



Artificial Intelligence Application: A Multi-Sectoral Review

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Abstract

Artificial Intelligence (AI) has become a disruptive general-purpose technology that is changing institutional, organizational, and domestic settings. The multi-sectoral review is a synthesis of peer-reviewed literature on AI applications in seven areas, namely research, healthcare, restaurant and food services, personal-care services, education, corporate offices, and households. The review combines the empirical evidence, methodological trends, innovations in the sector, and cross-cutting ethical and governance issues. There has been evidence that AI increases efficiency, predictive accuracy, personalization, and decision support, especially when implemented as an addition to human expertise. In studies, AI-based screening and evidence synthesis can greatly decrease the workload, but it needs human verification to prevent bias and false negatives. In the field of healthcare, AI has expert-level performance on small diagnostic tasks, but mass prospective validation, explainability, and regulation are essential. Forecasting, automation, and customer personalization are beneficial to service industries, but the cost of integration and trust remains. There are slight gains in learning outcomes in educational applications with teacher-led instruction. Corporate settings use AI to automate and analyze data, and this leads to the issue of algorithmic bias and workforce management transparency. Smart systems and assistive technologies are the focus of household adoption, and the key factors are privacy, cost, and ethical implementation. Themes that have been replicated across industries are data governance, transparency, fairness, workforce implications, and the need to have human-in-the-loop structures. The review concludes that the impact of AI on society is massive and growing, but to make the implementation of AI fair and sustainable, responsible, explainable, and context-specific governance models are necessary. The future studies ought to focus on longitudinal assessment, cross-cultural examination, and strict validation to enhance evidence-based AI implementation.

INTRODUCTION

Artificial Intelligence (AI) has become one of the most radical technologies of the twenty-first century, changing the way people, organizations, and institutions operate. With the creation of machine learning, deep learning, natural language processing, computer vision, and generative models, the application of AI has become accelerated to a wide variety of industries, and its influence has ceased to be confined to high-technology industries and has extended to daily life, such as healthcare decision-making, educational support systems, office automation, and household services (Russell and Norvig, 2021; OECD, 2019). Although AI has grown rapidly, its implementation and influence

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in different industries are very different because of the disparities in resources, regulatory frameworks, labour preparedness, ethical issues, and technological maturity. The AI-enabled diagnostics, predictive analytics, and automated evidence synthesis have been useful to medical and research fields, whereas AI is implemented in service-oriented settings like restaurants, barber - shops, and households primarily through smart devices, robotics, and automation to enhance efficiency and user experience (Dwivedi et al., 2021; OECD, 2019).

With this wide and uneven terrain, a multi-sectoral review is necessary. Although a lot of literature is available on individual sectors, there is less literature that offers a cross-sectoral view. These reviews can be used to determine common themes such as data privacy, algorithmic transparency, ethical governance, and workforce displacement, as well as sector-specific opportunities and challenges, which can be used to make informed and responsible AI use (European Commission, 2020; Dwivedi et al., 2021).

This review is a synthesis of peer-reviewed studies on AI applications in seven large industries, namely, research, medical, restaurant, barber and personal care services, schools and educational institutions, corporate and office settings, and household settings. The study will provide a comprehensive overview of the study by incorporating empirical evidence, methodological tendencies, advantages, drawbacks, and ethical issues. The perception of the change in society by AI (OECD, 2019; Russell and Norvig, 2021). Artificial intelligence dates back to the middle of the twentieth century, but its application in industries has gained momentum over the last ten years as a result of the development of computational capabilities, the

availability of large volumes of data, and neural-network models. Modern AI systems use supervised and unsupervised learning, reinforcement learning, natural language processing, and generative models to accomplish tasks that were once done by human intelligence (Russell and Norvig, 2021).

Governments and private organizations all over the world are investing more and more in AI to facilitate economic growth, social development, and better services to the population. The COVID-19 pandemic also increased the pace of digital transformation, introducing AI into telemedicine, online learning, remote work, food delivery, and smart-home technologies, and proving its flexibility in the professional and personal spheres (Yang et al., 2018; OECD, 2019).

Nonetheless, this fast growth prompts the issues of ethics, equity, transparency, data protection, and workforce security. The patterns of adoption in large institutions and small-scale business or households differ considerably, and this is why the introduction of AI should be safe, fair, and sustainable with the help of sector-specific guidelines and governance structures (European Commission, 2020; Dwivedi et al., 2021).

Objectives of the Review

The main goals of this multi-sectoral review are to review the existing AI applications in key industries, review the existing empirical evidence of effectiveness and outcomes, outline cross-sectoral issues like ethical risk and workforce impact, outline sector-specific innovations, evaluate trends in the methodology of current studies, and offer a comprehensive perspective of the societal AI impact (Dwivedi et al., 2021; OECD, 2019)

Table 1. AI Applications and Maturity Across Sectors

Sector	Core AI Use	Main Benefit	Maturity Level
Research	NLP screening, LLM synthesis	Time reduction	Growing
Healthcare	Imaging, risk prediction	Diagnostic support	Advanced
Education	Adaptive learning	Learning improvement	Growing
Corporate	Automation, HR analytics	Productivity gains	Advanced
Service (Restaurant/Personal Care)	Forecasting, robotics, AR tools	Efficiency & personalization	Early-Scaling
Household	Smart assistants, robots	Convenience	Growing

As shown in Table 1, AI is used differently in sectors in terms of focus of application and maturity. The healthcare and corporate settings show a rather high

level of implementation, especially in the field of diagnostic systems, predictive analytics, and process automation. Service industries and personal-care

settings, on the other hand, are still in early to scaling stages and are mostly focused on efficiency and personalization. There is an increasing integration of the research and education fields, mainly in the form of AI-based screening and adaptive learning systems. On the whole, Table 1 demonstrates the uneven distribution of AI and proves the thesis that the context of the sector defines the speed and extent of adoption.

1. Research Sector

The use of AI in the research evidence-synthesis pipeline has been growing, with its use to aid search strategies, screening, data extraction, and evidence mapping using natural language processing, Supervised learning, and large language models. Semi-automated screening platforms are some of the tools. Significantly decrease the workload of reviewers and at the same time achieve reasonable sensitivity levels when calibrated correctly (Russell and Norvig, 2021; Dwivedi et al., 2021).

Methodological reviews have discovered large reductions in screening time, usually exceeding 3060, but there are false-negative risk and domain-shift limitations. Best-practice recommendations are centered on human-in-the-loop processes, open reporting, and validation processes to enable reproducibility and ethical reliability (European Commission, 2020; OECD, 2019).

2. Medical Sector

Medical-image analysis, clinical-risk prediction, electronic health-record phenotyping, and documentation generative AI are some of the AI applications in healthcare. According to systematic reviews, the field of clinical AI is rapidly expanding, and explainable AI is a subfield that is becoming a significant issue because of patient-safety needs (Esteva et al., 2019; Topol, 2019).

Despite the fact that some AI systems are able to perform tasks related to expert-level performance in small-scale diagnostic tasks, there are still few large-scale prospective and randomized trials. Safe deployment requires regulatory approval, external validation, explainability, and clinician integration, especially given the issue of bias, calibration, and equity (Esteva et al., 2019; European Commission, 2020).

3. Restaurant and Food-Service Sector

The AI is used in the restaurant business to forecast demand, optimize inventory, personalized marketing, dynamic pricing, and food preparation and

ordering robots. Empirical research indicates that data-driven forecasting and automation have led to waste reduction in food and enhanced operational efficiency (Dwivedi et al., 2021; OECD, 2019).

Although quantifiable advantages are evident, there are still issues associated with integration of the system, regulatory adherence, capital expenditure, and customer confidence. Human supervision is essential, especially in food-handling processes that are safety-related and AI systems that are in direct contact with customers (European Commission, 2020).

4. Personal-Care Services and Barber Shops

The primary uses of AI in personal-care companies are appointment booking, customer relationship management, recommendation systems, and virtual try-on applications with augmented reality. It has been shown that AI applications can be used to increase customer confidence and decision-making, although fully automated haircutting technologies are still in the experimental stage (Dwivedi et al., 2021; Russell and Norvig, 2021).

Technical issues in 3-D modeling and safety, data-privacy concerns about customer images, and socioeconomic aspects of skilled labor are the key challenges that indicate the need to apply ethical supervision and adoption strategies (European Commission, 2020).

5. Educational Institutions and Schools

Artificial Intelligence in Education (AIED) encompasses intelligent tutoring systems, adaptive learning platforms, automated assessment and learning analytics. The systematic reviews show that AI has a small-to-moderate positive effect on the learning outcomes, particularly when applied as an auxiliary tool by the teachers (Holmes et al., 2019; Luckin et al., 2016).

The implementation issues are the training of teachers, alignment of the curriculum, equitable access and ethical issues regarding privacy of student information and algorithm transparency. The most reliable positive outcomes are presented in hybrid solutions that involve human training and AI resources (Holmes et al., 2019; OECD, 2019).

6. Offices and Corporate Environments

AI is trending in the business sector to automate operations, chatbots to engage with customers, personalized marketing, and human-resource analytics. Efficiency and responsiveness are also improved, but the issue of algorithmic bias and

transparency in HR decision-making is also a significant concern (Bessen, 2019; Dwivedi et al., 2021).

To ensure that the productivity gains do not prevail over the rights of employees and the ethical accountability of the company, researchers suggest human-in-the-loop systems, fairness audits, explainable models, and adherence to the jurisdiction-specific legal frameworks (European Commission, 2020).

7. Household Contexts

The domestic AI includes smart-home, voice assistant, single-task eldercare robots, and

experimental eldercare assistive technologies. Even though commercial robots such as vacuum cleaners have demonstrated a high degree of user satisfaction, the long-term health and quality-of-life consequences are not well-reported (OECD, 2019; Yang et al., 2018).

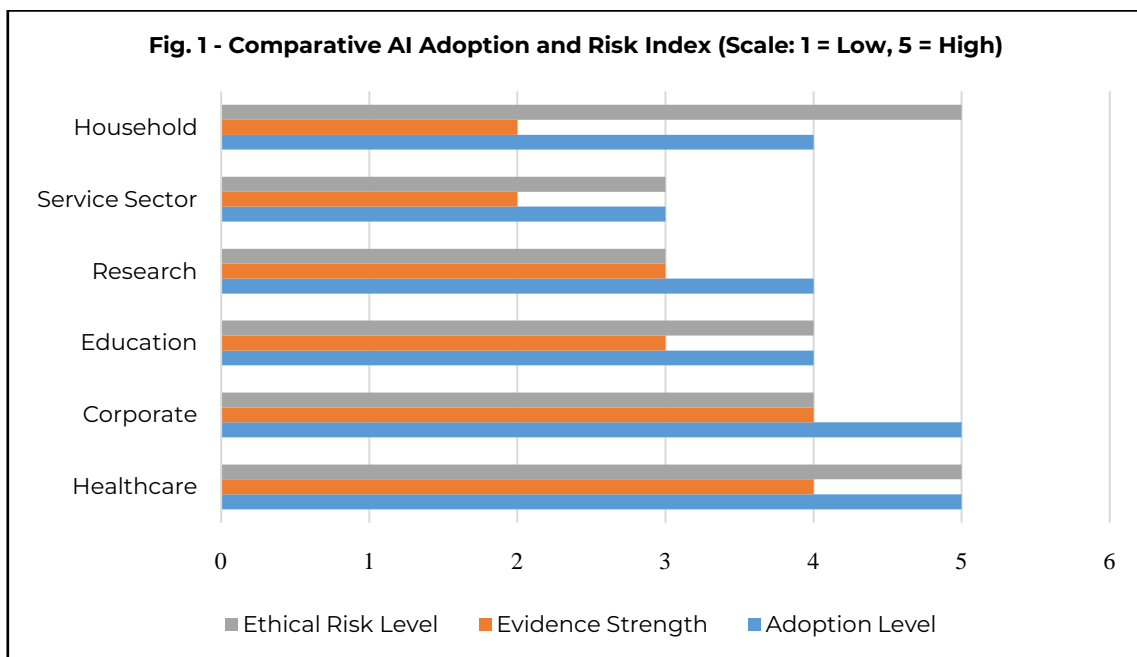
It is adopted on the basis of affordability, usability, interoperability, and privacy protection, particularly on audio-visual information in individual spaces. Ethical deployment models should be used to address vulnerable populations, which should be centered on consent, autonomy, and control of data (European Commission, 2020).

Table 2. Cross-Sector Ethical and Governance Concerns

Sector	Primary Risk	Governance Need
Healthcare	Bias & safety	Strong regulation + explainability
Education	Data privacy	Transparent algorithms
Corporate	Algorithmic bias	Fairness audits
Service	System integration	Human oversight
Household	Privacy intrusion	Consent & data control
Research	False negatives	Human-in-the-loop validation

Table 2 summarizes the cross-sector ethical and governance issues related to the implementation of AI. The regulatory and explainability requirements of healthcare are high, as there are risks of safety and bias, whereas fairness audits are needed in corporate settings to reduce the risk of algorithmic discrimination. There are significant privacy and data

protection issues with educational and household applications, especially vulnerable populations. Human-in-the-loop control is necessary in the research and service fields to ensure reliability and confidence. Combined, Table 2 supports the conclusion of the paper that responsible AI governance should not be uniform across the board.



As in fig. 1 indicates, the highest adoption intensity is observed in healthcare and corporate settings, and the ethical risk is relatively high in household settings despite the moderate level of evidence.

8. Conclusion

This multi-sectoral overview demonstrates that artificial intelligence is a revolution in the research, healthcare, education, service sector, corporate setting, and households. One thing that is always noted is that AI enhances efficiency, accuracy, and personalization when introduced as a supplement to human experience. However, the current problems related to the ethical aspect, privacy of data, bias, workforce implication, and the absence of large-scale validation indicate that human-in-the-loop systems, transparent governance, and industry-specific regulation are required. To ensure that AI development is ethical, inclusive, and evidence-based, longitudinal, cross-cultural, and explainable AI studies should be the focus of future research (Dwivedi et al., 2021; European Commission, 2020; OECD, 2019).

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