Science & Technology · GS - III

Discuss the potential of AI agents in improving everyday efficiency. What challenges do they pose regarding privacy, security and accountability?

EXAM YEAR	PAPER	SUBJECT
DAILY PRACTICE 24/10/2026	GS - III	Science & Technology

MARKS	WORD LIMIT
10	~150 words

Answer Hint

Intelligent automation, personal finance, productivity, data privacy, cybersecurity, human oversight, accountability.

Model Answer

Introduction:

AI agents are systems capable of planning and executing multi-step tasks using digital tools. Their growing use is expanding AI from information generation to practical action.

Potential applications:

- Personal finance: Identifying recurring payments, duplicate subscriptions and avoidable expenses.
- Productivity: Organising emails, summarising documents and scheduling activities.
- Decision support: Analysing large volumes of information to help users make informed decisions.
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Major challenges:

- Privacy: Access to emails, calendars and financial records can expose sensitive information.
- Cybersecurity: Compromised accounts or insecure integrations may enable data misuse.
- Reliability: Incorrect interpretations can result in unintended cancellations or transactions.

- Accountability: Responsibility for harmful automated actions may be difficult to establish.
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Way Forward:

Adopt data minimisation, restricted permissions, secure authentication, activity logs and human approval for consequential actions.

Conclusion:

AI agents can improve efficiency, but their benefits depend on trustworthy design, meaningful human oversight and strong data protection.

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