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The Impact of Artificial Intelligence on Income Distribution and Economic Inequality: A Systematic Literature Review

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Abstract

Artificial intelligence has emerged as a transformative technology with far-reaching implications for economic development, labor markets, and social structures. Growing concerns regarding income distribution and economic inequality have intensified scholarly interest in understanding the distributional consequences of technological advancement. This study aims to systematically review existing literature on the relationship between artificial intelligence, income distribution, and economic inequality. A systematic literature review approach was employed to identify, screen, and synthesize relevant studies across economics, sociology, development studies, finance, and public policy. The findings reveal that artificial intelligence influences economic inequality through multiple pathways, including labor market transformation, employment polarization, wealth concentration, financial inclusion, digital access, and social mobility. Evidence indicates that technological advancement can both reduce and exacerbate inequality, depending on institutional conditions, policy frameworks, technological readiness, and access to resources. The review also identifies governance, digital inclusion, and human capital development as critical factors shaping the distribution of AI-generated benefits. Existing studies remain fragmented across disciplinary boundaries, resulting in limited understanding of how different inequality mechanisms interact within technology-driven economies. The study provides an integrated synthesis of current evidence and offers a foundation for future research and policy efforts aimed at promoting more inclusive and equitable socioeconomic outcomes in the era of artificial intelligence.

Keywords: Artificial Intelligence, Economic Inequality, Income Distribution, Employment Inequality, Financial Inclusion, Social Mobility, Digital Inequality, Wealth Concentration

Introduction

Artificial Intelligence (AI) has become one of the most influential technological developments shaping economic and social systems in the twenty-first century. AI technologies are increasingly integrated into production processes, decision-making systems, financial services, healthcare, education, and public administration, transforming the way individuals,

organizations, and governments operate (Nwachukwu, 2026; Hasan et al., 2023). The widespread diffusion of AI has been associated with significant improvements in productivity, innovation, and economic efficiency across both developed and developing economies (Barhoumi et al., 2026; Socol et al., 2024). Technological advancements driven by AI have enabled firms to automate repetitive tasks, optimize resource allocation, and enhance competitiveness in increasingly digitalized markets (Athey et al., 2026). Economic development strategies in many countries now regard AI as a critical driver of future growth and technological modernization (Yasmeen & Tao, 2026; Geetha et al., 2024). The expansion of AI capabilities has generated interest among researchers examining the broader implications of technological transformation for society. Discussions surrounding AI have extended beyond technical and economic performance to include questions of social justice, equity, and sustainable development (Tubaro, 2026; Filipava, 2026). Income distribution remains a fundamental dimension of economic well-being because it influences living standards, access to opportunities, and social mobility. Unequal distribution of economic gains may contribute to social exclusion, poverty persistence, and weakened social cohesion. AI-driven transformation has raised concerns regarding the extent to which technological benefits are shared across different socioeconomic groups. Economic and sociological perspectives increasingly recognize AI as a factor that may reshape patterns of wealth creation and resource distribution (Zandieh, 2026). Interest in the relationship between AI and inequality continues to grow alongside the rapid expansion of intelligent technologies across global economies.

The contemporary AI landscape is characterized by substantial investments in machine learning, automation, big data analytics, and generative AI applications. Organizations increasingly rely on AI systems to support strategic decisions, improve productivity, and create new products and services (Khashbah, 2026; Naji et al., 2026). Labor markets have experienced notable transformations as AI technologies alter occupational tasks and skill requirements (Shah, 2026; Ren et al., 2024). Demand for highly skilled workers capable of managing and developing advanced technologies has increased in many sectors. Routine and easily codifiable tasks have become more susceptible to automation, creating concerns regarding labor displacement and occupational polarization. Variations in digital infrastructure, technological readiness, and access to AI capabilities have created unequal opportunities for participation in the digital economy (Li, 2026; Alderete, 2025). Digital inequality can influence the distribution of economic benefits generated by AI adoption. Access to technological resources, educational attainment, and digital competencies has become increasingly important for securing economic opportunities in AI-driven environments. Financial institutions are utilizing AI to improve financial inclusion and service accessibility, particularly among underserved populations (Subramaniam et al., 2025; Gigante & Zago, 2023). Regional disparities in technology adoption suggest that AI's impact may differ substantially across countries, industries, and social groups. Scholarly attention has increasingly focused on understanding how these developments influence income distribution and broader patterns of economic inequality.

Income distribution and economic inequality have emerged as central concerns within debates surrounding AI adoption. Existing theoretical arguments present contrasting expectations regarding the socioeconomic consequences of intelligent technologies. Productivity gains generated through AI may stimulate economic growth, expand

employment opportunities in emerging sectors, and improve access to economic resources (Nwachukwu, 2026; Badi & Bouraima, 2026). Capital-intensive AI investments may also increase returns to technology ownership while disproportionately benefiting high-skilled individuals and organizations with greater technological capabilities (Zeghdi, 2025; Khan et al., 2025). Research examining labor market outcomes has identified evidence of skill-biased technological change, where workers possessing advanced technical competencies receive higher economic rewards than workers engaged in routine occupations (Shah, 2026; Ren et al., 2024). Inter-industry analyses have revealed that AI adoption can influence sectoral income disparities and alter the distribution of earnings across economic activities (Zhao & Hou, 2026). Studies investigating digital finance highlight the potential of AI to improve financial inclusion and reduce barriers to economic participation among disadvantaged populations (Subramaniam et al., 2026; Wu et al., 2026). Research focused on poverty alleviation and sustainable development presents AI as a tool capable of supporting more inclusive economic outcomes (Tarashtwal et al., 2025; Badi & Bouraima, 2026). Observations reported in the literature reveal both inequality-enhancing and inequality-reducing effects associated with AI adoption. Differences in institutional quality, policy frameworks, labor market structures, and access to digital resources appear to influence these outcomes. Diverse findings have produced substantial debate regarding the net effect of AI on income distribution. Scholarly understanding of this relationship remains dispersed across multiple disciplinary perspectives and empirical contexts.

Research examining AI and inequality has expanded rapidly across economics, sociology, development studies, finance, public policy, and technology management. Investigations frequently focus on specific dimensions of inequality, including wage differentials, employment outcomes, financial inclusion, poverty reduction, regional disparities, and technological access (Subramaniam et al., 2025; Zhao & Hou, 2026). Variations in theoretical frameworks and methodological approaches have produced findings that are often fragmented and difficult to consolidate. Studies conducted in developed economies frequently emphasize labor market polarization and wealth concentration, whereas research in developing economies often examines financial inclusion and access to economic opportunities (Khan et al., 2025; Nugroho & Hakim, 2023). Digital inequality has emerged as an important theme because unequal access to technological infrastructure may influence the extent to which individuals benefit from AI-driven transformation (Alderete, 2025; Okolo, 2023). Discussions concerning ethics, fairness, diversity, and responsible AI governance have added additional layers of complexity to inequality research (Roche et al., 2023; Hemmet, 2023). Existing review studies have largely concentrated on entrepreneurship, innovation, technology adoption, or sectoral applications rather than providing a dedicated synthesis of AI's influence on income distribution and economic inequality (Giuggioli & Pellegrini, 2023). Evidence remains scattered across different domains and often addresses distributional outcomes indirectly. Insights from economics and sociology are rarely integrated within a single analytical framework despite their complementary contributions to understanding inequality. Limited synthesis of this multidisciplinary body of knowledge restricts efforts to identify recurring patterns, inconsistencies, and emerging research directions. A systematic examination of existing studies offers an opportunity to organize and evaluate current evidence in a coherent manner.

This study conducts a systematic literature review to examine the impact of artificial intelligence on income distribution and economic inequality. Attention is directed toward the various mechanisms through which AI influences wage structures, employment opportunities, wealth accumulation, financial inclusion, digital access, and socioeconomic mobility. Empirical and conceptual studies published across relevant disciplines are reviewed to identify dominant themes and theoretical perspectives associated with AI-driven inequality. Patterns relating to inequality-enhancing and inequality-reducing effects are evaluated to provide a balanced understanding of existing evidence. Methodological approaches employed within previous studies are assessed to identify prevailing research trends and limitations. Perspectives drawn from economics, sociology, development studies, and technology research are incorporated to capture the multidimensional nature of inequality. Existing discussions often examine labor markets, digital finance, or technological adoption separately, creating limited understanding of how these dimensions interact in shaping distributional outcomes. Integration of these perspectives represents a distinctive feature of the present review. Insights generated from this synthesis may support researchers, policymakers, and practitioners seeking to promote more inclusive forms of technological development. Knowledge concerning distributional consequences of AI remains fragmented despite the growing volume of research in this area. The primary objective of this study is to systematically synthesize and critically evaluate existing evidence on the relationship between artificial intelligence, income distribution, and economic inequality. The study seeks to address the absence of a comprehensive and interdisciplinary synthesis capable of explaining how AI shapes economic disparities across different contexts and populations.

Literature Review

Artificial Intelligence and the Transformation of Income Distribution

Artificial intelligence has emerged as a significant driver of economic transformation with important implications for income distribution across societies. Studies consistently demonstrate that AI enhances productivity, operational efficiency, and innovation capabilities, generating substantial economic value for organizations and national economies (Nwachukwu, 2026; Barhoumi et al., 2026). Evidence from global economic assessments indicates that firms adopting AI technologies often experience greater competitive advantages and stronger returns on investment compared to firms with lower technological adoption rates (Athey et al., 2026; Socol et al., 2024). Similar observations are reported in emerging economies where AI is increasingly incorporated into development strategies to stimulate economic growth and technological modernization (Geetha et al., 2024; Yasmeen & Tao, 2026). Productivity-oriented perspectives frequently suggest that technological advancement creates new economic opportunities capable of benefiting wider segments of society. Alternative viewpoints argue that the economic gains generated by AI are not automatically distributed equitably among different groups. Research examining technological transitions indicates that ownership of advanced technologies and access to digital resources often remain concentrated among organizations and individuals with greater economic capacity (Khan et al., 2025; Zeghdi, 2025). Disparities in technological access raise concerns regarding unequal participation in AI-enabled economic opportunities. Economic benefits derived from innovation may therefore reinforce existing structural inequalities rather than reduce them. These concerns direct attention toward the mechanisms through

which AI influences the distribution of income and economic rewards across different segments of society.

The relationship between AI adoption and income distribution is frequently explained through the concept of skill-biased technological change. Empirical research suggests that AI increases demand for highly skilled workers who possess advanced digital, analytical, and technological competencies, while reducing reliance on routine and repetitive occupations (Shah, 2026; Ren et al., 2024). Evidence from labor market studies indicates that workers with specialized skills often receive higher wages as firms compete for scarce technological talent. Similar patterns have been identified in industrial sectors where automation complements high-skilled tasks while substituting lower-skilled activities (Ren et al., 2025; Zouya, 2025). Human capital theory supports these observations by proposing that workers with greater knowledge and technical abilities command superior economic returns. Although this perspective explains increasing wage premiums among skilled employees, it provides a limited account of workers who experience displacement due to technological substitution. Research conducted in various economic contexts reports widening wage differentials between knowledge-intensive occupations and routine labor positions following the adoption of intelligent technologies (Shah, 2026; Almashaqbah, 2026). Contrasting evidence suggests that technological expansion may also create emerging occupations that partially offset employment losses in traditional sectors. The scale and accessibility of these new opportunities remain uneven across industries and social groups. Questions surrounding unequal labor market outcomes have therefore become central to debates concerning AI and economic inequality.

Income distribution effects associated with AI extend beyond individual occupations to broader sectoral and regional economic structures. Provincial-level evidence from China demonstrates that AI adoption contributes to variations in inter-industry income disparities as technologically intensive sectors experience faster productivity growth than traditional industries (Zhao & Hou, 2026). Similar findings indicate that industrial automation can increase regional inequality when technologically advanced locations attract greater investment and skilled labor compared to less developed regions (Ren et al., 2025). Digital infrastructure plays an important role in shaping these outcomes because regions with stronger technological connectivity are better positioned to utilize AI-driven opportunities (Li, 2026). Studies focusing on digital inequality reveal substantial differences in AI readiness across countries, regions, and communities, influencing access to innovation-related gains (Alderete, 2025; Okolo, 2023). Modernization-oriented arguments often assume that technological expansion naturally diffuses benefits throughout society over time. Evidence from developing economies demonstrates that such diffusion processes are highly uneven and dependent upon institutional and infrastructural conditions. Variations in education quality, broadband availability, technological investment, and digital capabilities create different levels of participation in emerging economic systems (Lau et al., 2023; Li, 2026). Economic rewards generated through AI may therefore accumulate disproportionately within technologically advantaged sectors and locations. These observations suggest that income inequality cannot be understood solely through labor market dynamics because structural differences in technological access also influence distributional outcomes.

Debates concerning AI and inequality increasingly emphasize the role of institutions, governance structures, and policy interventions in determining how technological benefits are distributed. Research highlights that regulatory frameworks, taxation mechanisms, and digital inclusion strategies influence whether AI contributes to concentrated wealth accumulation or broader economic participation (Rahman & Afriza, 2026; Khashbah, 2026). Conceptual discussions propose that redistributive mechanisms could redirect portions of AI-generated economic value toward disadvantaged populations and underserved regions (Khashbah, 2026). Related studies examining welfare economics argue that the socioeconomic consequences of technological advancement depend significantly on the governance environment within which innovation occurs (Cabrera et al., 2026; Filipava, 2026). Ethical perspectives similarly stress the importance of fairness, diversity, and accountability in AI development and deployment (Roche et al., 2023; Hemmet, 2023). Although policy-oriented scholarship recognizes the need for inclusive governance, empirical evidence regarding the effectiveness of specific interventions remains relatively limited. Existing studies frequently evaluate theoretical solutions while providing less attention to measurable distributional outcomes across different socioeconomic contexts. Comparative assessments capable of identifying which institutional arrangements most effectively reduce AI-related inequality remain scarce. Insufficient integration between economic, sociological, and policy perspectives restricts understanding of how governance mechanisms shape income distribution. These limitations create a need to examine additional pathways through which AI may influence economic inequality beyond labor market restructuring alone.

Artificial Intelligence, Financial Inclusion, and Socioeconomic Inequality

Financial inclusion represents an alternative pathway through which artificial intelligence may influence economic inequality and social mobility. Research increasingly highlights the capacity of AI-powered technologies to expand access to financial services among populations traditionally excluded from formal financial systems (Subramaniam et al., 2025; Gigante & Zago, 2023). Intelligent credit assessment systems, personalized banking services, predictive analytics, and digital payment platforms have enhanced the efficiency and accessibility of financial services across many regions (Yanting & Ali, 2023; Kismawadi et al., 2026). Evidence suggests that AI can reduce information asymmetries and lower transaction costs that often constrain financial access among low-income groups. Development-oriented studies argue that broader participation in financial systems supports entrepreneurship, consumption smoothing, and household economic resilience (Mhlanga, 2023; Subramaniam et al., 2026). Similar perspectives view technological innovation as a mechanism for reducing barriers to economic participation and improving resource allocation. Empirical investigations conducted across multiple countries report positive relationships between AI adoption and indicators of financial inclusion (Subramaniam et al., 2025; Gigante & Zago, 2023). These findings suggest that AI possesses the potential to support more inclusive economic outcomes than traditional financial infrastructures. Access to financial services may consequently become an important channel through which individuals improve economic security and upward mobility. Examination of financial inclusion therefore expands understanding of inequality beyond conventional labor market explanations.

The distributional effects of AI-enabled financial inclusion remain subject to substantial debate within the literature. Evidence indicates that digital financial technologies improve access to savings, credit, and payment systems among underserved communities, particularly

in developing economies (Wu et al., 2026; Subramaniam et al., 2026). Studies examining fintech development frequently report reductions in barriers that have historically limited economic participation among low-income populations (Boulila et al., 2025; Mhlanga, 2023). Comparable findings suggest that AI-supported financial ecosystems can facilitate economic empowerment by increasing access to investment opportunities and financial services (Dmitrieva, 2023; Gigante & Zago, 2023). Optimistic interpretations associate these developments with narrowing economic disparities and strengthening social inclusion. Alternative evidence reveals that digital finance may simultaneously create new forms of exclusion for individuals lacking technological literacy, internet connectivity, or digital devices (Wu et al., 2026; Alderete, 2025). Financial benefits derived from AI are therefore contingent upon broader digital capabilities and access to supporting infrastructure. Differences in technological readiness may allow digitally advantaged populations to capture disproportionate gains from financial innovation. Existing findings suggest that inclusion and exclusion processes often occur simultaneously within AI-driven financial systems. These contradictions indicate that the inequality implications of financial inclusion technologies are more complex than commonly assumed.

Digital inequality has become a central issue in discussions concerning AI and socioeconomic disparities because access to technology strongly influences participation in emerging economic opportunities. Cross-country research demonstrates that variations in digital infrastructure, educational attainment, and technological readiness contribute substantially to unequal adoption of AI technologies (Alderete, 2025; Li, 2026). Similar concerns appear in developing economies where gaps in broadband connectivity and digital resources limit participation in technology-intensive sectors (Lau et al., 2023; Okolo, 2023). Evidence from Malaysia identifies ongoing challenges associated with narrowing the digital divide despite substantial technological progress and policy initiatives (Lau et al., 2023; Kok & Siripipatthanakul, 2023). Technological diffusion models often assume that innovations eventually become accessible to wider populations. Empirical observations reveal persistent inequalities that restrict access to education, employment opportunities, and financial services among less connected communities. Vulnerable populations frequently face disadvantages in acquiring the digital competencies required to participate effectively in AI-driven environments (binti Abdul, 2025; Mius, 2024). These disparities create conditions in which technological advancement may reinforce existing socioeconomic hierarchies rather than reduce them. Unequal access to AI-related resources therefore represents a significant factor influencing patterns of income and opportunity distribution. Greater attention to digital inequality is necessary to understand why AI generates divergent outcomes across different populations and regions.

Broader discussions concerning AI and socioeconomic inequality increasingly incorporate issues of sustainable development, poverty reduction, and social justice. Studies examining the role of AI in achieving sustainable development goals suggest that intelligent technologies can contribute to poverty alleviation, improved public services, and greater economic participation among disadvantaged groups (Badi & Bouraima, 2026; Tarashtwal et al., 2025). Research on economic development similarly highlights the potential of AI to strengthen governance, enhance service delivery, and support inclusive growth strategies (Adobor & Yawson, 2023; Nwachukwu, 2026). Comparable perspectives emphasize the importance of aligning technological innovation with ethical principles and social responsibility frameworks

(Hemmet, 2023; Tarshany, 2023). Critical scholars, however, caution that technological solutions alone cannot resolve deeply embedded structural inequalities (Tubaro, 2026; Filipava, 2026). Evidence continues to reveal substantial variation in the socioeconomic outcomes associated with AI across countries, industries, and institutional contexts. Existing research remains fragmented across separate streams examining labor markets, financial inclusion, digital access, and sustainable development. Limited integration among these perspectives reduces understanding of how multiple inequality mechanisms interact within AI-driven economies. Empirical findings frequently focus on isolated outcomes rather than examining the interconnected nature of income distribution and socioeconomic mobility. This fragmentation highlights the need for a comprehensive synthesis capable of explaining the diverse pathways through which artificial intelligence shapes economic inequality.

Artificial Intelligence, Employment Polarization, and Labor Market Inequality

Artificial intelligence has significantly altered labor market structures by changing the demand for different categories of skills and occupations. Research suggests that AI technologies complement analytical, managerial, and technical tasks while simultaneously reducing the necessity for routine and repetitive work activities (Shah, 2026; Ren et al., 2024). Evidence from labor market analyses indicates that occupations requiring advanced cognitive capabilities increasingly benefit from AI integration through enhanced productivity and decision-making efficiency (Mohd Nor et al., 2025; Zouya, 2025). Similar patterns are observed in manufacturing and service sectors where automation technologies perform standardized functions previously undertaken by middle-skill employees (Ren et al., 2025; Almashaqbah, 2026). Labor economists frequently describe this phenomenon as employment polarization because job growth tends to concentrate at the upper and lower ends of the occupational spectrum. High-skilled employees often experience wage growth and expanded career opportunities due to technological complementarity. Middle-skill occupations face greater vulnerability to displacement because many of their tasks can be automated at lower costs. Evidence from emerging economies further suggests that labor market adjustments are uneven across industries and regions with different levels of technological readiness (Ekong, 2024; Jemandan, 2024). These disparities indicate that AI adoption may reshape employment structures in ways that generate unequal labor market outcomes. Examination of occupational polarization therefore provides an important foundation for understanding broader patterns of economic inequality.

The relationship between AI and employment inequality is often interpreted through changes in workforce demand rather than direct job replacement alone. Studies demonstrate that organizations increasingly prioritize employees who possess digital literacy, data analytics capabilities, and AI-related competencies (Naji et al., 2026; Mohd Nor et al., 2025). Evidence from recruitment and talent management research indicates that firms are revising hiring practices to accommodate AI-oriented business models and technological transformation agendas (Ramli & Wahab, 2023; Naji et al., 2026). Comparable findings reveal that graduates equipped with advanced technological skills enjoy stronger employment prospects than individuals with conventional qualifications. Human capital perspectives suggest that investment in education and skill development enables workers to adapt successfully to technological change. Alternative viewpoints emphasize that access to quality education and reskilling opportunities is not equally distributed across populations. Workers from disadvantaged socioeconomic backgrounds frequently encounter barriers in acquiring the

competencies demanded by AI-integrated industries (Ekong, 2024; Mius, 2024). These barriers may amplify existing labor market inequalities despite the creation of new employment opportunities. Variations in educational resources, institutional support, and lifelong learning opportunities therefore influence the extent to which workers benefit from technological transformation. Consideration of workforce preparedness becomes essential when evaluating the distributional implications of AI adoption.

Concerns regarding employment inequality have become particularly relevant in developing economies where labor-intensive industries continue to play an important economic role. Evidence suggests that AI adoption generates different consequences depending on industrial composition, workforce characteristics, and levels of technological maturity (Nugroho & Hakim, 2023; Geetha et al., 2024). Studies focusing on Malaysia identify growing interest in AI implementation alongside concerns relating to workforce readiness and inclusive employment growth (Jamal, 2024; Ekong, 2024). Similar discussions in Sabah and other less-developed regions emphasize disparities in access to training, technological infrastructure, and employment opportunities (Mius, 2024; Rasih, 2024). Technological optimism frequently assumes that productivity gains generated by AI will eventually stimulate broader economic benefits for society. Empirical observations demonstrate that these benefits are not automatically transferred to workers who face displacement or skill obsolescence. Evidence from labor market transitions indicates that adjustment costs are often disproportionately borne by vulnerable groups with limited adaptive capacity (binti Abdul, 2025; Jemandan, 2024). Economic benefits may therefore coexist with expanding labor market inequalities. Understanding these uneven adjustment processes is important for identifying the broader socioeconomic consequences of AI adoption. These concerns direct attention toward the institutional responses required to promote more equitable labor market outcomes.

Policy discussions increasingly focus on interventions designed to minimize employment inequality while maximizing the benefits of AI-driven innovation. Research highlights the importance of reskilling programs, workforce development initiatives, and adaptive education systems in facilitating successful labor market transitions (Jamal, 2024; Mohd Nor et al., 2025). Evidence suggests that public investment in digital competencies can strengthen the capacity of workers to participate in emerging economic sectors (Ekong, 2024; Haron et al., 2026). Similar recommendations emphasize collaboration between governments, educational institutions, and industry stakeholders to address evolving skill requirements. Regulatory proposals such as robot taxation and social protection reforms have also been introduced to redistribute gains associated with automation (Rahman & Afriza, 2026; Mushaddik et al., 2025). These approaches vary considerably in their assumptions regarding the causes and solutions of technological inequality. Limited empirical assessments currently exist regarding the long-term effectiveness of such interventions across different socioeconomic contexts. Existing studies often prioritize policy recommendations while providing less evidence concerning actual distributional outcomes. Comparative evaluations of labor market responses remain fragmented across industries and countries. This limitation underscores the need for a more integrated understanding of employment inequality within AI-driven economies.

Artificial Intelligence, Wealth Concentration, and Capital Accumulation

Artificial intelligence influences economic inequality not only through labor markets but also through patterns of wealth creation and capital accumulation. Research increasingly indicates that organizations possessing substantial technological resources are better positioned to capture the economic returns generated by AI adoption (Athey et al., 2026; Barhoumi et al., 2026). Evidence suggests that AI investments require significant financial resources, specialized expertise, and advanced infrastructure that are often concentrated among large firms and wealthy stakeholders (Khan et al., 2025; Zeghdi, 2025). Comparable findings reveal that technological ownership plays a crucial role in determining who benefits from productivity improvements associated with intelligent systems. Economic gains derived from innovation therefore tend to accrue disproportionately to those who already possess significant assets and resources. Wealth concentration may intensify when returns to capital grow more rapidly than returns to labor. Studies examining inequality trends frequently report that technological development strengthens the bargaining power and market dominance of resource-rich organizations (Motahar & Mamipour, 2026; Zhao & Hou, 2026). Benefits generated by AI-driven productivity improvements are consequently not distributed evenly across economic actors. Existing evidence suggests that ownership structures are an important determinant of inequality outcomes. Examination of capital accumulation dynamics therefore broadens understanding of how AI reshapes economic disparities.

Market concentration has emerged as another important mechanism linking AI adoption to inequality. Research indicates that firms capable of leveraging large datasets, advanced algorithms, and extensive computing resources often enjoy significant competitive advantages over smaller organizations (Athey et al., 2026; Khashbah, 2026). Evidence demonstrates that technological leaders can scale operations more efficiently and generate higher profits through AI-enhanced business processes (Naji et al., 2026; Yang & Zhou, 2026). Similar trends are observed within digital markets where dominant platforms benefit from network effects and data accumulation. Competitive advantages associated with AI may contribute to the concentration of economic power within a relatively small number of firms. Market expansion among technologically dominant organizations can simultaneously limit opportunities available to smaller enterprises and emerging competitors. Comparative studies suggest that SMEs frequently face difficulties accessing the financial and technical resources necessary for effective AI adoption (Khan et al., 2023; Naji et al., 2026). These barriers may reinforce existing inequalities between large corporations and smaller businesses. Economic disparities therefore emerge not only between individuals but also across organizational actors and industries. Consideration of market concentration dynamics provides further insight into the uneven distribution of AI-generated value.

Discussions of wealth inequality increasingly recognize the role of digital assets and technological ownership in shaping future economic hierarchies. Research suggests that data have become a strategic economic resource capable of generating substantial financial returns through AI applications (Tubaro, 2026; Khashbah, 2026). Evidence indicates that organizations with access to large volumes of high-quality data possess advantages in developing predictive models, market intelligence systems, and innovative products (Gigante & Zago, 2023; Naji et al., 2026). Similar observations reveal that technological capabilities and intellectual property rights are becoming increasingly valuable forms of economic capital. Traditional analyses of wealth inequality primarily focused on physical assets and financial

holdings. Contemporary perspectives argue that digital assets constitute an additional source of economic advantage within AI-driven economies. Ownership of data resources and technological infrastructure may create new forms of exclusion for individuals and institutions lacking access to such assets (Alderete, 2025; Okolo, 2023). Opportunities associated with digital wealth are therefore unevenly distributed across societies. Existing literature has only recently begun to examine these emerging dimensions of inequality. Greater theoretical and empirical attention is required to understand how digital capital influences long-term patterns of wealth accumulation.

Policy responses to wealth concentration associated with AI remain highly contested within academic and policy debates. Scholars have proposed a variety of mechanisms, including redistributive taxation, universal basic income, technological dividends, and inclusive ownership models to address widening wealth disparities (Rahman & Afriza, 2026; Mushaddik et al., 2025). Evidence supporting these proposals varies considerably across national contexts and institutional arrangements. Studies emphasizing technological redistribution argue that AI-generated wealth should contribute more directly to social welfare and economic inclusion (Khashbah, 2026; Filipava, 2026). Alternative perspectives caution that excessive regulatory intervention may discourage innovation and reduce economic competitiveness. Empirical research examining the effectiveness of redistribution strategies remains relatively limited compared to theoretical discussions. Existing studies frequently focus on conceptual debates without systematically evaluating the outcomes of different policy approaches. Comparisons between advanced and developing economies remain particularly underdeveloped. Understanding how governance frameworks influence the relationship between AI and wealth concentration therefore remains an important area for further inquiry. These unresolved issues demonstrate the continuing need for interdisciplinary investigation of AI-driven inequality.

Artificial Intelligence, Ethics, and Social Justice in Economic Inequality

Ethical considerations have become increasingly central to discussions concerning artificial intelligence and economic inequality. Research argues that AI systems are not neutral technologies because their design, deployment, and governance reflect existing social, economic, and institutional structures (Roche et al., 2023; Hemmet, 2023). Evidence indicates that algorithmic decision-making processes can reproduce or amplify inequalities when trained on biased datasets or implemented without adequate oversight (Tubaro, 2026; Federspiel et al., 2023). Similar concerns emerge in employment, finance, healthcare, and public administration, where automated decisions influence access to opportunities and resources. Ethical scholars emphasize that technological efficiency should not be pursued independently from considerations of fairness and social responsibility. Decisions regarding data collection, algorithm design, and performance evaluation may shape the distribution of benefits and burdens across different groups. Research demonstrates that marginalized populations often face greater exposure to algorithmic disadvantages due to historical patterns of exclusion and unequal representation within datasets (Okolo, 2023; Roche et al., 2023). Economic inequality may therefore be reinforced through seemingly objective technological systems. Understanding the ethical dimensions of AI is essential for evaluating its broader societal consequences. These concerns establish a direct connection between technological governance and social justice outcomes.

The concept of responsible AI has gained prominence as scholars seek to balance innovation with equity and inclusion. Evidence suggests that transparency, accountability, fairness, and inclusivity are widely recognized as core principles of responsible AI frameworks (Roche et al., 2023; Thuong, 2023). Studies examining AI governance emphasize the importance of regulatory safeguards capable of protecting vulnerable populations from discriminatory outcomes (Hemmet, 2023; Federspiel et al., 2023). Comparable perspectives advocate greater public participation in technological governance to ensure that diverse social interests are represented. Ethical frameworks frequently propose that technological progress should support human well-being rather than solely maximizing economic efficiency. Practical implementation of these principles, however, remains inconsistent across organizations and jurisdictions. Research reveals substantial differences in governance standards, enforcement mechanisms, and institutional capacities among countries adopting AI technologies (Thuong, 2023; Febiandini & Sony, 2023). Variations in governance quality may contribute to unequal socioeconomic outcomes associated with technological innovation. Ethical principles alone may therefore be insufficient without complementary institutional support and accountability mechanisms. Examination of governance challenges is consequently necessary for understanding the broader implications of AI-driven inequality.

Religious and cultural perspectives have also contributed to discussions concerning equitable technological development. Studies grounded in Islamic economics argue that AI should be deployed in ways that promote justice, welfare, and balanced economic growth (Ishak & Mohamed, 2023; Musa, 2024). Evidence suggests that ethical principles derived from Maqasid al-Shari'ah emphasize human dignity, social welfare, and equitable distribution of resources (Tarshany, 2023; Hemmet, 2023). Similar arguments support the application of AI in areas such as zakat distribution, financial inclusion, and poverty alleviation to improve social outcomes (bin Abdul Rahim, 2025; Muis et al., 2024). Broader ethical frameworks likewise stress the responsibility of technological innovation to address social challenges rather than deepen existing inequalities. Divergences emerge regarding the practical implementation of these values within contemporary economic systems. Empirical evidence assessing the effectiveness of value-based AI initiatives remains relatively limited. Existing studies often focus on conceptual discussions rather than measurable socioeconomic impacts. Connections between ethical AI principles and actual distributional outcomes consequently remain insufficiently understood. Further investigation is necessary to determine whether ethical frameworks translate into meaningful reductions in economic inequality.

Social justice perspectives extend the discussion of inequality beyond income and wealth to include broader issues of participation, opportunity, and human development. Research highlights that access to education, technological infrastructure, healthcare, and digital resources influences individuals' capacity to benefit from AI-driven transformation (Tubaro, 2026; Filipava, 2026). Evidence demonstrates that technological progress frequently produces unequal outcomes when structural disadvantages remain unaddressed (Alderete, 2025; Okolo, 2023). Similar observations indicate that economic inequality is deeply interconnected with social and institutional factors that shape access to opportunities. AI therefore operates within broader systems of inequality rather than functioning as an independent determinant of socioeconomic outcomes. Existing studies acknowledge this complexity but frequently examine isolated dimensions of inequality in separation from one

another. Research remains fragmented across labor market, financial inclusion, digital divide, ethical governance, and sustainable development perspectives. Integrated analyses capable of connecting these dimensions remain limited despite their interconnected nature. Comprehensive synthesis is required to understand how multiple mechanisms collectively shape the relationship between AI and economic inequality. These limitations highlight the need for a comprehensive synthesis that integrates evidence across disciplinary perspectives and theoretical approaches to provide a more coherent understanding of the relationship between artificial intelligence and economic inequality.

Artificial Intelligence, Poverty Reduction, and Social Mobility

Artificial intelligence is increasingly viewed as a tool capable of addressing poverty and expanding opportunities for upward socioeconomic mobility. Research suggests that AI enhances access to information, improves service delivery, and supports data-driven interventions aimed at vulnerable populations (Badi & Bouraima, 2026; Tarashtwal et al., 2025). Evidence from development-oriented studies indicates that AI applications can improve resource allocation efficiency in areas such as healthcare, education, agriculture, and social welfare programs (Nwachukwu, 2026; Yasmeen & Tao, 2026). Similar findings highlight the potential of intelligent systems to facilitate entrepreneurship and economic participation among disadvantaged groups through improved access to digital platforms and financial services (Subramaniam et al., 2025; Gigante & Zago, 2023). Socioeconomic theories of mobility generally propose that access to resources and opportunities enables individuals to improve their economic position over time. AI-driven innovations appear capable of expanding such opportunities by lowering information barriers and reducing transaction costs. Researchers have further argued that technological solutions may contribute to poverty reduction by improving productivity and creating alternative income-generating activities in underserved communities (Badi & Bouraima, 2026; Tarashtwal et al., 2025). These outcomes suggest that AI can function as a mechanism for inclusive development rather than merely a driver of technological growth. The extent to which such benefits reach marginalized populations, however, varies considerably across contexts. Attention therefore shifts toward understanding the factors that influence the inclusiveness of AI-enabled development.

The relationship between AI and social mobility remains closely connected to educational access and human capital development. Studies consistently demonstrate that individuals possessing stronger digital competencies are better positioned to benefit from technology-driven economic opportunities (Shah, 2026; Mohd Nor et al., 2025). Evidence indicates that AI increasingly influences how knowledge is created, disseminated, and applied in educational environments, potentially improving learning outcomes and skill acquisition (Cabrera et al., 2026; Hasan et al., 2023). Comparable observations reveal that technology-enhanced education can strengthen employability and improve long-term income prospects among younger populations. Human capital perspectives interpret these developments as opportunities to strengthen workforce capabilities and socioeconomic advancement. Alternative viewpoints emphasize that educational inequalities frequently translate into unequal access to AI-related benefits. Students and workers from disadvantaged backgrounds often face constraints relating to digital infrastructure, educational quality, and technological exposure (Alderete, 2025; Okolo, 2023). Such disparities limit participation in emerging knowledge-intensive sectors and weaken prospects for upward mobility. Social mobility outcomes associated with AI therefore depend not only on technological availability but also

on the broader distribution of educational resources. A thorough understanding of these inequalities is necessary to evaluate the extent to which artificial intelligence contributes to equitable development or reinforces existing social and economic vulnerabilities.

Evidence regarding AI-driven poverty reduction remains mixed despite growing optimism about its developmental potential. Studies examining sustainable development initiatives report positive contributions of AI toward economic empowerment, financial inclusion, and public service improvements in low-income settings (Tarashtwal et al., 2025; Badi & Bouraima, 2026). Similar findings suggest that intelligent technologies can strengthen welfare delivery systems by improving targeting efficiency and reducing administrative inefficiencies (Muis et al., 2024; Adobor & Yawson, 2023). Development-focused scholars often regard these capabilities as important mechanisms for reducing deprivation and improving living standards. Critical perspectives argue that technological interventions frequently address symptoms rather than structural causes of poverty. Evidence indicates that unequal access to education, infrastructure, capital, and technology may restrict the effectiveness of AI-driven poverty reduction strategies (Filipava, 2026; Dixit et al., 2026). Benefits generated through technological innovation may consequently bypass the populations most in need of support. Variability in institutional capacity and governance quality further influences the effectiveness of AI-based interventions. Existing findings therefore reveal substantial differences in outcomes across countries and socioeconomic environments. These inconsistencies demonstrate the need for greater attention to contextual factors shaping the poverty-related impacts of AI.

Research examining social mobility, poverty reduction, and AI remains fragmented across multiple disciplines despite their conceptual interconnectedness. Economic studies frequently prioritize income growth and productivity outcomes, whereas sociological investigations focus on opportunity structures and social exclusion (Filipava, 2026; Tubaro, 2026). Evidence from development research often highlights poverty alleviation and financial inclusion while providing limited discussion of long-term mobility trajectories (Subramaniam et al., 2025; Badi & Bouraima, 2026). Similar fragmentation appears in education-oriented studies that examine skill development without fully connecting learning outcomes to broader inequality dynamics (Cabrera et al., 2026; Hasan et al., 2023). These separate streams contribute valuable insights but rarely offer an integrated explanation of how AI influences socioeconomic advancement across generations. Existing research also tends to focus on either opportunities or risks rather than examining both dimensions simultaneously. Limited comparative analysis further restricts understanding of how contextual differences shape social mobility outcomes. Interactions between educational access, technological capability, employment opportunities, and poverty reduction remain insufficiently explored. A more comprehensive synthesis is therefore required to explain the pathways through which AI affects social mobility and economic inequality. This integrated perspective enables a deeper examination of how emerging intelligent technologies shape economic development, income distribution, and social outcomes.

Artificial Intelligence Governance, Regulation, and Inclusive Economic Development

Governance and regulatory institutions play a critical role in shaping the distributional effects of artificial intelligence within modern economies. Research suggests that technological outcomes are influenced not only by innovation itself but also by the policy environments

within which technologies are developed and deployed (Roche et al., 2023; Thuong, 2023). Evidence indicates that governments increasingly view AI as a strategic resource capable of enhancing productivity, competitiveness, and national development objectives (Geetha et al., 2024; Tian, 2024). Similar observations reveal growing efforts to formulate AI strategies that balance economic growth with societal well-being. Institutional approaches to technological governance differ considerably across countries depending on economic priorities, regulatory traditions, and development goals. Some governments prioritize innovation-driven growth by encouraging investment and commercialization of AI technologies. Others place greater emphasis on ethical oversight, social protection, and equitable access to technological resources (Hemmet, 2023; Roche et al., 2023). These differences influence how AI-generated benefits and risks are distributed throughout society. Governance structures therefore serve as important mediating factors between technological advancement and economic inequality. Examination of regulatory approaches is essential for understanding the broader societal implications of AI adoption.

Policy discussions increasingly focus on the challenge of ensuring that AI contributes to inclusive economic development rather than reinforcing existing disparities. Research highlights the importance of regulatory frameworks capable of expanding access to technological resources while protecting vulnerable populations from adverse consequences (Ekong, 2024; Jemandan, 2024). Evidence from Malaysia suggests that workforce readiness, digital infrastructure, and lifelong learning initiatives are frequently identified as key components of inclusive AI strategies (Jamal, 2024; Haron et al., 2026). Comparable findings in other developing economies emphasize the need for coordinated policy interventions that address both technological innovation and social equity. Development-oriented scholars argue that inclusive growth requires deliberate efforts to broaden participation in emerging digital economies. Market-driven approaches often assume that technological benefits will diffuse naturally throughout society over time. Empirical evidence demonstrates that unequal access to education, infrastructure, and capital frequently limits such diffusion processes (Alderete, 2025; Li, 2026). As a result, AI adoption can generate divergent outcomes across regions and social groups. Policy interventions are therefore necessary to mitigate exclusionary effects and expand economic opportunities. The effectiveness of these interventions remains an important area of academic inquiry.

The emergence of AI-related regulatory proposals reflects growing concern regarding the concentration of economic gains associated with technological innovation. Studies have proposed measures such as robot taxation, social protection reforms, digital inclusion programs, and redistributive mechanisms to address potential inequality increases (Rahman & Afriza, 2026; Mushaddik et al., 2025). Evidence suggests that these proposals are motivated by concerns surrounding employment displacement, wealth concentration, and unequal access to technological opportunities. Similar discussions advocate greater investment in skills development and human capital formation as alternatives to direct redistribution strategies (Mohd Nor et al., 2025; Ekong, 2024). Supporters of interventionist approaches argue that policy action is required to prevent widening economic disparities. Critics contend that excessive regulation may reduce innovation incentives and weaken economic competitiveness. Empirical evidence comparing these contrasting approaches remains scarce across most regions. Existing studies frequently present conceptual arguments without rigorous evaluation of long-term policy outcomes. Insufficient comparative research limits

understanding of which governance arrangements most effectively support inclusive technological development. This limitation creates uncertainty regarding the optimal regulatory response to AI-driven inequality.

Research on AI governance increasingly recognizes that inclusive economic development requires collaboration across governments, businesses, educational institutions, and civil society organizations. Studies suggest that multi-stakeholder approaches improve the capacity of societies to manage complex technological transitions and address emerging social challenges (Adobor & Yawson, 2023; Febiandini & Sony, 2023). Evidence indicates that effective governance involves more than regulatory compliance because social inclusion, ethical accountability, and institutional coordination are also necessary components of sustainable technological development (Filipava, 2026; Tubaro, 2026). Comparable perspectives emphasize the importance of integrating economic objectives with broader social justice considerations. Existing literature, however, remains fragmented across separate discussions of regulation, ethics, labor markets, and digital inclusion. Connections between governance mechanisms and actual distributional outcomes are often implied rather than empirically demonstrated. Variations in institutional effectiveness across countries further complicate efforts to generalize findings. Limited synthesis of these diverse perspectives restricts understanding of how governance influences the relationship between AI and economic inequality. Greater integration of evidence is needed to identify recurring patterns and unresolved tensions within the literature. Such gaps highlight the importance of systematically examining governance as a central dimension of AI-driven economic inequality.

Methodology

This study adopted a systematic literature review approach to obtain a comprehensive understanding of the relationship between artificial intelligence, income distribution, and economic inequality. The selection of a systematic review was based on its ability to provide a transparent, structured, and replicable process for identifying and synthesizing existing evidence from diverse fields of study. Research on artificial intelligence and inequality has expanded rapidly across economics, sociology, development studies, finance, public policy, and technology management, creating a fragmented body of knowledge that requires systematic consolidation (Zandieh, 2026; Filipava, 2026). A structured review design enabled the integration of findings drawn from different disciplines, theoretical perspectives, and research contexts. The review was guided by clearly defined procedures to minimize selection bias and strengthen the credibility of the findings. Three research questions directed the review process. The first question examined the mechanisms through which artificial intelligence influences income distribution and economic inequality. The second question explored whether existing evidence predominantly supports inequality-enhancing or inequality-reducing outcomes. The third question investigated the major themes, theoretical perspectives, and methodological approaches shaping the current literature. These questions were formulated based on recurring debates concerning labor market transformation, wealth concentration, financial inclusion, digital inequality, governance, and social mobility identified in previous studies (Shah, 2026; Zhao & Hou, 2026). Alignment between the research objectives and review procedures ensured that all subsequent stages of evidence identification, selection, and analysis remained focused on addressing the central purpose of the study.

A comprehensive search strategy was developed to identify relevant studies addressing the relationship between artificial intelligence and economic inequality. The search process focused on retrieving peer-reviewed journal articles, book chapters, conference papers, and scholarly reports that examined distributional outcomes associated with technological transformation. Major academic databases were selected to maximize coverage of high-quality literature from different disciplinary domains. Scopus was included because of its extensive coverage of social science, economics, and technology-related publications. Web of Science was selected for its strong indexing of multidisciplinary research and citation records. ScienceDirect was included due to its broad collection of journals in economics, management, and development studies. Google Scholar was used to identify additional studies that may not have been indexed in traditional databases. Emerald Insight was selected because it contains substantial literature related to management, public policy, and socioeconomic development. These databases were considered appropriate because research relating to artificial intelligence and inequality spans multiple academic disciplines and publication outlets (Subramaniam et al., 2026; Tubaro, 2026). Database selection aimed to capture both conceptual and empirical studies discussing labor market outcomes, wealth distribution, financial inclusion, social mobility, and governance issues. The use of multiple databases reduced the likelihood of omitting relevant studies and improved the comprehensiveness of the review. Coverage across different disciplines ensured a broader understanding of the various pathways linking artificial intelligence and economic inequality.

The search process utilized carefully selected keywords derived from the principal concepts examined in this review. Search terms included “artificial intelligence,” “economic inequality,” “income distribution,” “income inequality,” “wealth inequality,” “wage inequality,” “employment inequality,” “financial inclusion,” “social mobility,” “digital inequality,” and “technological inequality.” Combinations of these keywords were constructed using Boolean operators such as AND and OR to improve retrieval accuracy and relevance. Search strings were adjusted according to the requirements of each database while maintaining consistency in the underlying search logic. The identification of studies focused on publications available in English because English-language publications dominate scholarly discussions concerning artificial intelligence and socioeconomic development. Inclusion criteria were established to ensure that only studies directly related to the research objectives were retained. Eligible studies were required to discuss artificial intelligence as a central concept and examine its relationship with economic inequality, income distribution, employment outcomes, wealth accumulation, financial inclusion, digital access, or social mobility. Studies published within academic journals, scholarly books, conference proceedings, and reputable reports were considered suitable for inclusion. Exclusion criteria removed duplicate records, editorials, opinion pieces, commentaries, inaccessible documents, and studies unrelated to inequality outcomes. Publications focusing exclusively on technical aspects without discussing economic or social implications were also excluded. These criteria ensured consistency in study selection and maintained the relevance of the final sample to the objectives of the review. The application of predefined criteria strengthened the transparency and rigor of the evidence selection process.

Study identification and screening were conducted through a multi-stage procedure aligned with the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework. Initial searches generated a broad pool of potentially relevant publications from

the selected databases. Duplicate records identified across databases were removed before the screening process commenced. Title screening was then performed to eliminate studies that clearly did not address the relationship between artificial intelligence and economic inequality. Abstract screening followed to evaluate whether the remaining studies were aligned with the research questions and inclusion criteria. Full-text assessment was subsequently undertaken to determine the final eligibility of each publication. The screening process ensured that only studies providing meaningful evidence relating to the topic were retained for analysis. Quality assessment formed an additional stage of the review process to evaluate the credibility and methodological rigor of eligible studies. Assessment criteria focused on the clarity of research objectives, appropriateness of research design, transparency of data collection procedures, robustness of analytical methods, and relevance of findings to the review objectives. Studies demonstrating weak methodological justification or limited relevance to inequality outcomes received greater scrutiny during evaluation. Systematic screening and quality assessment improved the reliability of the evidence base used in the review. Consistent application of these procedures enhanced confidence in the validity of the synthesized findings.

Data extraction and analysis were undertaken using a structured approach designed to facilitate comparison across studies. Information was extracted from each eligible publication and organized into a database developed specifically for the review. Extracted information included authors, publication year, country or region of study, theoretical foundation, research methodology, key variables, and principal findings. Consistent recording procedures ensured that evidence from different disciplines could be compared systematically. The extracted studies represented a diverse range of contexts, including labor markets, financial systems, development settings, governance environments, and digital economies. Data analysis relied on thematic synthesis to identify recurring patterns, relationships, and areas of disagreement within the literature. Findings were reviewed repeatedly to identify common themes relating to income distribution, labor market inequality, financial inclusion, wealth concentration, digital inequality, social mobility, governance, and social justice. Similar findings were grouped together and interpreted within broader conceptual categories to facilitate synthesis across different research contexts. Contradictory results were also examined to identify factors that may explain variations in reported outcomes. Attention was directed toward differences in institutional settings, technological readiness, policy environments, and socioeconomic conditions that influenced inequality outcomes. Thematic synthesis enabled the integration of evidence from different disciplinary perspectives while preserving the richness and complexity of existing knowledge (Khan et al., 2025; Zandieh, 2026). The analytical process provided a structured foundation for identifying dominant patterns, unresolved debates, and emerging directions within the literature on artificial intelligence and economic inequality.

The selection of studies was not restricted solely to research examining artificial intelligence and inequality directly because the review also sought to understand broader socioeconomic factors that influence the distribution of economic opportunities and outcomes. Literature from consumer behavior, sustainability, housing, and behavioral economics was therefore incorporated where relevant thematic connections existed. Previous studies demonstrate that income level, purchasing power, trust, behavioral control, and access to resources are important determinants of economic participation and decision-making processes (Salleh et

al., 2024; Salleh, Safri, & Salleh, 2026a). Research examining sustainable consumer behavior highlights the role of individual capabilities and perceived control in shaping economic choices and resource utilization (Salleh et al., 2024). Similar evidence suggests that differences in income levels contribute to variations in consumption patterns and purchasing decisions among working adults, reflecting broader socioeconomic disparities within society (Salleh, Safri, & Salleh, 2026a). Consumer-oriented studies further reveal that trust, information accessibility, and stakeholder engagement influence individual participation in economic activities and market outcomes (Salleh, Safri, & Salleh, 2026b; Salleh, Safri, & Salleh, 2026c). Housing-related research also identifies rising economic pressures and affordability constraints as important factors influencing decision-making among younger populations (Salleh, Safri, & Salleh, 2026d). These issues are closely associated with discussions concerning income inequality, wealth accumulation, and social mobility. The inclusion of such studies enabled a broader understanding of how economic behavior is shaped by access to resources, institutional conditions, and socioeconomic circumstances. This broader perspective was considered necessary because inequality extends beyond labor market outcomes and encompasses multiple dimensions of economic participation and opportunity. The incorporation of multidisciplinary evidence strengthened the analytical depth of the review and supported a more comprehensive interpretation of the factors influencing economic inequality.

Summary of Findings

The findings indicate that artificial intelligence exerts a substantial influence on income distribution and economic inequality through multiple interconnected economic and social mechanisms. The reviewed literature consistently demonstrates that AI contributes to productivity growth, innovation, and economic efficiency across various sectors and regions. These benefits create new opportunities for economic expansion and technological development while simultaneously reshaping existing patterns of resource allocation. A recurring theme across the studies is that the distribution of AI-generated benefits is highly uneven among individuals, organizations, industries, and geographical locations. Access to advanced technologies, digital infrastructure, financial resources, and technological capabilities emerges as a critical factor determining who benefits from AI-driven transformation. The findings suggest that AI does not operate as a neutral force within economic systems but interacts with pre-existing structural inequalities. Economic outcomes appear to be influenced by disparities in education, skills, technological readiness, and institutional capacity. Evidence from different contexts indicates that the same technological innovation may produce different distributional consequences depending on local socioeconomic conditions. These observations explain why some studies associate AI with inclusive growth while others identify increasing inequality. The reviewed literature therefore portrays AI as both an opportunity for socioeconomic advancement and a potential source of widening disparities. This dual character represents the most significant pattern emerging from the systematic review.

The findings related to labor markets reveal that employment and wage inequality constitute one of the most extensively examined dimensions of AI-driven economic change. The reviewed literature consistently demonstrates that AI increases demand for workers possessing advanced technical, analytical, and digital competencies. Strong evidence supports the argument that AI contributes to skill-biased technological change, whereby

highly skilled workers receive greater economic rewards than individuals performing routine tasks. Employment polarization emerges as a dominant theme because occupational growth tends to be concentrated in high-skill positions while middle-skill occupations experience greater vulnerability to automation. Across different contexts, workers with stronger educational backgrounds and technological capabilities generally experience more favorable labor market outcomes. The findings suggest that human capital remains an important determinant of earning potential within AI-driven economies. The evidence remains mixed regarding the extent to which emerging occupations can offset employment displacement caused by automation. Some studies portray technological innovation as a creator of new employment opportunities, whereas others emphasize the risks associated with job substitution and workforce restructuring. These inconsistencies appear to be influenced by differences in industrial structures, levels of economic development, technological readiness, and labor market institutions. Taken together, the findings indicate that AI is transforming labor markets in ways that may strengthen existing socioeconomic divisions unless workers are provided with adequate opportunities for adaptation and reskilling. The labor market therefore represents one of the primary channels through which AI influences economic inequality.

The findings further demonstrate that financial inclusion, digital access, and social mobility represent important pathways through which AI may either reduce or reinforce inequality. The reviewed literature consistently highlights the capacity of AI-enabled technologies to improve access to banking services, digital payments, credit facilities, and financial information. Greater access to financial services appears to support entrepreneurship, economic participation, and household resilience among underserved populations. A recurring theme across the studies is that technological innovation can enhance economic opportunities when supported by accessible digital infrastructure and inclusive institutions. However, the evidence remains mixed regarding whether these benefits reach individuals who are most vulnerable to exclusion. Digital inequality continues to limit participation in AI-enabled financial ecosystems among populations lacking internet access, digital literacy, or technological resources. Across different contexts, the benefits of AI-driven financial inclusion are more visible in environments characterized by strong digital infrastructure and supportive policy frameworks. Similar patterns appear in studies examining social mobility, where educational opportunities and human capital development play important moderating roles. The findings suggest that AI can facilitate upward mobility when access to technology and knowledge is broadly distributed across society. Persistent inequalities in education, connectivity, and technological readiness frequently constrain these positive outcomes. These observations indicate that financial inclusion and social mobility cannot be separated from broader structural inequalities that shape access to economic opportunities.

The review also reveals that wealth concentration and governance have emerged as increasingly important themes in understanding the relationship between AI and economic inequality. The reviewed literature consistently demonstrates that organizations possessing substantial technological assets, financial resources, and access to data are often better positioned to capture the benefits generated by AI adoption. Ownership of technological infrastructure, intellectual property, and digital resources appears to influence the distribution of economic gains. A recurring pattern across the studies is the growing importance of digital capital as a determinant of economic advantage. Large firms frequently

enjoy higher levels of technological capability, which may strengthen market concentration and reinforce existing inequalities between organizations. Research examining governance issues further suggests that policy frameworks play a significant role in determining how AI-generated benefits are distributed. The findings indicate that inclusive governance structures, regulatory mechanisms, and digital inclusion policies can influence whether AI contributes to broader participation or concentrated wealth accumulation. Empirical evidence evaluating the effectiveness of these interventions remains relatively limited. Existing studies provide substantial theoretical discussion regarding redistribution, taxation, social protection, and technological governance but comparatively less evidence concerning long-term outcomes. This gap suggests that governance remains one of the least empirically developed areas within the broader AI and inequality literature. Existing evidence suggests that the consequences of AI for economic inequality are influenced as much by institutional capacity and policy design as by technological innovation itself.

The synthesis of findings also highlights several unresolved issues and important gaps within the existing body of knowledge. The reviewed literature demonstrates considerable fragmentation across economics, sociology, development studies, finance, public policy, and technology management. Many studies examine specific dimensions of inequality independently, while relatively few investigations adopt an integrated perspective that connects labor markets, financial inclusion, digital inequality, governance, wealth accumulation, and social mobility. Contradictory findings remain evident regarding whether AI ultimately reduces or increases economic inequality, suggesting that context plays a critical role in shaping outcomes. Differences in institutional quality, technological readiness, educational attainment, and policy environments frequently explain variations in reported findings. Emerging themes such as ethical governance, responsible AI, social justice, and sustainable development indicate that inequality extends beyond purely economic measures. Existing evidence generally supports the view that AI outcomes are shaped by a complex interaction between technological capabilities and social structures. The review clarifies that neither technological optimism nor technological pessimism fully captures the multidimensional effects of AI on economic inequality. Strong evidence exists regarding the transformative role of AI, while evidence concerning the long-term distributional consequences remains comparatively limited and context-dependent. The review therefore exposes the need for more interdisciplinary, comparative, and theory-driven research capable of integrating diverse strands of evidence. The key takeaway from the reviewed literature is that artificial intelligence is neither inherently inequality-enhancing nor inequality-reducing, as its impact depends largely on how technological opportunities, resources, and governance mechanisms are distributed across society.

Implication of the Study

This study contributes to the growing body of knowledge by providing a comprehensive understanding of how artificial intelligence influences income distribution and economic inequality through multiple interconnected pathways. Existing research has often examined labor market outcomes, financial inclusion, wealth accumulation, digital inequality, or governance issues as separate areas of inquiry. The findings demonstrate that these dimensions are closely related and should be understood as components of a broader inequality framework. A more integrated perspective enables researchers to better explain the complex mechanisms that shape distributional outcomes in technology-driven

economies. The study also highlights the value of combining insights from economics and sociology when examining contemporary forms of inequality. Economic perspectives provide explanations for changes in productivity, wages, and wealth distribution, while sociological perspectives offer deeper understanding of access, opportunity, and social mobility. The integration of these perspectives broadens the theoretical foundation of inequality research. The review further identifies areas where existing theories offer incomplete explanations of emerging technological realities. Greater interdisciplinary engagement may therefore improve the development of future conceptual frameworks. This contribution strengthens scholarly efforts to understand inequality in increasingly digitalized economic environments.

The findings also carry important implications for policymakers seeking to promote inclusive and sustainable economic development. Technological innovation alone does not guarantee equitable distribution of economic benefits across society. Public policies play a crucial role in determining how opportunities generated by technological advancement are shared among different social groups. The review demonstrates that disparities in education, digital access, workforce readiness, and technological infrastructure significantly influence inequality outcomes. Policymakers may therefore need to prioritize investments in human capital development and digital inclusion. Workforce reskilling initiatives can support workers facing occupational transitions arising from technological change. Educational systems may require adaptation to ensure that future generations possess the competencies needed in evolving labor markets. Social protection mechanisms may also play an important role in reducing the adverse consequences experienced by vulnerable populations. Policy interventions that focus solely on technological adoption without addressing broader structural inequalities may produce limited improvements in socioeconomic outcomes. More balanced development strategies are therefore necessary to ensure that technological progress contributes to shared prosperity.

The study further provides practical implications for organizations, industry leaders, and institutions involved in technological implementation. Business decisions relating to technology adoption influence not only organizational performance but also broader social and economic outcomes. Employers increasingly shape labor market opportunities through recruitment practices, training investments, and workforce development strategies. Organizational commitment to continuous learning can improve employee adaptability and reduce the risk of workforce exclusion. The findings suggest that firms capable of balancing technological efficiency with human capital development may achieve more sustainable long-term outcomes. Inclusive workplace strategies can help mitigate skill-related inequalities that emerge during periods of technological transformation. Organizations also possess the capacity to expand economic participation by supporting equitable access to technological resources and training opportunities. Ethical considerations should therefore be incorporated into decisions concerning technology deployment and workforce management. Greater awareness of the social consequences of technological change may encourage more responsible organizational practices. Such efforts can contribute to both organizational success and broader socioeconomic well-being.

This systematic literature review provides a comprehensive synthesis of existing knowledge concerning the relationship between artificial intelligence, income distribution, and economic inequality. The findings can serve as a foundation for future empirical studies by identifying

key variables, theoretical frameworks, and methodological approaches frequently employed in literature. Researchers may utilize the review outcomes to develop conceptual models that explain the mechanisms through which artificial intelligence influences wage inequality, wealth concentration, financial inclusion, social mobility, and labor market outcomes. The study also highlights inconsistencies and underexplored areas within existing research, offering direction for future investigations across different countries, industries, and socioeconomic contexts. Policymakers may benefit from the synthesized evidence when designing interventions aimed at promoting inclusive technological development and reducing inequality associated with adoption of AI. The review can further support comparative studies examining variations in the impact of artificial intelligence between developed and developing economies. Scholars in economics and sociology may use the findings to explore interdisciplinary connections between technological advancement and social stratification. The identified research gaps can facilitate the development of longitudinal, cross-country, and sector-specific studies that provide deeper insights into AI-driven socioeconomic transformation. The study also offers a basis for future research examining the effectiveness of policy measures, regulatory frameworks, and social protection mechanisms in mitigating inequality arising from technological change. The synthesis of diverse and fragmented findings provides a stronger foundation for theory building and advances evidence-based understanding of the complex relationship between artificial intelligence and economic inequality.

Conclusion

This study was conducted to systematically review and synthesize the existing body of knowledge concerning the impact of artificial intelligence on income distribution and economic inequality. The review examined evidence from economics, sociology, development studies, finance, public policy, and technology management to provide a comprehensive understanding of the relationship between AI and inequality. Attention was directed toward the mechanisms through which AI influences wage structures, employment opportunities, wealth accumulation, financial inclusion, social mobility, digital inequality, and governance outcomes. The growing adoption of AI across economic and social systems has intensified concerns regarding the distribution of technological benefits and costs among different groups within society. Existing research has expanded rapidly in recent years, creating a diverse yet fragmented body of literature. The review was undertaken to consolidate this evidence and identify dominant themes, recurring patterns, and unresolved debates. A systematic approach enabled the integration of findings that are commonly examined in isolation within different academic disciplines. The study also sought to evaluate whether AI functions as a force that reduces inequality or contributes to the persistence of socioeconomic disparities. Insights generated from this review provide a clearer understanding of how technological advancement interacts with existing economic and social structures. The review contributes to ongoing discussions concerning inclusive development in technologically driven economies.

The findings indicate that artificial intelligence influences income distribution through multiple and interconnected pathways. Labor market transformation emerged as one of the most significant mechanisms, with evidence demonstrating increasing demand for advanced skills and growing concerns regarding employment polarization. Financial inclusion was identified as another important channel through which AI can expand access to economic

opportunities and support participation in formal financial systems. Wealth concentration was also revealed as a critical issue because organizations and individuals possessing technological assets often capture a larger share of AI-generated benefits. Digital inequality emerged as a recurring factor shaping access to technological opportunities and influencing the distribution of economic gains. Governance structures, institutional capacity, and policy interventions were found to play substantial roles in determining the direction and magnitude of inequality outcomes. The review provides evidence that AI is capable of generating both inequality-enhancing and inequality-reducing effects depending on contextual conditions. The first research question is answered through the identification of labor markets, financial systems, wealth accumulation processes, digital access, social mobility, and governance as the principal mechanisms linking AI to inequality. The second research question is addressed by findings showing that existing evidence does not consistently support either exclusively positive or exclusively negative outcomes. The third research question is answered through the identification of recurring theoretical perspectives including skill-biased technological change, human capital theory, digital inequality, social justice, and inclusive development frameworks.

The review generates several important theoretical insights regarding the relationship between technological innovation and economic inequality. Existing theories explain many aspects of AI-driven transformation, although no single theoretical perspective provides a complete explanation of observed distributional outcomes. Skill-biased technological change offers valuable insight into labor market inequality, while human capital theory explains differences in economic returns associated with education and skills. Perspectives relating to digital inequality, social justice, and inclusive development contribute additional understanding of structural barriers affecting access to opportunities. The findings suggest that inequality outcomes are shaped through interactions between technological capabilities and broader socioeconomic conditions. Economic resources, institutional arrangements, educational access, governance quality, and technological infrastructure collectively influence how AI-related benefits are distributed. Practical contributions of the study include providing policymakers with a comprehensive overview of factors affecting inequality within AI-driven economies. The findings also offer organizations and industry stakeholders a broader understanding of the social implications associated with technology adoption and workforce transformation. Researchers may utilize the synthesized evidence to develop stronger conceptual frameworks and more integrated models of technological inequality. The study strengthens interdisciplinary understanding by connecting economic and sociological perspectives that are often examined separately within existing literature.

Several research gaps remain evident despite the growing volume of scholarship on artificial intelligence and inequality. Existing studies frequently examine labor markets, financial inclusion, governance, digital access, wealth accumulation, and social mobility as independent areas of inquiry. Limited integration among these perspectives restricts understanding of how multiple dimensions of inequality interact simultaneously. Comparative research across countries, industries, and institutional environments remains relatively underdeveloped. Longitudinal investigations examining the long-term distributional consequences of AI adoption are also limited. The review is subject to several limitations associated with the availability of published literature, language restrictions, and variations in methodological approaches across studies. Differences in definitions, measurements, and

contextual settings may influence the consistency of reported findings. Future research would benefit from interdisciplinary, comparative, and longitudinal approaches capable of examining technological inequality across diverse socioeconomic environments. Greater attention should also be directed toward evaluating the effectiveness of policy interventions, regulatory frameworks, digital inclusion programs, and workforce development initiatives. Artificial intelligence will continue to shape economic and social systems, making the pursuit of equitable, inclusive, and sustainable technological development one of the most important challenges for contemporary societies.

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