

Dharma Matrix: An Open Architecture for Ethical Decision-Making in the Age of AI

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CENTRAL PROPOSITION

Contextual judgement.
Human responsibility.

A four-quadrant framework connecting personal and social duties with material and spiritual concerns.



Read the research

01 Background and question

Organisational dilemmas involve competing duties, interests and values. This chapter develops a Dharma Matrix to support ethical reflection and examines how AI could assist judgement while leaving conscience and responsibility with people [1].

RESEARCH QUESTION

How can a Dharma Matrix support context-sensitive ethical decision-making in organisations using AI?

02 Conceptual framework

Personal and social

Individual duties and collective responsibilities

Material and spiritual

Worldly needs and inner development

The 2 × 2 matrix crosses personal and social responsibility with material and spiritual concerns. It is offered as an open reflective guide, rather than a fixed rulebook [1,2].

03 Evidence and method

A conceptual comparison examines dharma across Vedic traditions alongside Western ethical frameworks. The matrix is illustrated through workplace and classroom dilemmas. Proposed uses of AI are discussed through scenarios, not an implemented system evaluation [1].

04 The original Dharma Matrix

The chapter’s original table places four forms of responsibility in relation to one another [1].

Table 3.2 Dharma matrix

	Swadharma (Personal)	Sanatana Dharma (Social)
Material (Artha/Kama)	Material Swadharma Shouldering responsibility. Fulfilling one’s material duties and responsibilities according to role in society. For example, a businessperson focusing on ethical profit-making	Material Sanatana Dharma Loka-sangraha. Upholding universal material duties, contributing to society’s economic and social welfare, engaging in charitable actions, and ensuring social justice
Spiritual (Moksha/Dharma)	Spiritual Swadharma Yama - Niyama. Pursuing one’s spiritual path according to one’s personal inclinations and role. This might include spiritual practices, meditation, or self-study aligned with personal growth	Spiritual Sanatan Dharma or Life as Yagya. Adhering to universal spiritual duties, such as compassion, non-violence, truthfulness, and love, which are universally applicable regardless of personal inclination

Original Table 3.2, “Dharma matrix”, reproduced from [1], p. 48.

Reflect Whose needs and responsibilities are involved?	Evaluate What material and spiritual concerns are at stake?	Decide How will the person justify and take responsibility for action?
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05 Findings and contributions

A Bring four perspectives together

The matrix considers personal material duties, social welfare, individual spiritual development and shared spiritual responsibilities [1].

B Combine principles and context

The argument relates universal ethical concerns to specific roles, situations and competing obligations [1,2].

C Keep AI in a supporting role

AI may inform analysis and reflection, while bias, unreliable outputs and encoded interpretations remain concerns [1].

06 Discussion

The workplace scenario examines pressure to launch an AI product despite discriminatory effects. The matrix broadens reflection from organisational deadlines to duties towards users, society and the decision-maker’s integrity [1].

07 Limitations and next steps

The matrix and AI applications are conceptual. Their usability, cross-cultural interpretation and effects on decisions need empirical evaluation; the scenarios do not demonstrate effectiveness [1].

CONCLUSION

AI can inform ethical deliberation, while human judgement remains responsible for context, values and action [1].

SELECTED REFERENCES

[1] Maheshwari, A. K., Nandram, S. S., & Kumar, P. (2025). Dharma Matrix: An Open Architecture for Ethical Decision-Making in the Age of AI. In A. K. Maheshwari (Ed.), AI and Consciousness in Organizations and Society (pp. 39-62). Palgrave Macmillan. doi:10.1007/978-3-031-91470-6_3.

[2] Mishra, P., & Kalagnanam, S. (2022). Managing by Dharma: Eternal Principles for Sustaining Profitability. Springer.