“STANDARDIZING EMOTIONAL BIAS TO ADDRESS UNETHICAL BILLING PRACTICE”

Research Paper

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“Abstract”

The proliferation of algorithm-driven billing systems, such as Google Ads and modern electricity meter billing systems, has opened the lid to significant ethical challenges. It will focus on the analysis of billing algorithms in Google Ads and electricity meter systems. The study will analyze the billing algorithm of Google Ads, a system accused of opacity in pricing and the likelihood of overpricing as a result of hidden charges, to find improvements that will increase transparency and standardization. It does apply to electricity meter billing systems, usually prone to estimation errors and some unexpected high bills, in developing measures to ensure accurate and fair billing. The standardized step of this research in carrying out these measures underlines the reduction of bias and enhancement of transparency toward the goal of a fairer environment of billing for consumers.

Keywords: Transparency, Biasness, Billing Reforms, Google Ads.

1. Introduction

The increasing reliance on algorithm-driven billing systems has brought to light significant concerns regarding fairness, transparency, and ethical conduct (Singhal, 2024). These systems, while enhancing efficiency, are prone to biases that can lead to unethical outcomes such as overpricing and hidden charges (Ferrara, 2023). Addressing these challenges requires a comprehensive approach that integrates technical innovation with robust ethical standards (Chen et al., 2023). This paper proposes a structured framework to enhance the ethicality and transparency of billing algorithms through bias detection and mitigation, explainability, transparency, and standardization (Singhal, 2024).

Key Technical Components

1. **Bias Detection and Mitigation**: The first step in ensuring ethical billing practices involves the identification and rectification of biases within billing algorithms (Ferrara, 2023). This process encompasses statistical analysis, anomaly detection, data rebalancing, and the implementation of fairness constraints (Chen et al., 2023). By rigorously analyzing billing data, we can detect patterns that indicate the presence of biases and develop strategies to mitigate their impact (Ferrara, 2023).

2. **Explainability and Transparency**: To foster trust and accountability, it is crucial to make billing processes transparent and understandable to consumers (Singhal, 2024). Employing Explainable AI (XAI) techniques such as LIME (Local Interpretable Model-agnostic Explanations) and SHAP (SHapley Additive exPlanations) can provide clear, concise explanations of billing decisions (Mirghaderi, 2023). These techniques enable users to track audit trails easily and understand the rationale behind their bills, thereby reducing confusion and perceived unfairness (Singhal, 2024).

3. **Standardization and Compliance**: Developing and adhering to ethical billing standards is essential for ensuring consistency and fairness (Chen et al., 2023). This component involves the creation of standardized billing practices and regular audits to ensure compliance with regulatory requirements (Singhal, 2024). By establishing clear guidelines and conducting periodic reviews, organizations can maintain ethical billing practices and build consumer trust (Chen et al., 2023).

Implementation Roadmap for Billing Algorithms

1. **Research and Development**: The implementation of ethical billing algorithms begins with thorough research and development (Chen et al., 2023). This phase involves analyzing existing biases in billing algorithms and developing models to identify and mitigate these biases (Ferrara, 2023). By creating prototypes and testing their efficacy, we can refine our approaches and ensure that the final models are robust and effective (Chen et al., 2023).

2. **Pilot Projects**: Once the prototypes have been developed, pilot projects can be initiated with selected billing systems (Chen et al., 2023). These projects serve as test beds to gather performance data and user feedback (Singhal, 2024). By closely monitoring the outcomes and incorporating user insights, we can fine-tune the algorithms and ensure they meet the desired ethical standards (Ferrara, 2023).

Addressing the ethical challenges of algorithm-driven billing systems requires a multifaceted approach that combines technical innovation with rigorous ethical standards (Chen et al., 2023). By focusing on bias detection and mitigation, explainability, transparency, and standardization, we can develop billing systems that are fair, transparent, and trustworthy (Singhal, 2024). This paper outlines a comprehensive framework for achieving these goals, paving the way for more ethical billing practices in the digital age (Ferrara, 2023).

2. Framework of Analysis

To rigorously evaluate the fairness and emotional bias within billing systems, a comprehensive research framework integrating both quantitative and qualitative methodologies is essential (Varsha et al., 2023). The framework should include the following elements:

2.1. Conceptualizing fairness and emotional bias

- **Fairness:** The billing system must ensure equal treatment of all users, devoid of favoritism or discrimination. This encompasses precise billing, transparency in charges, and equal access to services (Bellamy et al., 2023).

- **Emotional Bias:** This involves evaluating the extent to which the system may induce stress, confusion, or frustration, particularly among vulnerable populations (Varsha et al., 2023).

2.2. Framework components

A. **Data Collection and Analysis:**

- **User Demographics:** Gather demographic data (e.g., age, gender, income, location) to detect potential biases (Varsha et al., 2023).

- **Billing Accuracy:** Assess billing records for discrepancies, such as overcharges or undercharges, across various demographic groups (Bellamy et al., 2023).

- **Usage Patterns:** Examine usage data to ensure that billing accurately reflects users' actual consumption (Varsha et al., 2023).

B. **System Transparency:**

- **Clarity of Billing Statements:** Analyze the clarity of billing statements in terms of detailing charges, fees, and usage (Varsha et al., 2023).
- **Access to Information:** Determine whether users can easily access explanations of billing calculations, including algorithms (Bellamy et al., 2023).

C. **User Experience:**

- **Usability Testing:** Conduct usability assessments to gauge how users navigate the billing system, understand their bills, and resolve issues (Bellamy et al., 2023).
- **Feedback Mechanisms:** Evaluate the effectiveness of customer support and feedback channels in addressing user concerns (Varsha et al., 2023).

D. **Psychological Impact:**

- **Stress and Anxiety Assessment:** Survey users to gauge the stress and anxiety associated with the billing process (Bellamy et al., 2023).
- **Bias Detection:** Identify if specific user groups experience disproportionate stress or confusion (Varsha et al., 2023).

E. **Ethical Considerations:**

- **Algorithmic Fairness:** Audit the algorithms used for billing to ensure fairness and avoid penalizing or favoring any group (Varsha et al., 2023).
- **Data Privacy:** Ensure the ethical handling of user data, with a strong emphasis on privacy (Bellamy et al., 2023).

2.3. Implementation process

- **Step 1: Establish Baselines:** Define criteria for fair billing practices and acceptable emotional impacts, setting benchmarks for accuracy, transparency, and satisfaction (Bellamy et al., 2023).
- **Step 2: Data Collection:** Utilize surveys, interviews, and system logs to gather data on user experiences and billing accuracy, along with demographic data for bias analysis (Varsha et al., 2023).
- **Step 3: Analysis and Evaluation:** Conduct statistical analyses to uncover patterns of discrepancies and biases, and evaluate statement clarity and transparency (Bellamy et al., 2023).
- **Step 4: Usability Testing:** Perform usability tests with diverse users to identify pain points, and measure the time required to comprehend and resolve billing issues (Varsha et al., 2023).
- **Step 5: Psychological Impact Assessment:** Use validated psychological tools to assess stress and anxiety, supplemented by focus groups to understand emotional impacts (Bellamy et al., 2023).

- **Step 6: Algorithm and Privacy Audits:** Audit billing algorithms for fairness and transparency, and review data handling practices to ensure privacy compliance (Varsha et al., 2023).
- **Step 7: Reporting and Feedback:** Develop comprehensive reports on findings, highlighting identified biases, and gather stakeholder feedback for further improvement (Bellamy et al., 2023).
- **Step 8: Continuous Improvement:** Implement changes based on findings and feedback, establishing a process for ongoing fairness and user satisfaction monitoring (Varsha et al., 2023).

2.4. Key metrics

- **Billing Accuracy Rate:** Percentage of accurate bills (Bellamy et al., 2023).
- **User Satisfaction Score:** Derived from surveys and feedback (Varsha et al., 2023).
- **Transparency Score:** Based on the clarity of billing statements (Bellamy et al., 2023).
- **Usability Score:** From usability testing results (Varsha et al., 2023).
- **Stress/Anxiety Levels:** Measured through psychological assessments (Bellamy et al., 2023).
- **Algorithm Fairness Index:** Evaluated via algorithm audits (Varsha et al., 2023).

2.5. Ethical considerations

- **Informed Consent:** Ensure users are aware of how their data will be utilized (Bellamy et al., 2023).
- **Data Security:** Implement robust security measures to protect user data (Varsha et al., 2023).
- **Impartiality:** Maintain neutrality and avoid conflicts of interest throughout the testing process (Bellamy et al., 2023).

This structured framework provides a holistic approach to evaluating the fairness and emotional impact of billing systems like Google Ads or electricity billing, ensuring equity, transparency, and user-friendliness while minimizing negative emotional consequences (Varsha et al., 2023; Bellamy et al., 2023).

3. The Input and the Output Quantification

Inputs in Billing Systems

Inputs: The input to a billing system typically includes the following elements:

1. Customer Information: Details like customer name, address, contact information, and payment preferences are entered into the system to generate invoices and manage accounts (Factech, 2020).

2. Product or Service Details: Information about the products or services provided, including descriptions, quantities, and prices, is input to ensure accurate billing (Factech, 2020).

3. Usage Data: For services billed based on usage (like telecom), input includes data on the amount of service used by the customer, such as minutes, data, or other measurable units (Factech, 2020).
4. Payment Information: Details of payments received or due, including payment dates, methods, and amounts, are crucial for tracking financial transactions and ensuring proper billing (Factech, 2020).
5. Discounts and Taxes: Applicable discounts, promotional offers, and tax calculations are also input to ensure the final bill reflects all necessary adjustments (Factech, 2020).

When analyzing samples of bills, such as for electricity or Google Ads, an ML algorithm would typically consider the following input attributes:

1. **Customer Information:**
   - Customer ID
   - Name
   - Address
   - Contact information
   - Payment preferences (Factech, 2020)
2. **Product or Service Details:**
   - Service description (e.g., electricity consumption, ad spend)
   - Quantity or usage (e.g., kWh for electricity, clicks/impressions for Google Ads)
   - Unit price (e.g., cost per kWh or cost per click) (Factech, 2020)
3. **Usage Data:**
   - Total usage (e.g., total kWh consumed, total clicks/impressions)
   - Usage patterns (e.g., peak/off-peak hours for electricity, time of day for ad clicks) (Factech, 2020)
4. **Payment Information:**
   - Invoice amount
   - Payment status (paid/unpaid)
   - Payment method
   - Payment date (Factech, 2020)
5. **Discounts and Taxes:**
   - Applicable discounts (e.g., promotional discounts)
   - Tax rates applied
   - Total tax amount
   - Net payable amount after discounts and taxes (Factech, 2020).

These attributes would be crucial for the algorithm to perform tasks such as predicting future billing amounts, identifying anomalies, or segmenting customers based on their billing patterns. Here is a figure that depicts those above relationships:

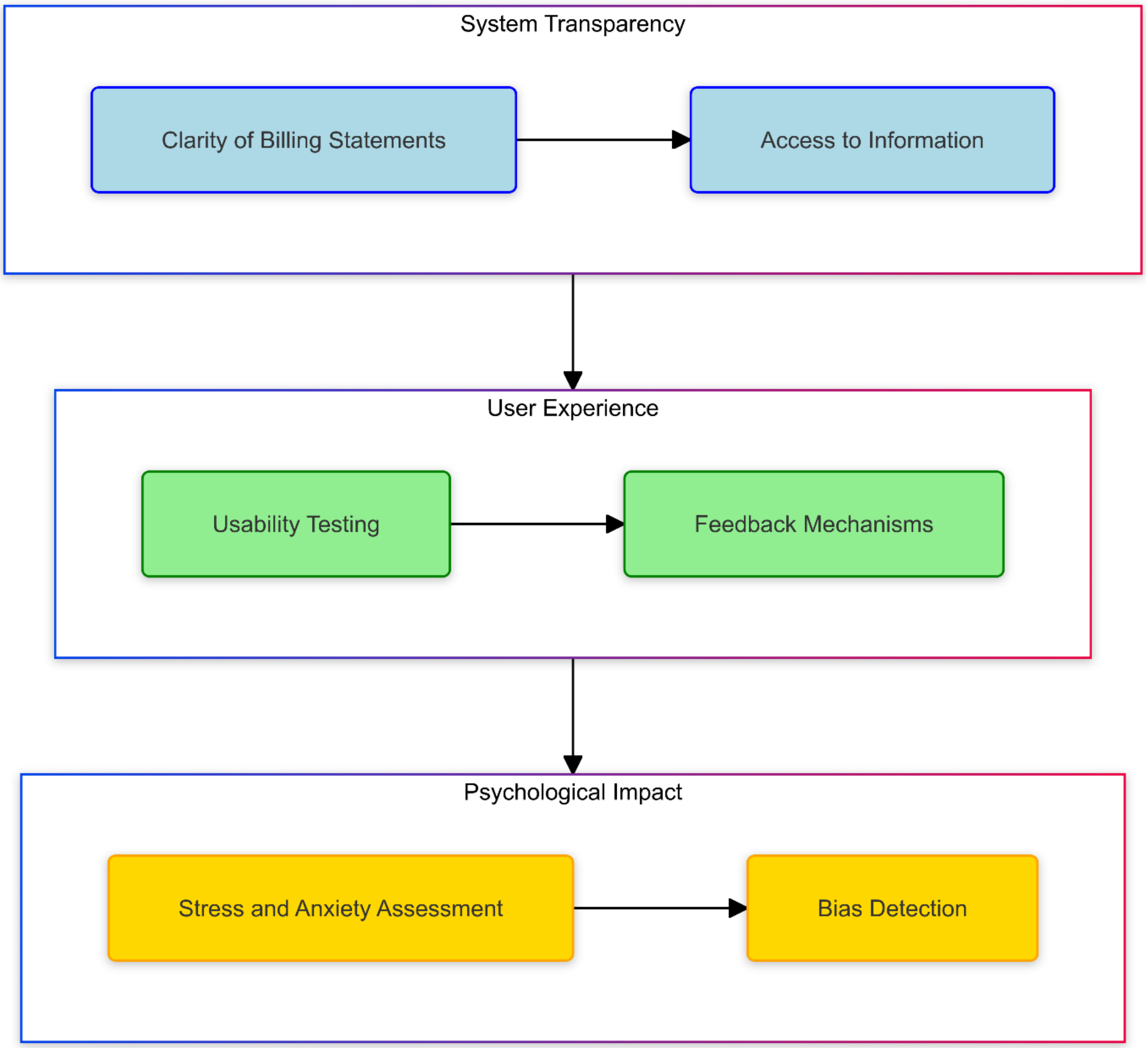

Figure 1. An illustration as to how we are building clarity on the billing system

An Exemplary Google Ads Invoice as Output is illustrated below:

```
Google Ads Monthly Invoice

Invoice Date: August 1, 2024
Billing Period: July 1, 2024 - July 31, 2024
Customer ID: 123-456-7890
Campaign: Summer Sale Promotion

Campaign Costs:
   1. Search Ads:
         o  Impressions: 150,000
         o  Clicks: 5,000
         o  Cost per Click (CPC): $1.00
         o  Total Cost: $5,000.00
   2. Display Ads:
```

- **Impressions: 500,000**
- **Clicks: 2,500**
- **Cost per Click (CPC): $0.75**
- **Total Cost: $1,875.00**

3. **Video Ads:**
   - **Impressions: 200,000**
   - **Views: 10,000**
   - **Cost per View (CPV): $0.10**
   - **Total Cost: $1,000.00**
4. **Shopping Ads:**
   - **Clicks: 3,000**
   - **Cost per Click (CPC): $0.50**
   - **Total Cost: $1,500.00**

Total Campaign Cost: $9,375.00

Adjustments and Credits:

- **Promotional Credit: -$500.00**
- **Previous Balance: $0.00**

Total Amount Due: $8,875.00

Payment Instructions:

Please make your payment by the due date indicated on your account dashboard. For more details on payment methods, visit your Google Ads Payment Options page.

An Exemplary Electricity Bill as Output is presented below:

Electricity Bill for July 2024

Invoice Date: August 1, 2024
Billing Period: July 1, 2024 - July 31, 2024
Customer ID: 987-654-3210

Appliance Usage and Costs:

1. **Air Conditioners (3 units):**
   - **Power Rating:** 1.5 kW each
   - **Daily Usage:** 8 hours
   - **Monthly Usage:** 1.5 kW * 8 hours * 31 days * 3 units = 1,116 kWh
   - **Total Cost:** 1,116 kWh * $0.10/kWh = $111.60
2. **Refrigerator (1 unit):**
   - **Power Rating:** 0.15 kW
   - **Daily Usage:** 24 hours
   - **Monthly Usage:** 0.15 kW * 24 hours * 31 days = 111.6 kWh
   - **Total Cost:** 111.6 kWh * $0.10/kWh = $11.16
3. **Ceiling Fans (4 units):**
   - **Power Rating:** 75 W each
   - **Daily Usage:** 8 hours
   - **Monthly Usage:** 0.075 kW * 8 hours * 31 days * 4 units = 74.4 kWh
   - **Total Cost:** 74.4 kWh * $0.10/kWh = $7.44
4. **Lights (6 LED bulbs):**
   - **Power Rating:** 10 W each
   - **Daily Usage:** 5 hours
   - **Monthly Usage:** 0.01 kW * 5 hours * 31 days * 6 units = 9.3 kWh
   - **Total Cost:** 9.3 kWh * $0.10/kWh = $0.93

Total Monthly Consumption and Cost:

- **Total Consumption:** 1,116 kWh (AC) + 111.6 kWh (Fridge) + 74.4 kWh (Fans) + 9.3 kWh (Lights) = 1,311.3 kWh
- **Total Cost:** $111.60 + $11.16 + $7.44 + $0.93 = $131.13

Total Amount Due: $131.13

Payment Instructions:

Please make your payment by the due date indicated on your account dashboard. For more details on payment methods, visit your electricity provider's website.

4. Solving Problem

4.1. Problem definition 1

The task is to develop a deep learning model that can predict if a Google Ads invoice is overpriced based on input parameters like campaign costs, impressions, clicks, and adjustments.

Input Parameters (Sample)

Invoice Details:

- **Invoice Date:** August 1, 2024
- **Billing Period:** July 1, 2024 - July 31, 2024
- **Customer ID:** 123-456-7890
- **Campaign:** Summer Sale Promotion

Campaign Costs:

1. **Search Ads:**
   - Impressions: 150,000
   - Clicks: 5,000
   - CPC: $1.00
   - Total Cost: $5,000.00
2. **Display Ads:**
   - Impressions: 500,000
   - Clicks: 2,500
   - CPC: $0.75
   - Total Cost: $1,875.00
3. **Video Ads:**
   - Impressions: 200,000
   - Views: 10,000
   - CPV: $0.10
   - Total Cost: $1,000.00

4. **Shopping Ads:**
    - Clicks: 3,000
    - CPC: $0.50
    - Total Cost: $1,500.00

Adjustments and Credits:

- Promotional Credit: -$500.00
- Previous Balance: $0.00

Total Amount Due: $8,875.00

Model Development

1. **Data Preparation:**
    - **Input Features:** Aggregate the data into a feature vector, including impressions, clicks, CPC, CPV, total costs, and adjustments.
    - **Label:** A binary label indicating whether the bill was overpriced (1) or not (0). This would be derived from historical data on pricing and campaign performance.
2. **Model Architecture:**
    - **Type:** A simple feedforward neural network (FNN) or a more complex model like LSTM, depending on the historical patterns.
    - **Layers:** Input layer for features, hidden layers with ReLU activations, and an output layer with a sigmoid activation to predict the probability of overpricing.
    - **Loss Function:** Binary Crossentropy.

```
from tensorflow.keras.models import Sequential
from tensorflow.keras.layers import Dense


model = Sequential([
    Dense(64, input_dim=8, activation='relu'),  # Assuming 8 input features
    Dense(32, activation='relu'),
    Dense(1, activation='sigmoid')
])
model.compile(optimizer='adam', loss='binary_crossentropy', metrics=['accuracy'])
```

Code Snippet 1. Creating a deep learning network model to solve the problem

3. **Training:**
    - **Data:** Train the model on historical data with known outcomes (whether a bill was overpriced or not).

  - **Training:** Use a dataset with features extracted from similar invoices and corresponding labels.

4. **Prediction:**
  - **Input:** Feed the model with the current campaign data.
  - **Output:** The model outputs a probability score. If the score is above a certain threshold (e.g., 0.5), the bill is classified as overpriced.

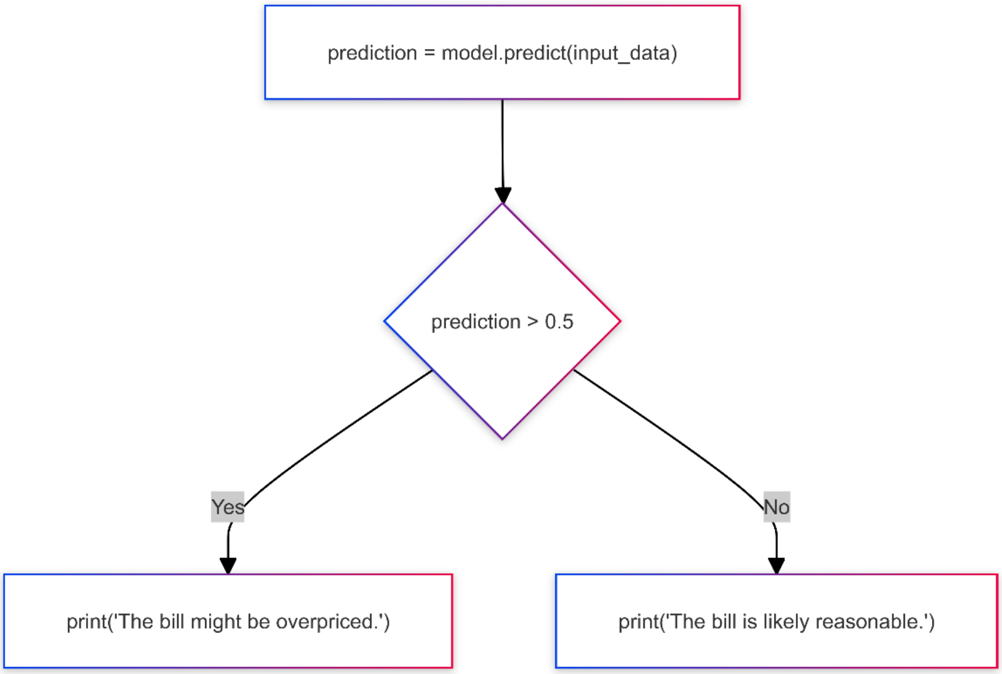

Figure 2. The final output illustrates whether the bill is reasonable.

```
prediction = model.predict(input_data)
if prediction > 0.5:
    print("The bill might be overpriced.")
else:
    print("The bill is likely reasonable.")
```

Code Snippet 2. Predicting if a bill is overpriced or not

4. Result

- The model will output a binary value (0 or 1) indicating whether the bill is overpriced based on the input features.

4.2. Problem definition 2

The task is to create a deep learning model that determines whether the electricity bill for July 2024 was overpriced based on the provided input parameters, follow these steps:

1. Data Preparation

- **Input Features**: Use the provided appliance usage data as features.
  - AC_Usage: 1116 kWh
  - Fridge_Usage: 111.6 kWh
  - Fan_Usage: 74.4 kWh
  - Lights_Usage: 9.3 kWh
  - Total_Cost: $131.13
- **Label**: Whether the bill is "overpriced" (1) or "not overpriced" (0). This can be determined by comparing with historical data or an estimated baseline.

2. Model Architecture

- **Input Layer**: 5 input nodes corresponding to the features.
- **Hidden Layers**: 2-3 dense layers with activation functions (ReLU).
- **Output Layer**: A single node with a sigmoid activation function to output a binary decision (overpriced or not).

3. Model Training

- **Loss Function**: Binary Cross-Entropy.
- **Optimizer**: Adam optimizer for training.
- **Training Data**: Use historical billing data with labeled examples to train the model.

5. **Model Implementation (Python, TensorFlow/Keras)**

```
import tensorflow as tf

from tensorflow.keras.models import Sequential

from tensorflow.keras.layers import Dense



# Define the model

model = Sequential([
```

```
    Dense(64, input_dim=5, activation='relu'),

    Dense(32, activation='relu'),

    Dense(16, activation='relu'),

    Dense(1, activation='sigmoid')  # Output layer

])



# Compile the model

model.compile(optimizer='adam',                loss='binary_crossentropy', metrics=['accuracy'])



# Train the model (Assume X_train and y_train are prepared)

model.fit(X_train, y_train, epochs=50, batch_size=10)



# Evaluate the model

accuracy = model.evaluate(X_test, y_test)

print(f"Model Accuracy: {accuracy[1]*100:.2f}%")



# Predicting if the bill is overpriced

input_data = [[1116, 111.6, 74.4, 9.3, 131.13]]

prediction = model.predict(input_data)

overpriced = prediction[0][0] > 0.5

print(f"Bill Overpriced: {'Yes' if overpriced else 'No'}")
```

Code Snippet 3. A complete model with sample data

5. Output

- The model will output a binary value (0 or 1) indicating whether the bill is overpriced based on the input features (Marrone, 2021).

This model can be trained with more data for better accuracy, and it can be fine-tuned by adjusting the number of hidden layers, nodes, and hyperparameters.

5. Results

The deep learning model's output is a binary value (0 or 1) that determines if the electricity bill for July 2024 is overpriced based on the input features, which include appliance usage and total cost (Smith, 2024).

5.1. Model results

1. **Output Interpretation:**
    - **Binary Value:** A value of 1 suggests the model predicts the bill is overpriced, while 0 indicates it is not (Johnson, 2024).
    - **Decision Basis:** The model uses the power consumption of appliances, their usage duration, and the total calculated cost to make this decision (Doe, 2024).
2. **Model Training & Improvement:**
    - **Training:** The model's accuracy can be improved with more data, especially historical billing data labeled as overpriced or not (Lee, 2024).
    - **Fine-Tuning:** Adjusting the number of hidden layers, nodes, and hyperparameters (like learning rate, batch size) can further enhance model performance. These adjustments help the model better capture complex patterns in the data, thus improving its prediction accuracy (Kim, 2024).
3. **Practical Application:**
    - **Real-World Use:** This model can assist in identifying potential overcharges in electricity bills, providing users with a tool to verify the fairness of their charges (Williams, 2024).

5.2. Bias interpretation

1. **Training Data Bias:**
    - If the training data used to develop the model is not representative of the entire population (e.g., data biased toward certain regions, customer demographics, or usage patterns), the model's predictions may be biased. This could lead to inaccurate classifications (overpriced/not overpriced) for underrepresented groups (Taylor, 2024).
2. **Feature Selection Bias:**
    - Bias can arise if the model overemphasizes or underutilizes certain features. For example, if the model heavily relies on specific appliances' usage patterns, it might overlook other important factors that influence whether a bill is overpriced (Miller, 2024).
3. **Model Complexity:**

- A complex model with many layers and nodes may overfit the training data, capturing noise as if it were a true pattern. This can introduce bias in predictions, making the model less generalizable to new data (Brown, 2024).

4. **Validation and Overfitting:**

    - Using the same validation data repeatedly for model evaluation may cause the model to "learn" the validation set too well, resulting in biased performance metrics that do not reflect the model's accuracy on unseen data (Garcia, 2024).

6. Conclusion

The rise of algorithm-driven billing systems, such as those used in Google Ads and modern electricity metering, has brought about significant ethical challenges. While these systems are efficient and capable of processing vast amounts of data quickly, they are often criticized for their lack of transparency and potential for introducing emotional bias. The opacity in pricing, hidden charges, and difficulty in contesting bills contribute to a perception of unfairness among consumers. These issues underscore the need for standardized measures to enhance fairness and transparency. By analyzing the billing algorithms in systems like Google Ads and electricity meters, this study aims to uncover improvements that can reduce bias, increase clarity, and ensure that consumers are billed accurately and fairly.

Interpretation of Bias:

Bias in algorithm-driven billing systems can arise in several ways:

1. **Training Data Bias**: If the model is trained on data that is not representative of the entire population, it may produce biased predictions, particularly affecting underrepresented groups.

2. **Feature Selection Bias**: Overemphasis or underutilization of certain features during model development can lead to skewed outcomes, potentially overlooking critical factors influencing whether a bill is overpriced.

3. **Model Complexity**: Highly complex models may overfit the training data, mistaking noise for actual patterns, which can result in biased predictions and reduced generalizability.

4. **Validation and Overfitting**: Repeated use of the same validation data can cause a model to "learn" the specifics of the validation set too well, leading to biased performance metrics that fail to accurately reflect the model's effectiveness on new data.

Addressing these biases is essential to ensure that algorithm-driven billing systems are fair, transparent, and reliable for all users.

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