

Article DOI: 10.21474/JNCS01/156

DOI URL: <http://dx.doi.org/10.21474/JNCS01/156>

EXPLAINABLE ARTIFICIAL INTELLIGENCE FOR RELIABLE DECISION SUPPORT: TECHNIQUES, APPLICATIONS, AND FUTURE RESEARCH CHALLENGES

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| ABSTRACT

Artificial intelligence (AI) has become an important component of modern computing systems, supporting applications in healthcare, finance, education, cybersecurity, manufacturing, and business management. Although machine-learning models can identify complex patterns and generate predictions, many advanced models operate in ways that are difficult for users to understand. This lack of transparency can create challenges when decisions affect individuals, organizations, or critical operational processes. Explainable artificial intelligence (XAI) addresses this problem by developing methods that make model predictions and decision processes more understandable to human users. This paper presents a conceptual review of explainable AI, focusing on its fundamental principles, major techniques, practical applications, implementation challenges, and future research opportunities. It discusses feature attribution, interpretable models, counterfactual explanations, and model-agnostic approaches. The paper also examines the role of explainability in decision support, model evaluation, fairness assessment, and responsible AI deployment. Particular attention is given to the limitations of explanation methods, including instability, misleading interpretations, computational costs, and the potential mismatch between explanations and actual model behaviour. The discussion indicates that explainability can improve the interpretation and evaluation of AI systems when supported by appropriate validation and human oversight. However, explanations alone cannot guarantee fairness, accuracy, or trustworthiness. Future research should focus on evaluating explanation quality, improving robustness, developing user-centred explanation methods, and integrating explainability into the complete machine-learning lifecycle.

| KEYWORDS

Explainable Artificial Intelligence, Machine Learning, Model Interpretability, Decision Support Systems, Feature Attribution, Counterfactual Explanations, Responsible AI, Model Transparency

| ARTICLE INFORMATION

RECEIVED: 23 July 2026

ACCEPTED: 29 August 2026

PUBLISHED: September 2026

Introduction:-

Artificial intelligence has developed rapidly and is now widely used to solve problems that involve classification, prediction, pattern recognition, and automated decision support. Machine-learning algorithms can process large datasets and identify relationships that may be difficult to recognize through conventional analytical methods. These capabilities have encouraged the adoption of AI across a wide range of scientific, industrial, and commercial applications. Despite these advantages, the increasing complexity of machine-learning models has introduced an important challenge: understanding why a system produces a particular prediction. Some models, especially complex neural networks and ensemble methods, contain numerous parameters and nonlinear relationships. Although such systems may achieve strong predictive performance, their internal decision processes can be difficult for users to interpret.

In many applications, prediction accuracy is not the only requirement. Users may also need to understand which factors influenced a result, whether a recommendation is supported by relevant evidence, and whether the model behaves consistently across different cases. For example, a financial institution may need to explain an automated credit assessment, while a medical professional may need to understand the factors contributing to a risk prediction. Explainable artificial intelligence (XAI) is a research area concerned with making AI systems more understandable to people. According to the framework discussed by Doshi-Velez and Kim (2017), explainability requires careful consideration of how explanations are evaluated and what they are intended to establish. Ribeiro et al. (2016) introduced LIME, a method designed to explain individual predictions through

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locally interpretable approximations. Lundberg and Lee (2017) presented SHAP, a unified framework for interpreting the contributions of input features to model predictions. Explainability is not limited to generating a visual explanation after a model has been trained. It can also influence model selection, system design, evaluation, monitoring, and communication with end users. An effective approach should consider the model's purpose, the consequences of its decisions, the characteristics of its users, and the limitations of the available data. This paper provides a structured conceptual review of explainable AI, examining its principal techniques, applications, challenges, and potential directions for future research.

Research Objectives

The primary objectives of this paper are:-

1. To explain the fundamental concepts and importance of explainable artificial intelligence.
2. To examine major techniques used to interpret machine-learning predictions.
3. To discuss the practical applications of explainable AI across different domains.
4. To identify technical, ethical, and operational challenges associated with explanation methods.
5. To propose future research directions for reliable and user-centred AI systems.

Research Questions:-

This paper addresses the following research questions:-

- What are the principal approaches used to explain AI predictions?
- How can explainability support decision-making in practical applications?
- What limitations affect the reliability and usefulness of AI-generated explanations?
- Which research directions could improve the evaluation and deployment of explainable AI?

Literature Review:-

Development of Explainable Artificial Intelligence:-

The development of explainable AI reflects the need to understand increasingly complex computational models. Early machine-learning approaches often used relatively simple mathematical structures, including linear regression, decision trees, and rule-based systems. Their decision processes could frequently be examined directly. As machine learning expanded to include deep neural networks and other complex models, the relationship between input features and predictions became more difficult to interpret. This created interest in techniques that could explain predictions without requiring complete knowledge of a model's internal operation. Doshi-Velez and Kim (2017) discussed the importance of establishing rigorous evaluation methods for interpretability research. Their work emphasized that explanations should be assessed according to their intended purpose rather than through vague assumptions about transparency. Ribeiro et al. (2016) proposed LIME as a method for approximating the behaviour of a model around an individual prediction. Lundberg and Lee (2017) subsequently introduced SHAP, drawing on concepts from cooperative game theory to assign feature contributions to predictions. These contributions helped establish explainability as a significant area of machine-learning research. Nevertheless, explanation quality remains dependent on the method, the model, the data, and the question being investigated.

Interpretability and Explainability:-

Interpretability and explainability are closely related terms, but they may be used to describe different aspects of understanding an AI system. Interpretability generally refers to how readily a model's structure or operation can be understood. A small decision tree, for example, may allow a user to trace the sequence of rules leading to a prediction. Explainability often refers to methods that provide additional information about a model's behaviour. A feature-attribution method may indicate which inputs contributed most strongly to a particular prediction, even when the underlying model is complex. The distinction is not universally defined, and research literature sometimes uses the terms interchangeably. The central objective is to provide meaningful information about the relationship between input data, model behaviour, and output predictions.

Explainability and Responsible AI:-

Responsible AI involves broader considerations such as reliability, fairness, privacy, accountability, security, and appropriate human oversight. Explainability can contribute to these objectives by helping developers and users examine model behaviour. However, an explanation does not establish that a prediction is correct or that a model is fair. A highly understandable model may still rely on biased data, while an apparently convincing explanation may fail to represent the full behaviour of the system. Consequently, explainability should be treated as one component of responsible AI rather than as a complete solution to every ethical or technical problem.

Research Methodology:-

This paper adopts a conceptual narrative-review methodology. It organizes established research on model interpretability, feature attribution, local explanation methods, and human-centred AI into a structured discussion. The analysis focuses on four themes: explanation techniques, practical applications, implementation challenges, and future research opportunities. Selected

foundational publications are used to describe important approaches and clarify their strengths and limitations. The paper does not present a new algorithm, original experimental dataset, participant study, or benchmark evaluation. It therefore makes no claims of experimentally measured improvements in prediction accuracy, user trust, or decision-making performance. A narrative review provides a useful basis for introducing a research area and identifying conceptual relationships. However, it does not guarantee exhaustive coverage of all published research. Future work could use a systematic literature-review protocol with documented databases, search terms, inclusion criteria, and reproducible screening procedures.

Major Techniques in Explainable Artificial Intelligence:-

Explainable AI includes several approaches designed to answer different questions about model behaviour. Some techniques explain individual predictions, whereas others describe the overall behaviour of a model.

Intrinsically Interpretable Models:-

Intrinsically interpretable models are designed so that their decision processes can be examined directly. Examples include linear models, small decision trees, and certain rule-based classifiers. A linear model represents a prediction as a combination of input features and associated coefficients. When the assumptions and feature definitions are appropriate, these coefficients can help users understand how changes in individual inputs relate to the model's output. Decision trees provide another form of interpretation. They represent decisions as sequences of conditions that lead to particular outcomes. Users can follow the relevant branches to understand how the model reached a result. The primary advantage of these approaches is that interpretation is closely connected to the model itself. However, interpretability does not necessarily guarantee good predictive performance. Large decision trees may become difficult to understand, and linear models may be unsuitable for relationships that are strongly nonlinear. Model selection should therefore consider both predictive requirements and the importance of understandable decisions.

Local Explanation Methods:-

Local explanation methods attempt to explain an individual prediction rather than describing the complete model. LIME, introduced by Ribeiro et al. (2016), approximates the behaviour of a complex model in the neighbourhood of a particular input. It perturbs the input, observes the model's responses, and fits a simpler interpretable model to approximate local behaviour. For example, when a classifier identifies an email as potentially fraudulent, a local explanation may indicate that certain message characteristics contributed to that classification. Local explanations can be useful when users need to understand specific decisions. However, their reliability depends on the way neighbouring examples are generated, the selected features, and the quality of the local approximation. Different settings may produce different explanations, so stability should be evaluated rather than assumed.

Feature Attribution and SHAP:-

Feature-attribution methods estimate how individual input variables contribute to a model prediction. SHAP, developed by Lundberg and Lee (2017), uses Shapley-value concepts to distribute a prediction's difference from a reference value among input features. In a financial risk model, a feature-attribution explanation might indicate that income information, repayment history, and existing obligations contributed differently to a prediction. SHAP provides a common framework for interpreting many types of machine-learning models. Depending on the model and implementation, it can support explanations of individual predictions and broader analyses of feature contributions. Nevertheless, attribution values require careful interpretation. Correlated features, background-data choices, and assumptions about feature dependence can affect the results. Feature importance also does not establish that a feature causes the predicted outcome.

Counterfactual Explanations:-

Counterfactual explanations describe how an input would need to change for a model to produce a different output. For example, a decision-support system might explain that a prediction would change if a specified input value were different while other relevant conditions remained within the model's evaluation framework. Counterfactuals can help users understand decision boundaries and investigate alternative outcomes. They are particularly relevant to systems where people need actionable explanations. However, a mathematically valid counterfactual is not necessarily practical or fair. A suggested change may be impossible, costly, outside the person's control, or inconsistent with real-world constraints. Counterfactual methods should therefore incorporate relevant feasibility requirements and avoid presenting model-based alternatives as guaranteed outcomes.

Global Explanation Methods:-

Global explanation methods aim to describe patterns in a model's behaviour across a dataset rather than focusing on a single prediction. Examples include aggregate feature-importance analysis, partial dependence plots, and interpretable surrogate models. These approaches can help developers identify dominant patterns and investigate unexpected model behaviour. Global explanations are useful during model development and evaluation. However, aggregated patterns can conceal important

differences among subgroups or individual cases. They should be supplemented with local analyses when the application requires case-specific understanding.

Applications of Explainable AI:-

Healthcare Decision Support:-

Healthcare systems may use machine learning to assist with medical-image analysis, risk estimation, patient monitoring, and prioritization of clinical information. Explainability methods can help professionals investigate which input features or image regions influenced a prediction. This may support error analysis and identify cases requiring additional examination. For example, an image-classification model might highlight regions that influenced its output. Such a visualization can help a specialist assess whether the model appears to focus on relevant information. However, highlighted regions do not independently validate a diagnosis. Healthcare applications require clinical evaluation, suitable datasets, privacy safeguards, and professional judgement. Explanations should support qualified decision-makers rather than replace appropriate clinical assessment.

Financial Services:-

Financial organizations use predictive models for credit assessment, fraud detection, transaction monitoring, and risk management. Explainability can help analysts investigate why a transaction was flagged or which information influenced a risk prediction. It may also support model documentation and internal review. In credit-related applications, understandable explanations can help identify potentially inappropriate reliance on particular variables. Nevertheless, a model's explanation must be assessed alongside its accuracy, fairness, applicable legal requirements, and data quality. Financial explanations should also distinguish between factors associated with a prediction and factors that can legitimately determine a decision.

Cybersecurity:-

Cybersecurity systems analyse network traffic, authentication events, software behaviour, and other signals to identify suspicious activity. Machine-learning models can help detect unusual patterns, but security analysts may need to understand why a particular event received a high risk score. Feature attribution and local explanations can provide information about the signals contributing to an alert. For instance, an intrusion-detection system might identify unusual traffic volume, unexpected connection patterns, or deviations from established activity. Analysts can use these explanations to guide further investigation. However, attackers may deliberately manipulate input features or exploit weaknesses in the explanation process. Security-related XAI therefore requires adversarial testing, monitoring, and evaluation under realistic threat conditions.

Education and Learning Analytics:-

Educational platforms may use predictive models to analyse learning activities, estimate course-completion risks, or identify students who could benefit from additional academic support. Explainability can help educators understand which recorded learning indicators influenced a model's prediction. This information may support more informed review and allow errors to be identified. However, predictions should not be treated as fixed assessments of a student's ability or future performance. Educational data may reflect unequal access to resources, incomplete records, and differences in learning environments. Explanations should therefore be considered alongside context, privacy protections, and human judgement.

Industrial Quality Control:-

Manufacturing systems increasingly use AI to detect defects, classify products, and support maintenance planning. An explainable inspection model may identify image regions associated with a defect classification or indicate which sensor readings contributed to an equipment-risk estimate. Such explanations can assist engineers in examining incorrect predictions and identifying possible weaknesses in training data. They may also support documentation of the model's intended operating conditions. Nevertheless, industrial deployments require testing across relevant product types, operating conditions, and environmental changes. Explainability should complement, rather than replace, conventional quality-control procedures.

Challenges and Limitations:-

Accuracy of Explanations:-

An explanation may appear understandable while providing an incomplete or misleading representation of model behaviour. Simplified explanations necessarily omit some information, especially when the underlying system is complex. Researchers must therefore evaluate whether an explanation faithfully represents the model for the intended task. A visually attractive explanation is not sufficient evidence of technical validity.

Stability and Robustness:-

Some explanation methods can produce substantially different results after small changes to the input, model configuration, or background dataset. Such instability may reduce usefulness in situations where consistent interpretation is important. Robustness testing should examine whether explanations remain sufficiently consistent under reasonable variations. At the

same time, different inputs may legitimately produce different explanations. Evaluation must distinguish meaningful changes in model behaviour from unexplained instability.

Computational Cost:-

Generating explanations can require additional computation, memory, and processing time. Some methods repeatedly evaluate the model using modified inputs, which can be expensive for large systems. This is especially relevant when explanations are required for many predictions or when the application has strict response-time requirements. Potential approaches include efficient attribution algorithms, approximate explanations, and selective explanation generation. Their suitability depends on the model, the application, and the required level of detail.

Human Understanding:-

Technical explanations do not automatically improve human understanding. A detailed feature-attribution chart may be useful to a machine-learning engineer but confusing to an ordinary user. Explanation design should consider the user's background, decision-making responsibilities, and information needs. Plain-language summaries, visual representations, and interactive explanations may help, but they must preserve important limitations and uncertainty.

Fairness and Bias:-

An explanation can reveal that a model relies heavily on a variable associated with unequal outcomes. This may support investigation, but identifying an influential feature does not establish whether the model is fair. Bias may originate in the training data, labels, feature selection, measurement procedures, or deployment environment. Evaluating fairness requires appropriate metrics, relevant comparison groups, contextual knowledge, and, where necessary, changes to the data or model. Explainability should therefore be combined with dedicated fairness assessments.

Privacy and Security:-

Explanations may disclose information about model behaviour or reveal sensitive characteristics of the data. In some settings, detailed explanations can help an attacker infer system rules or manipulate inputs. Developers must balance the benefits of transparency against privacy and security risks. Appropriate access controls, disclosure policies, and security evaluations may be necessary when explanations expose sensitive information.

Evaluation of Explainable AI Systems:-

The evaluation of XAI systems should consider more than whether an explanation can be generated. A useful assessment framework should examine multiple dimensions:-

Faithfulness: Does the explanation accurately represent the behaviour of the model?

Stability: Does the explanation behave consistently when similar cases or reasonable configuration changes are evaluated?

Comprehensibility: Can the intended audience understand the explanation without excessive effort?

Usefulness: Does the explanation help users complete a relevant task, such as identifying an error or deciding whether further review is needed?

Efficiency: Can explanations be generated within the system's available time and computational resources?

Fairness and accessibility: Does the explanation communicate relevant limitations and avoid systematically disadvantaging particular users? No single metric fully captures all these dimensions. For example, a mathematically faithful explanation may be too complicated for a nontechnical user, while a simple explanation may omit important details. Evaluation should therefore combine suitable quantitative measures with task-based testing and, where relevant, feedback from intended users. High-impact applications may also require independent validation, documentation, and continuing monitoring after deployment.

Future Research Directions:-

Standardized Evaluation Frameworks:-

Future research should develop clearer methods for comparing explanation techniques across different models and applications. Reproducible benchmarks, common terminology, and transparent reporting practices could improve the reliability of comparisons. Such frameworks should account for differences between explanation objectives instead of assuming that one metric is appropriate for every task.

User-Centred Explanation Design:-

Research should investigate how explanation format and detail affect users with different levels of technical knowledge. Studies could compare textual explanations, visual summaries, feature-attribution displays, and interactive tools. Evaluation should measure relevant outcomes, including comprehension, error detection, decision quality, and the ability to recognize uncertainty. Increased confidence alone should not be treated as evidence that an explanation is beneficial.

Explainability for Large AI Models:-

Large neural networks and generative AI systems create additional challenges because their outputs may depend on complex interactions among inputs, model parameters, and contextual information. Future work could examine methods for tracing relevant input information, identifying unsupported outputs, and communicating uncertainty. These explanations must be tested against actual system behaviour rather than accepted solely because they sound plausible.

Robust and Adversarially Resilient Explanations:-

Further research should investigate how explanation methods behave when inputs are noisy, distributions change, or malicious users attempt to manipulate model outputs. Robustness testing could help identify explanation techniques that are less sensitive to irrelevant changes. Security research should also investigate circumstances in which explanations disclose information that could be exploited.

Integration into the Machine-Learning Lifecycle:-

Explainability should be considered throughout model development, from data preparation and feature selection to deployment and monitoring. Future tools could help developers detect unexpected feature dependencies, identify data-quality problems, document model limitations, and monitor changes in explanation patterns over time. This approach would make explainability a continuing engineering practice rather than a one-time reporting step.

Combining Explainability with Causal Analysis:-

Feature attribution describes how inputs contribute to model predictions under a particular explanation framework. It does not automatically establish causal relationships. Combining explainability with causal modelling may help researchers distinguish predictive associations from potential causal mechanisms. However, causal conclusions require appropriate assumptions, research design, and supporting evidence. Future work should clarify the boundaries between prediction explanations and causal claims, particularly in applications where decisions affect individuals.

Discussion:-

The reviewed approaches demonstrate that explainable AI serves several distinct purposes. Local explanations help investigate individual predictions, global methods provide an overview of model behaviour, and intrinsically interpretable models offer direct access to their decision structures. The appropriate method depends on the problem being addressed. A cybersecurity analyst investigating a particular alert may require a local explanation, whereas a model developer examining overall feature dependence may benefit from global analysis. In applications where decision rules must be easily inspected, a simpler model may be preferable if its predictive performance is adequate.

The review also highlights that explainability is not equivalent to correctness, fairness, or accountability. An inaccurate model can produce a convincing explanation, and a technically faithful explanation can still be difficult for users to understand. Reliable implementation requires explanation validation, appropriate model evaluation, domain expertise, and human oversight. Furthermore, explanations should be designed around specific audiences and tasks. Developers may require detailed technical information, while affected users may need concise and actionable descriptions. A single explanation format may not satisfy every requirement. Because this paper follows a conceptual narrative-review methodology, its findings should be understood as a synthesis of established approaches and their reported limitations, not as the result of original experimental testing. Future empirical studies should compare methods under clearly documented conditions and assess whether explanations improve relevant outcomes.

Conclusion:-

Explainable artificial intelligence is an important research area concerned with making machine-learning systems more understandable and easier to evaluate. As AI becomes integrated into decision-support applications, the ability to examine the factors influencing predictions can help developers investigate model behaviour, identify potential errors, and communicate limitations. This paper reviewed intrinsically interpretable models, local explanation methods, feature attribution, counterfactual explanations, and global interpretation techniques. It also examined their potential applications in healthcare, finance, cybersecurity, education, and industrial quality control.

Despite its benefits, explainability presents significant challenges involving faithfulness, stability, computational cost, human understanding, fairness, privacy, and security. Explanations should therefore be validated for their intended purpose and evaluated alongside predictive performance and broader responsible-AI requirements. Future research should prioritize standardized evaluation, user-centred design, robust explanation methods, improved support for large AI models, and integration into the machine-learning lifecycle. Ultimately, explainable AI can contribute to more transparent and accountable decision support when explanations are technically sound, understandable to their intended audience, and supported by appropriate human oversight.

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