and leadership literature provides the management-theory foundation (Argyris and Schön, 1978; Edmondson, 1999; Kahneman, 2011; Kahneman et al., 2021; Mayer et al., 1995; Weick, 1995). Fourth, interdisciplinary literature on AI, culture and society provides the social context of technological legitimacy (Crawford, 2021; Shneiderman, 2022; Zuboff, 2019).

The author-originated publications and profile/media documents are treated as conceptual lineage and context, not as independent empirical proof. This distinction is important for reducing self-referential bias and preserving the objectivity of the theoretical claim.

3.3 Analytical procedure

The analytical procedure followed six steps:

- Step 1: Identify governance risks created when AI outputs move into high-risk institutional decisions.
- Step 2: distinguish decision intelligence from decision responsibility.
- Step 3: map the Inner Engine disciplines to specific responsible AI governance needs.
- Step 4: define the pre-decisional cultural accountability gap as the central construct.
- Step 5: develop a six-stage human-in-the-loop conscious governance pathway and AI-to-action risk chain.
- Step 6: formulate future empirical propositions and index dimensions for validation.

3.4 Boundary conditions and quality controls

The framework is intended for consequential AI-supported decisions: decisions affecting safety, rights, public value, financial exposure, reputation, access to services, environmental consequences, or institutional legitimacy. It is not intended for low-risk automation where human review would be disproportionate. The paper also recognizes that human oversight can itself fail when reviewers lack competence, independence, authority, ethical orientation, or AI literacy.

To improve conceptual rigor, the paper avoids presenting normative claims as empirical findings, separates source material from validation evidence, defines all core constructs, uses visual models only where they clarify theoretical logic, and ends with testable propositions rather than unsupported conclusions.

4. Results: Human-in-the-Loop Conscious Governance Framework

4.1 Result 1: The pre-decisional cultural accountability gap

The first result is the definition of the pre-decisional cultural accountability gap. It is the interval between AI-generated output and institutional action in which algorithmic evidence, uncertainty, organizational pressure, stakeholder meaning and human responsibility are interpreted. This gap is invisible in many formal workflows because the visible record often begins at the point of approval or communication. Yet the quality of the final decision depends heavily on what happens before that visible point.

Five risks cluster inside this gap. Automation bias may cause leaders to over-trust machine output. Algorithmic opacity may prevent meaningful explanation. False precision may convert probability into overconfidence. Accountability diffusion may allow leaders to hide behind the system. Premature communication may turn unverified AI-supported claims into reputational exposure. The central governance task is to control these risks before decisions and speeches are released.

4.2 Result 2: Six-stage conscious governance pathway

The second result is a six-stage pathway for Human-in-the-Loop Conscious Governance. The pathway is: predictive input, reflective pause, ethical constraint review, contextual human judgment, governed speech, and accountable execution. It extends the conventional human-in-the-loop concept from procedural review to ethical, cultural, and communicative responsibility.

Predictive input treats AI output as evidence rather than a command. Reflective pause prevents panic, automation bias and premature closure. Ethical constraint review tests fairness, harm, dignity, rights, duty, proportionality, and public value. Contextual human judgment integrates model output with operational reality, human evidence, and institutional responsibility. Governed speech explains the decision without overstating certainty or shifting accountability to the algorithm. Accountable execution ensures monitoring, appeal, correction, and learning after action.

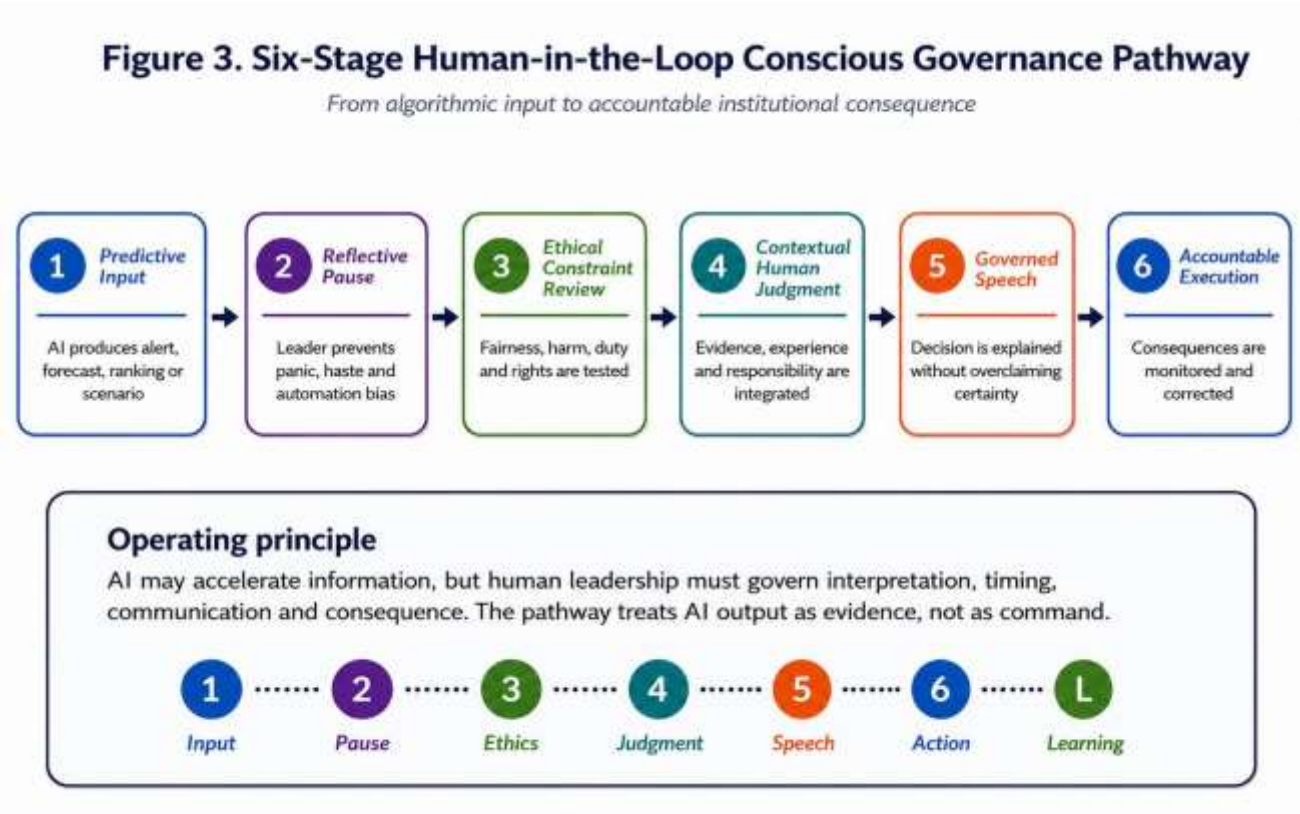

Figure-3 . Six-stage Human-in-the-Loop Conscious Governance pathway.

4.3 Result 3: Translation of Inner Engine disciplines into responsible AI controls

The third result is a translation matrix that connects the TrayiVāṇī-derived Inner Engine constructs to responsible AI governance functions. This translation makes the framework usable by secular institutions without requiring spiritual or devotional language. The source logic is cultural and philosophical; the operational use is managerial, ethical and auditable.

Table 1. Inner Engine Disciplines for AI Governance

Source Construct	Leadership Discipline	AI Governance Function	Risk Controlled	Observable Evidence
Śānti	Decision stillness	Stabilizes the human reviewer before accepting or rejecting AI output	algorithmic panic; reactive decision	documented pause; no immediate escalation without verification
Mauna	Strategic silence	Withholds premature public or internal claims until uncertainty is reviewed	premature AI-supported communication	holding statement; communication moratorium; verified facts only
Cintana	Structured reflection	Examines data quality, assumptions, alternatives, model limits and stakeholder impact	automation bias; shallow review	review note; contrary evidence considered; assumptions recorded
Dharma	Ethical direction	Tests fairness, harm, duty, rights, proportionality and public value	efficient but unethical decision	ethical constraint checklist; stakeholder harm review
Kāla	Timing discipline	Determines correct sequence for review, escalation, disclosure and execution	delayed action; premature action	timeline rationale; readiness gate; escalation record
Vāṇī	Governed speech	Communicates AI-supported decisions truthfully, clearly and accountability-aware	overclaiming; blame shifting	decision explanation; uncertainty disclosure; named human owner
Bhāgya	Institutional consequence	Tracks trust, learning, error, appeal, harm and correction after action	trust erosion; repeated failure	post-action review; appeal outcomes; corrective learning log

Table 1. Inner Engine Disciplines for AI Governance.

4.4 Result 4: AI-to-action risk chain

The fourth result is an AI-to-action risk chain. AI governance cannot stop at data quality or model validation. Risk travels through a full institutional chain: data, model, prediction, interpretation, speech, execution, and consequence. Each stage has a specific failure mode and therefore requires a distinct control. This chain is important because many governance failures occur after the model has produced output. A technically valid prediction may still be misinterpreted, exaggerated, selectively quoted, communicated without uncertainty, or implemented without appeal and correction mechanisms. Conscious governance, therefore, continues through human interpretation, speech, and execution.

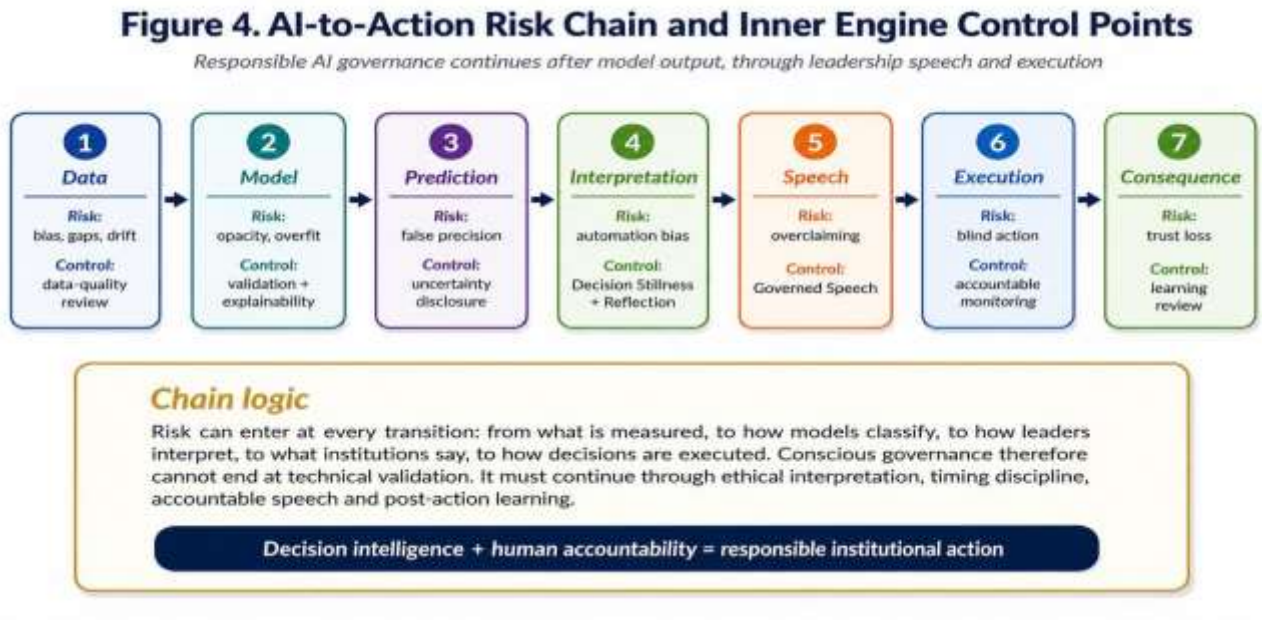

Figure 4. AI-to-Action Risk Chain and Inner Engine control points.

4.5 Result 5: Conscious AI Governance Index

The fifth result is a future measurement architecture: the Conscious AI Governance Index. It is designed as a diagnostic tool for boards, public agencies, infrastructure authorities, healthcare systems, financial institutions and other high-risk AI users. The index does not measure model accuracy; it measures whether the human governance layer around AI output is substantive, ethical and accountable.

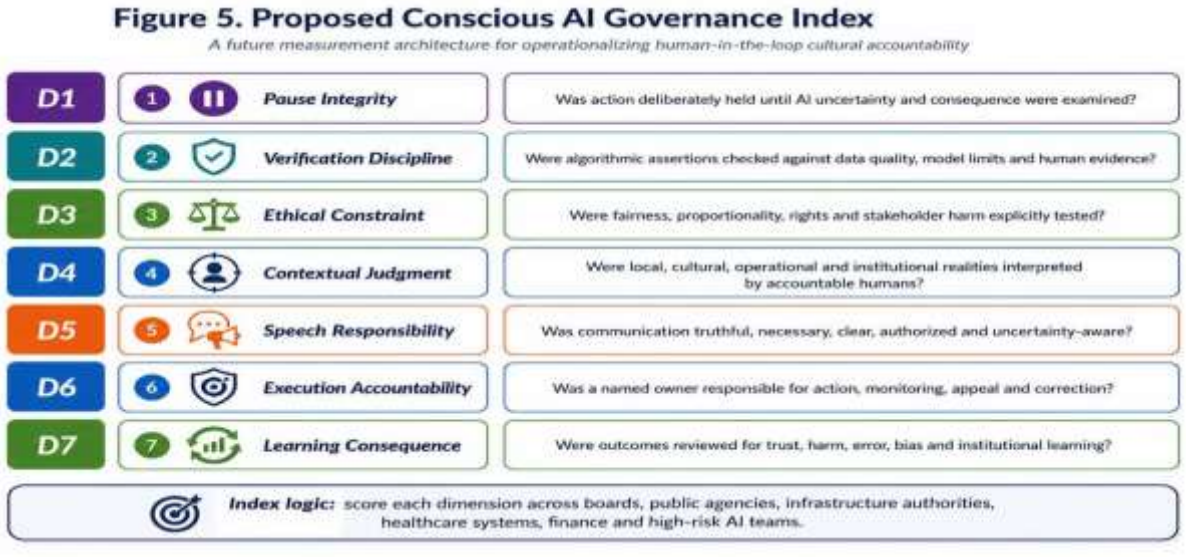

Figure 5. Proposed Conscious AI Governance Index.

Table 2. Inner Engine Disciplines: Governance Questions, Evidence and Guardrails

Stage	Governance Question (What leaders must ask)	Required Evidence (What must be seen)	Human Owner (Who is accountable)	Failure Prevented (What goes wrong if ignored)
1. Clarify Risk	Is the decision context and risk material enough to require AI oversight?	Risk log, context, affected stakeholders	Designated executive / process owner	Under-scoped or high-impact risks missed
2. Review AI Input	What does AI system claim, and what are its limits?	Data sources, confidence, uncertainty, validation notes	Technical lead + decision owner	False precision and blind reliance
3. Apply Reflective Pause	Has the leader paused before accepting the AI output?	Review timestamp, contrary evidence, decision notes	Decision owner	Automation bias and panic
4. Test Ethical Constraints	Who may be harmed and what rights or duties are engaged?	Fairness, harm, proportionality and duty checklist	Ethics / compliance owner	Ethical or illegitimate actions
5. Communicate Responsibly	What can be truthfully said, and what must remain qualified?	Message clarity, uncertainty disclosure, appeal pathway	Communication owner + decision owner	Overclaiming and trust loss
6. Monitor Consequences	What happened after action, and what corrections are needed?	Outcome data, response effect log, appeals, stakeholder impact	Governance board / review cell	Repetition of harm and systemic failure

Table 2. Inner Engine Disciplines: Governance Questions, Evidence and Guardrails.

5. Discussion

5.1 Theoretical contribution

The proposed framework contributes to responsible AI theory by adding a cultural and leadership layer between technical model governance and institutional action. Existing frameworks rightly focus on technical and procedural safeguards. This paper argues that AI governance also requires governance of the human processor: the leader, reviewer, board, officer or administrator who interprets AI output under pressure. This moves human-in-the-loop governance from formal presence to substantive accountability.

The framework also contributes to decision intelligence by clarifying the difference between insight and responsibility. AI systems can improve the informational environment of decision-making, but the final burden of judgment remains human. The question is not whether the model can predict, but whether the institution can responsibly interpret, communicate, and learn from the prediction.

5.2 Cultural significance and social impact

The cultural significance of the framework lies in treating AI not merely as technology but as part of a broader social and institutional culture. AI-supported decisions shape how citizens, employees, patients, customers, and communities experience authority. A decision that appears efficient inside a dashboard may appear opaque, cold, or unchallengeable to the person affected by it. Cultural accountability, therefore, requires attention to language, trust, dignity, contestability, and institutional memory.

The TrayiVāṇī-derived source logic strengthens this cultural dimension. Peace, silence, and discernment are translated here into secular governance capacities: stillness before panic, silence before premature statement, reflection before automation bias, ethics before efficiency, and speech before consequences. This translation allows a civilizational source framework to speak to contemporary AI governance without reducing the analysis to sectarian or devotional language.

5.3 Practical implications for high-risk institutions

For public administrators, the framework suggests that AI-supported decisions should include human explanation, review, and appeal mechanisms. Citizens should not experience automated governance as a final, inaccessible authority. For infrastructure and transport organizations, AI alerts should trigger disciplined diagnosis rather than panic escalation. For healthcare systems, AI-supported triage or diagnosis requires clinical judgment and compassionate communication. For financial services, credit, fraud, and compliance models require a fairness review and explainable customer communication. In education and welfare systems, AI-supported ranking or targeting must be assessed for exclusion, bias, and respect for dignity. Boards and regulators can convert the framework into a governance checklist: Was risk classified? Was

uncertainty disclosed? Was a human owner named? Were ethical constraints tested? Was the public or stakeholder message verified? Was an appeal or correction path available? Were consequences monitored after the action? These questions make human oversight auditable.

5.4 Future empirical research model

The paper offers an empirical pathway for future research. Researchers may test whether conscious governance practices reduce automation bias, improve perceived legitimacy, increase decision quality and strengthen institutional learning. The proposed model treats AI decision intensity, algorithmic opacity, and institutional pressure as antecedents; reflective pause, ethical constraint review, contextual judgment, and governed speech as mediating processes; and decision quality, stakeholder legitimacy, learning, and trust as outcomes.

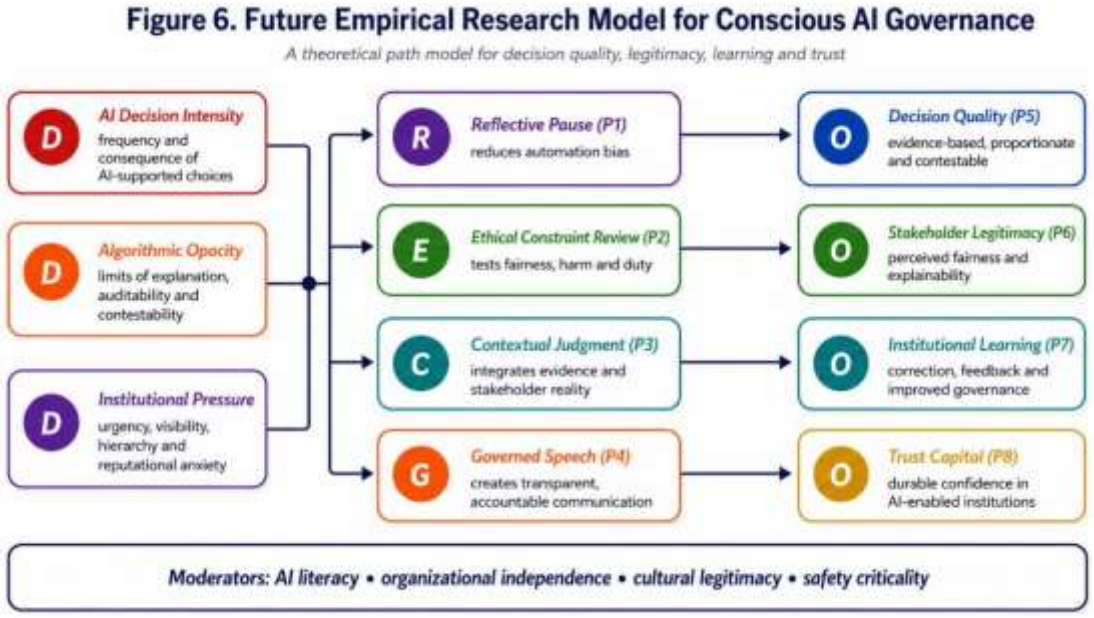

Figure 6:. Future Empirical Research Model for Conscious AI Governance.

Table 3. Future empirical propositions and possible indicators.

Proposition	Expected relationship	Possible indicators	Suggested method
P1	AI-enabled decision intelligence improves decision quality when mediated by contextual human interpretation.	decision clarity, evidence documentation, reversal rate	survey; case study; archival decision review
P2	Reflective pause reduces automation bias in high-pressure AI-supported decisions.	time-to-approval, contrary evidence reviewed, override quality	experiment; simulation
P3	Ethical constraint review increases stakeholder legitimacy.	fairness perception, complaint rate, appeal outcomes	survey; field study
P4	Governed speech mediates the relationship between AI-supported decisions and institutional trust.	message clarity, uncertainty disclosure, trust score	content analysis; survey
P5	Accountability ownership reduces blame-shifting and post-decision ambiguity.	named owner, correction records, escalation trace	audit study
P6	Consequence monitoring strengthens organizational learning after AI-supported decisions.	lessons captured, policy revisions, repeated error rate	longitudinal study
P7	Culturally grounded governance language improves adoption of responsible AI protocols.	training completion, protocol use, perceived relevance	quasi-experiment
P8	Higher Conscious AI Governance Index scores predict fewer trust-eroding AI incidents.	index score, incident frequency, reputation indicators	cross-sectional or longitudinal modelling

Table 3. Future empirical propositions and possible indicators.

5.5 Limitations

This article is conceptual and requires empirical validation. The framework has not yet been tested across sectors, cultures or organizational forms. The proposed index requires scale development, reliability testing, and validation against independent outcomes, including trust, appeals, errors, delays, complaints, and governance incidents. The framework also assumes that human reviewers have sufficient authority, competence, and ethical independence. Human oversight may be symbolic, overloaded, or politically constrained. Human judgment can introduce its own biases, so conscious governance must be supported by training, documentation, peer review, and institutional safeguards. Finally, not every AI-supported decision requires extensive human review; the level of oversight must be proportionate to risk and consequence.

6. Conclusions

AI-enabled decision intelligence can improve the speed, scale, and analytical quality of institutional decision-making. It can process data, detect anomalies, forecast risks, and support scenario analysis. However, it cannot replace conscious human judgment, ethical interpretation, cultural accountability, or responsibility for speech and consequences. The critical governance question is therefore not whether AI should assist decisions, but how institutions should govern the human interval between algorithmic output and institutional action. This article has developed a Human-in-the-Loop Conscious Governance framework for that interval. It defines the pre-decisional cultural accountability gap, proposes a six-stage governance pathway, translates Inner Engine disciplines into responsible-AI controls, maps the AI-to-action risk chain, and proposes a future Conscious AI Governance Index. The central conclusion is direct: human-in-the-loop governance becomes meaningful only when the human loop includes reflective pause, ethical constraint review, contextual judgment, governed speech, accountable execution and consequence monitoring. In high-risk institutions, AI should not become an alibi for responsibility. It should become an instrument of wiser governance. That requires leaders who can pause before accepting, reflect before deciding, align before acting, speak before stakeholders with humility and clarity, and learn after consequence. The future of responsible AI will depend not only on better models but on better human governance around models.

Acknowledgements

The author acknowledges the conceptual lineage of TrayiVāṇī and The Inner Engine of Leadership, and the wider scholarly literature on responsible AI, decision-making, institutional trust, and ethical leadership that informs this article.

Funding

No external funding is declared for this conceptual article.

Conflict of Interest

The author declares no conflict of interest. The author-originated source materials are used as conceptual foundations and are distinguished from independent empirical validation.

Data Availability

No empirical dataset was generated or analyzed for this conceptual study. The article uses published literature and author-originated conceptual source materials.

Author Contribution Statement

Dr. Alok Kumar Bhargava is responsible for conceptualization, framework development, theoretical synthesis, manuscript drafting, revision and final approval.

Declaration of Generative AI and AI-Assisted Technologies in the Writing Process

During the preparation of this work, the author used ChatGPT to support language refinement, manuscript restructuring, figure planning and editorial formatting. After using this tool, the author reviewed and edited the content as needed and takes full responsibility for the content of the publication.

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