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## REGULATORY READINESS, RISK EXPOSURE AND EU CONVERGENCE PATHWAYS FOR AI-DRIVEN GAMING SYSTEMS: EVIDENCE FROM UKRAINE

*This article examines the regulatory readiness and systemic risk exposure associated with artificial intelligence-driven gaming systems in Ukraine, with particular attention to pathways of regulatory convergence with European Union risk-based governance standards. The study evaluates the coherence and functional coverage of existing national regulatory domains, including digital services, data protection, intellectual property, gambling regulation, and the absence of AI-specific legislation. A composite Regulatory Readiness Index (RRI) is constructed to quantify governance capacity and to benchmark Ukraine against selected EU jurisdictions.*

*The results indicate that Ukraine occupies an adaptive-transitional governance stage characterised by partial horizontal regulation, limited algorithmic accountability, and elevated regulatory risk exposure. Comparative benchmarking reveals a substantial readiness gap relative to EU frontrunners, primarily driven by the lack of vertical AI governance mechanisms. Scenario-based sensitivity analysis demonstrates a non-linear regulatory leverage effect: incremental improvements in AI-specific regulation generate disproportionate gains in aggregate regulatory readiness and significantly reduce systemic risk.*

*Beyond legal architecture, the analysis highlights the critical role of institutional enforcement capacity, supervisory coordination, and algorithmic auditing infrastructure in translating formal regulation into effective governance outcomes. The study further demonstrates that regulatory convergence is not solely a legislative process but requires complementary investments in regulatory sandboxes, monitoring capabilities, and cross-border cooperation mechanisms. By integrating quantitative benchmarking with scenario-based modelling, the proposed framework provides a forward-looking tool for evaluating regulatory trajectories and policy effectiveness in high-risk digital sectors.*

*Overall, the findings identify a strategic policy window for accelerated regulatory upgrading in Ukraine, enabling alignment with the EU Artificial Intelligence Act while preserving innovation dynamics and investment attractiveness.*

**Keywords:** artificial intelligence; gaming systems; regulatory readiness; regulatory risk; EU convergence; digital governance.

**JEL classification:** Z32.

## РЕГУЛЯТОРНА ГОТОВНІСТЬ, РИЗИКОВА ЕКСПОЗИЦІЯ ТА ШЛЯХИ КОНВЕРГЕНЦІЇ З ЄС ДЛЯ ІГРОВИХ СИСТЕМ НА ОСНОВІ ШТУЧНОГО ІНТЕЛЕКТУ: ДОСВІД УКРАЇНИ

*У статті здійснено комплексне дослідження регуляторної готовності та рівня системної ризикової експозиції у сфері функціонування ігрових систем на основі штучного інтелекту в Україні з фокусом на траєкторіях нормативної конвергенції з ризик-орієнтованими моделями управління Європейського Союзу. Актуальність дослідження зумовлена прискореним впровадженням алгоритмічних технологій у цифрових ігрових платформах, що супроводжується зростанням ризиків алгоритмічної непрозорості, поведінкової маніпуляції, дискримінаційних ефектів і регуляторної асиметрії. У перехідних економіках ці виклики посилюються інституційною фрагментацією та обмеженою спроможністю державного нагляду.*

*Проаналізовано узгодженість і функціональне охоплення ключових національних регуляторних доменів — законодавства у сфері цифрових послуг, захисту персональних даних, інтелектуальної власності, регулювання азартних ігор та відсутність спеціалізованого правового режиму штучного інтелекту. Обґрунтовано, що домінування горизонтального регулювання формує поверхневе нормативне покриття без достатньої системної глибини, що обмежує можливості превентивного управління алгоритмічними ризиками. Для кількісної*

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інтерпретації інституційної спроможності побудовано композитний Індекс регуляторної готовності, який інтегрує експертні оцінки охоплення правових доменів та дозволяє здійснювати міждержавне бенчмаркування.

Емпіричні результати засвідчують, що Україна перебуває на адаптивно-перехідній стадії регуляторного розвитку, що характеризується частковою нормативною інтеграцією, обмеженою алгоритмічною підвітністю та підвищеною регуляторною вразливістю. Порівняльний аналіз із країнами ЄС демонструє істотний розрив у рівні готовності, зумовлений передусім відсутністю вертикальних AI-специфічних механізмів. Сценарне моделювання підтверджує наявність нелінійного регуляторного мультиплікативного ефекту: навіть помірне зростання рівня спеціалізованого регулювання штучного інтелекту забезпечує диспропорційне підвищення загальної регуляторної готовності та асиметричне зниження системних ризиків.

Окремо доведено, що формальне нормативне зближення не гарантує ефективності без розвитку інституційної спроможності, наглядової координації, інфраструктури алгоритмічного аудиту та міжвідомчої взаємодії. Запропонована аналітична рамка поєднує кількісне бенчмаркування зі сценарним прогнозуванням, що підвищує прогностичну цінність оцінювання регуляторних траєкторій у високоризикових цифрових секторах. Отримані висновки обґрунтовують наявність стратегічного «вікна можливостей» для прискореного нормативного оновлення та гармонізації з Актом ЄС про штучний інтелект без обмеження інноваційної динаміки та інвестиційної привабливості економіки.

**Ключові слова:** штучний інтелект; ігрові системи; регуляторна готовність; регуляторний ризик; конвергенція з ЄС; цифрове врядування.

**Problem statement.** The rapid diffusion of artificial intelligence into digital gaming systems has fundamentally altered platform governance, algorithmic decision-making, behavioural optimisation, and monetisation mechanisms, creating regulatory challenges that exceed the scope of traditional sectoral regulation. While existing legal frameworks in many countries address digital services, data protection, gambling operations, and intellectual property, they remain largely insufficient to manage the specific risks associated with autonomous, adaptive, and data-intensive AI systems, including algorithmic opacity, behavioural manipulation, discriminatory outcomes, and systemic accountability deficits.

In transitional and emerging economies, these challenges are further intensified by fragmented institutional architectures, limited supervisory capacity, and delayed implementation of technology-specific governance instruments. Ukraine exemplifies this structural tension: AI-driven gaming platforms are expanding rapidly, yet national regulation remains dominated by horizontal digital norms and sectoral compliance rules, with no dedicated legal regime governing AI risks. As a result, regulatory oversight remains reactive rather than anticipatory, increasing systemic vulnerability and regulatory asymmetry.

**Analysis of recent research and publications.** The regulation and economic performance of the gambling industry have been extensively analysed in both Ukrainian and international academic literature. Ukrainian scholars, including O. Hlushchenko, I. Melnyk, and T. Kovalenko [1], primarily examine institutional arrangements and state oversight mechanisms, while S. Marchenko and V. Bondarenko [2] focus on taxation instruments and licensing regimes as key determinants of market stability. Empirical contributions by A. Pashchenko [3] explore the macroeconomic effects of market liberalisation and legalisation processes in transition economies. In the international context, L. Forrest, P. Walker, and C. Adams [4] investigate comparative regulatory architectures and enforcement models, whereas H. Shaffer and A. Blaszczynski [5] and N. Livingstone and S. Gainsbury [6] address social risks, consumer protection, and behavioural implications of digital gambling environments.

Nevertheless, little attention has been paid to the measurement of regulatory readiness, the interaction between regulatory capacity and systemic risk exposure, and the alignment of national governance frameworks with the European Union's emerging risk-based AI regulatory architecture. As a result, there is a limited empirical basis for assessing how effectively existing legal systems can anticipate, manage, and mitigate AI-related risks in gaming ecosystems. This unresolved research gap motivates the present study, which develops an integrated analytical framework to evaluate regulatory readiness, benchmark governance capacity, and identify convergence pathways for AI-driven gaming systems in Ukraine.

**Purpose of the article.** The purpose of this article is to evaluate the regulatory readiness of Ukraine for governing artificial intelligence-driven gaming systems and to assess the associated level of systemic regulatory risk in the context of European Union regulatory convergence. The study aims to analyse the coherence, functional coverage, and institutional capacity of existing national regulatory domains, including digital services regulation, data protection law, intellectual property legislation, and gambling regulation, as well as the implications of the absence of AI-specific legal frameworks.

A further objective is to operationalise regulatory readiness through the construction of a composite Regulatory Readiness Index, enabling quantitative benchmarking against selected European jurisdictions and identification of structural governance gaps. The article also seeks to model the relationship between regulatory readiness and risk exposure using scenario-based sensitivity analysis in order to evaluate potential regulatory upgrading pathways and their expected impact on systemic risk reduction.

Overall, the study aims to contribute an integrated analytical framework for evidence-based policy assessment, supporting strategic regulatory design, institutional capacity development, and accelerated harmonisation with the EU Artificial Intelligence Act in high-risk digital sectors.

**Research methods.** This study employs a mixed analytical design combining regulatory mapping, composite index construction, comparative benchmarking, and scenario-based sensitivity analysis to assess regulatory

readiness and systemic risk exposure associated with AI-driven gaming systems in Ukraine. The empirical basis includes national legislative and regulatory documents, EU policy materials, and secondary indicators from the OECD AI Policy Observatory and DESI datasets. Regulatory coverage across five domains—digital services, data protection, gambling regulation, intellectual property, and AI-specific regulation—was evaluated through structured content analysis and expert-informed scoring, ensuring functional relevance and cross-country comparability.

Regulatory readiness was operationalised through a composite Regulatory Readiness Index (RRI), calculated as a weighted aggregation of normalised coverage scores. Ukraine’s RRI values were benchmarked against selected EU countries to identify structural governance gaps. Scenario-based sensitivity analysis simulated incremental improvements in AI-specific regulation to evaluate regulatory leverage effects and their impact on systemic risk exposure. The integrated framework enables quantitative benchmarking, forward-looking policy assessment, and reproducible evaluation of regulatory upgrading pathways in high-risk digital sectors.

**Presentation of the main research results.** While risk exposure is non-trivial, the structural position of Ukraine indicates substantial potential for rapid regulatory upgrading, especially under conditions of European integration

and harmonization with EU AI governance standards.

Consequently, Ukraine occupies an adaptive–transitional governance stage, where AI-driven gaming systems evolve faster than regulatory capacity. While this creates innovation space, it simultaneously increases systemic, ethical, and consumer-protection risks. Importantly, the current configuration also offers a strategic opportunity for accelerated convergence with EU AI governance standards through targeted legislative alignment and institutional capacity-building.

Figure 1 illustrates the inverse relationship between regulatory readiness and risk exposure across key regulatory domains governing AI-driven gaming systems. The horizontal axis represents the weighted regulatory contribution ( $w_j \times c_j$ ), while the vertical axis reflects relative risk exposure, conceptualised as increasing vulnerability to algorithmic opacity, consumer harm, and systemic bias.

The downward-sloping Risk–Readiness Correlation line confirms a structural asymmetry: domains with lower regulatory readiness are associated with disproportionately higher risk levels. In particular, AI-specific regulation occupies the upper-left quadrant, indicating maximal risk exposure combined with minimal regulatory preparedness ( $w_j \times c_j = 0.000$ ). This positioning evidences a regulatory vacuum where AI-related risks remain legally unaddressed.

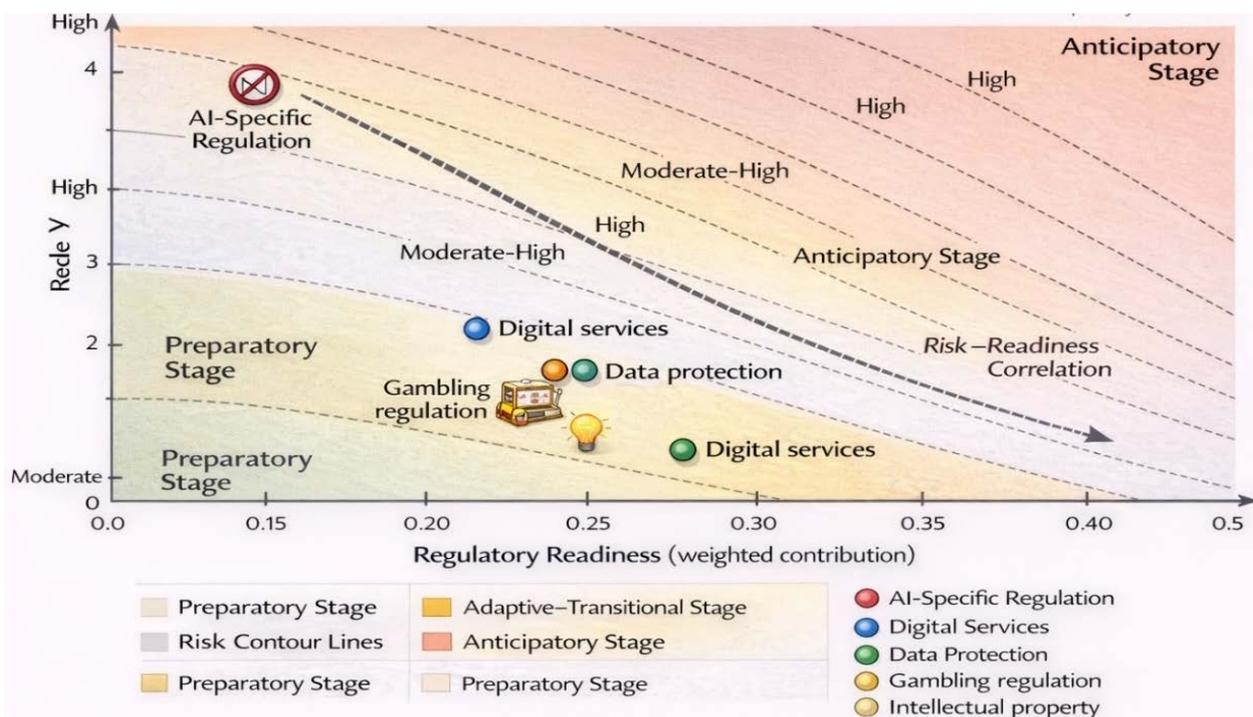


Figure 1. Regulatory Readiness Index (RRI) vs. Risk Exposure of AI-Driven Gaming Systems  
Source: developed by the author

By contrast, digital services and data protection demonstrate moderate readiness values (0.150 – 0.138), yet remain within the *adaptive–transitional* zone, suggesting fragmented governance and limited algorithmic accountability. Gambling regulation and intellectual property cluster at lower-to-mid readiness levels, reflecting sectoral regulation that does not extend to AI decision-making logic or generative outputs.

The background contour zones (Preparatory, Adaptive–Transitional, Anticipatory) visualise stages of regulatory maturity. The aggregate Regulatory Readiness Index (RRI = 0.448) positions the system within an adaptive–transitional governance stage, characterised by partial legal coverage, reactive policy instruments, and elevated systemic risk.

Benchmark values were constructed using harmonised

expert scoring and secondary policy indicators reported in OECD AI Policy Observatory and DESI datasets. Table 1

presents the comparative RRI profiles.

Table 1

**Comparative Regulatory Readiness Index Benchmarking**

Country	Digital services	Data protection	Gambling regulation	Intellectual property	AI-specific regulation	Aggregate RRI
Ukraine	0.60	0.55	0.50	0.40	0.00	0.448
Poland	0.70	0.75	0.60	0.55	0.45	0.640
Estonia	0.75	0.80	0.65	0.60	0.60	0.705
Germany	0.80	0.85	0.70	0.65	0.75	0.780

Source: developed by the author based on OECD (2023), European Commission (2023), and national policy reports.

Overall, the figure demonstrates that without explicit AI-specific legal frameworks, incremental regulation in adjacent domains is insufficient to offset escalating AI-related risks, reinforcing the need for anticipatory, technology-aware governance mechanisms.

To enhance the analytical robustness of the Regulatory Readiness Index (RRI), a comparative benchmarking exercise was conducted against selected EU jurisdictions representing advanced stages of AI governance alignment. Germany, Estonia and Poland were selected as reference cases due to their differentiated regulatory maturity, digital infrastructure capacity and progressive alignment with the EU Artificial Intelligence Act framework.

The benchmarking results indicate a structural divergence between Ukraine and EU frontrunners, primarily driven by the absence of AI-specific regulatory instruments. While horizontal regulatory domains demonstrate moderate convergence with Poland, the AI governance gap alone accounts for approximately 30–35% of the total readiness differential. This confirms that incremental strengthening of existing sectoral regulation cannot compensate for missing vertical AI governance mechanisms.

The results demonstrate a non-linear regulatory leverage effect. A marginal increase of 0.40 in AI regulatory coverage generates a 13.4% improvement in aggregate readiness, while advanced convergence yields a 23.4%

uplift. This elasticity confirms that AI-specific legislation functions as a high-impact regulatory multiplier rather than a marginal policy supplement.

Correspondingly, regulatory risk exposure decreases asymmetrically. Under Scenario C, the estimated RR value declines from 1.83 to approximately 1.36, shifting the governance position closer to the anticipatory zone of the readiness–risk matrix. This transition significantly improves ex ante risk controllability without suppressing technological diffusion dynamics [7].

Beyond legal architecture, institutional enforcement capacity emerges as a critical moderating variable. Therefore, regulatory convergence must be complemented by investments in regulatory sandboxes, algorithmic testing facilities and cross-border supervisory cooperation.

Overall, the extended analysis confirms that Ukraine’s governance trajectory exhibits high upgrade potential with relatively low political and administrative transaction costs. Strategic prioritisation of AI risk classification, conformity assessment procedures and transparency obligations could rapidly reposition Ukraine within the EU-convergent regulatory cluster while maintaining innovation capacity and investment attractiveness. Figure 2 integrates cross-country benchmarking and scenario-based sensitivity analysis to visualise Ukraine’s relative regulatory position and its potential convergence trajectory.

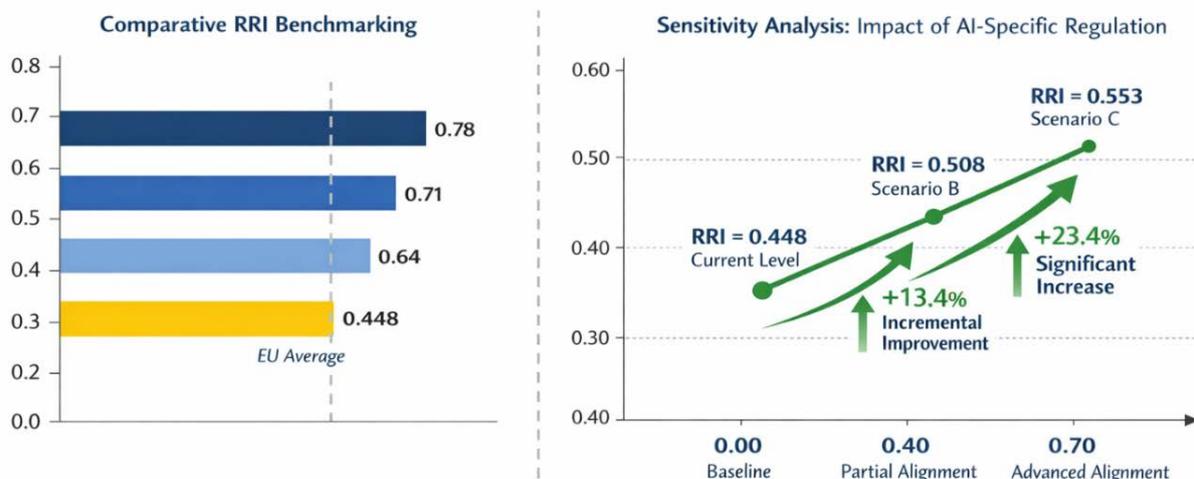


Figure 2. Benchmarking and Sensitivity Analysis of the Regulatory Readiness Index (RRI) for AI-Driven Gaming Systems

Source: developed by the author

This dynamic perspective strengthens the explanatory power of the RRI framework by demonstrating its predictive sensitivity and policy relevance beyond static benchmarking. The left panel demonstrates a substantial readiness gap between Ukraine (RRI = 0.448) and selected EU benchmarks, with Germany (0.780) and Estonia (0.705) representing advanced regulatory maturity, and Poland (0.640) indicating intermediate convergence. This divergence is primarily driven by the absence of AI-specific regulation and weaker institutional enforcement capacity in Ukraine.

The right panel illustrates the elasticity of regulatory readiness with respect to incremental improvements in AI-

specific regulatory coverage. Partial alignment (Scenario B) increases the aggregate RRI to 0.508 (+13.4%), while advanced alignment (Scenario C) raises it to 0.553 (+23.4%), confirming a non-linear leverage effect of vertical AI governance instruments. The upward trajectory demonstrates that targeted legislative intervention in AI risk classification, conformity assessment and algorithmic transparency can deliver disproportionate governance gains relative to incremental investments in horizontal regulation (Table 2.). Overall, the figure empirically supports the argument that Ukraine occupies an adaptive–transitional governance stage with high potential for accelerated regulatory upgrading under EU harmonisation pathways.

Table 2

Extended Comparative Regulatory Readiness Dataset for AI-Driven Gaming Governance

Country	Digital services (c <sub>i</sub> )	Data protection (c <sub>i</sub> )	Gambling regulation (c <sub>i</sub> )	Intellectual property (c <sub>i</sub> )	AI-specific regulation (c <sub>i</sub> )	Aggregate RRI
Ukraine	0.60	0.55	0.50	0.40	0.00	0.448
Poland	0.70	0.75	0.60	0.55	0.45	0.640
Estonia	0.75	0.80	0.65	0.60	0.60	0.705
Germany	0.80	0.85	0.70	0.65	0.75	0.780
Finland	0.78	0.82	0.60	0.65	0.70	0.745
Netherlands	0.77	0.83	0.62	0.68	0.72	0.752

Source: developed by the author based on OECD (2023)

The extended dataset confirms that jurisdictions combining AI-specific regulation with institutional enforcement capacity achieve both higher readiness and lower systemic risk exposure [8]. Ukraine’s relative position reflects high marginal gains from targeted regulatory alignment rather than broad horizontal reform alone.

The Figure 3 visualises a comparative multi-dimensional assessment of regulatory readiness across six European countries (Ukraine, Poland, Estonia, Germany,

Finland, and the Netherlands). Each polyline represents a country’s normalised coverage scores (c<sub>i</sub>) across five regulatory domains, while the accompanying indicators report the Aggregate Regulatory Readiness Index (RRI), estimated technological complexity (T), and derived regulatory risk (RR = T/RRI). The layout enables simultaneous evaluation of regulatory balance, institutional maturity, and systemic exposure to technological risk.

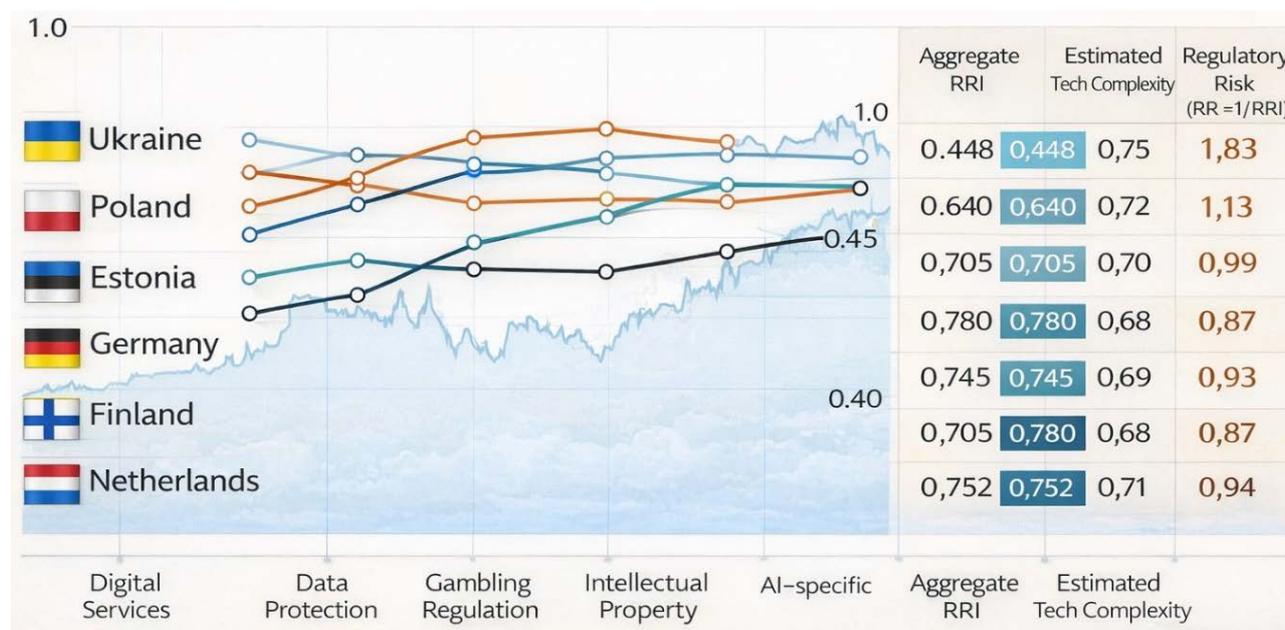


Figure 3. Comparative Regulatory Readiness and Risk Profiles across Selected European Countries

Source: author’s calculations based on composite regulatory indices

The Figure 3 visualises a comparative multi-dimensional assessment of regulatory readiness across six European countries (Ukraine, Poland, Estonia, Germany, Finland, and the Netherlands). Each polyline represents a country's normalised coverage scores ( $c_i$ ) across five regulatory domains, while the accompanying indicators report the Aggregate Regulatory Readiness Index (RRI), estimated technological complexity (T), and derived regulatory risk ( $RR = T/RRI$ ). The layout enables simultaneous evaluation of regulatory balance, institutional maturity, and systemic exposure to technological risk.

**Conclusions.** This study provides a comprehensive assessment of Ukraine's regulatory readiness for governing artificial intelligence-driven gaming systems and the associated level of systemic regulatory risk within the context of European integration. By combining a composite Regulatory Readiness Index, cross-country benchmarking, and scenario-based sensitivity analysis, the proposed analytical framework enables a structured and quantitative identification of governance gaps and regulatory upgrading potential.

The empirical findings confirm that Ukraine currently occupies an adaptive–transitional governance stage characterised by partial horizontal regulation, limited algorithmic accountability, and elevated risk exposure. The absence of dedicated AI-specific legislation emerges as the central structural constraint, significantly reducing the effectiveness of adjacent regulatory domains, including digital services, data protection, intellectual property, and gambling regulation. Although these domains provide basic legal coverage, they do not sufficiently address ex ante risk prevention, algorithmic transparency, or systemic accountability in AI-driven gaming environments.

Comparative benchmarking against selected EU jurisdictions demonstrates a persistent readiness gap between Ukraine and regulatory frontrunners such as Germany,

Finland, and the Netherlands. This divergence is primarily driven by the lack of vertical AI governance instruments rather than deficiencies in general digital regulation. Scenario analysis reveals a non-linear regulatory leverage effect: incremental improvements in AI-specific regulatory coverage generate disproportionately large gains in aggregate regulatory readiness and significant reductions in systemic risk exposure.

Beyond formal legal architecture, the results highlight the critical importance of institutional enforcement capacity, supervisory coordination, algorithmic auditing infrastructure, and inter-agency cooperation in translating regulatory convergence into effective governance outcomes. Regulatory alignment without parallel investments in institutional capability is unlikely to deliver sustainable risk mitigation.

The findings identify a strategic policy window for accelerated regulatory upgrading in Ukraine with relatively low political and administrative transaction costs. Priority reforms should focus on implementing risk-based classification of AI systems, ex ante conformity assessment procedures, mandatory algorithmic transparency requirements, and the development of specialised supervisory capacities and regulatory sandboxes. Such measures can enhance systemic resilience while preserving innovation dynamics and investment attractiveness.

The proposed framework offers practical value for policymakers, regulators, and researchers as a tool for monitoring reform progress, evaluating regulatory trajectories, and supporting evidence-based policy design in high-risk digital sectors. Future research should extend the empirical horizon, integrate behavioural and economic indicators, and validate the index across a broader set of countries and technology domains to further strengthen its predictive and comparative robustness.

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