

## Good tAimes



As the currents of business become less predictable and erratic AI solutions require to become transparent and clear as water, executives and customers steer away from dark places and towards AI that illuminates the company purpose

*With all of us increasingly relying on data and algorithms in both personal and business lives, it's not that simple to just leave our cares behind. Consumers are much more open to products and services if they trust that their privacy is respected, and security is guaranteed. Workers will embrace support from AI earlier when its mechanisms are transparent, its training data is unbiased, and it augments them in their daily work. Regulators will demand AI solutions that can be audited and explained. And all of society expects ethical AI, driven by compelling purposes for positive futures. Although there may be still smoke on the water of AI, it's wise to do AI good and do AI for a good, sustainable future.*



**Fabian Schladitz**

Expert in Residence

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### WHAT

- With data and AI at the heart of business initiatives, organizations find themselves under increasing scrutiny to not only comply with data protection regulations such as GDPR, but also to ensure proper, ethical use of data and algorithms.
- AI systems need to be transparent and understandable. Research in explainable AI (XAI) creates approaches and technology to achieve this.
- (AI) Technology helps to build ethical AI solutions in areas such as bias detection, transparency, 'explainability', auditability and continuous monitoring of accuracy.
- Besides the dark currents of ethical questions, AI can wash away the challenges in societal areas such as climate change, digital inclusion, health improvement and sustainable food production. It becomes pivotal to delivering on the corporate 'raison d'être'.

### USE

- Scotiabank has set a vision for its interactive AI systems to improve outcomes for customers, society and the bank. The bank also monitors systems for unacceptable outcomes to ensure there is accountability for any mistakes, misuse, or unfair results.
- [An app supports the Public Assistance-Hospitals of Paris \(AP-HP\) in France](#), by allowing remote monitoring of patients with or suspected of having Covid-19.
- [AI and face recognition technology](#) helps to find missing children in India.
- [A solution using numerous data sources and machine learning helps farmers](#) better plan their harvesting seasons as per changing climate patterns in the Africa.

### IMPACT

- If consumers believe a business offers ethical AI interactions, over half said they would place higher trust in it, share positive experiences, be more loyal and purchase more.
- Organizations whose AI systems consumers perceive as interacting ethically, enjoy a 44-point Net Promoter Score (NPS®) advantage.
- Nearly two in five consumers would complain to the company and demand an explanation if they experienced an unethical interaction. In the worst case, a third would stop interacting with that company altogether.
- AI for responsible, 'positive' purposes is not only an additional way to boost the ethical use of AI, it also provides an engaging and safe training ground for getting hands-on AI experience and lending purpose for data enthusiasts.

### TECH

- Model management: [IBM](#), [LIME](#) and [SHAP](#), [Google](#), [What-if](#), [Datatron](#), [AI Explainability 360](#), [AI Fairness 360](#), [RoundSqr](#), [Fiddler](#), [Kyndi](#), [Craft AI](#), [Chatterbox Labs](#), [Darwin AI](#), [Flowcast](#), [Skater](#), [lit](#), [CertiFai](#), [ELI5](#), [Alibi](#), [Lucid](#), [Yellowbrick](#), [MLxtend](#), [DeepLIFT](#), [H2O 3](#), [DALEX](#), [Aequitas](#)
- Industry standards: [European Commission](#), DARPA's [DARPA](#)