



Digital
Leadership
Forum

AI for Good Report

Leading your Organisation to
Responsible AI

July 2019

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www.digitalleadershipforum.co.uk

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What is the DLF?

At the Digital Leadership Forum, we help our members and their organisations to innovate and grow in the digital age. We do this by designing and running highly interactive, collaborative and inspiring sessions where our members can share experiences and gain valuable insights to help support their digital strategies. We tackle a range of core strategic business issues including digital transformation, artificial intelligence and automation, digital marketing strategies; the future of work, and diversity in the workplace.

What is AI for Good?

The membership of the Digital Leadership Forum has asked for more knowledge and insight on the rise of AI technologies and their applications. Following a well-attended AI Ethics meeting in 2018, we decided to launch a dedicated AI for Good membership community project.

This initiative involves members from world leading organisations, academics, regulators, policy advisors and AI experts. AI can lead to better business outcomes such as increased revenue, enhanced customer experience but deployment of AI requires careful management to prevent unintended damages to your brand, work colleagues, and society as a whole.

With the support of Dell Technologies, AI for Good is a quarterly series of sessions which are designed to help members use AI in a responsible way.

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Session Videos



The Ethical and Governance Challenges of AI with Dr Jennifer Cobbe, Trust & Technology Initiative

What is AI actually capable of? What are the downsides of machine learning systems? Dr Jennifer Cobbe, Coordinator of the Trust and Technology Initiative at the University of Cambridge. Cobbe addresses the ethical and regulatory challenges of AI.



Unlocking the Black Box with Lloyds Banking Group's Abhijit Akerkar

What is the Black Box in AI? Lloyds Banking Group's Abhijit Akerkar - Head of Applied Sciences, Business Integration - explains how and why we created the black box, what's changed since its creation, and what we can do now to use artificial intelligence responsibly.

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Session Videos



Pitfalls of AI with Dell Technologies' Glenn Mallon Director of UKI Financial Services and Insurance

What are the potential pitfalls of AI? How can we harness data for good? Dell Technologies' Director of UKI Financial Services and Insurance explains how we can overcome the major challenges of AI: bad data, lack of transparency, bias, data exploitation, tracking, and profiling.



Responsible AI with Dell Technologies' Margarete McGrath, Chief Digital Officer

Dell Technologies' Chief Digital Officer Margarete McGrath tells us why it's so important for organisations to be responsible when using data and new artificial intelligence technologies. Organisations can learn from each other by sharing their experiences using AI, working together to develop a collective definition of AI for good.

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Key Takeaways

Leading Your Organisation to Responsible AI

19th July 2019 | Lloyds Banking Group

As machines become better and smarter at making decisions, the question of how we ensure their ethical behaviour arises. This was one of the topics debated at the Digital Leadership Forum's "Leading your organisation to responsible AI" event, hosted by Lloyds Banking Group in London on 19th July. The session was the first instalment of a series of events, part of DLF's newly created "AI for Good" initiative. The project, supported by Dell Technologies, aims to help organisations deploy ethical artificial intelligence (AI) in their products and operations. The event kicked off with a discussion of a "black box", a traditional AI model – based on the idea that the more data-heavy and complex the system is, the more accurate the model is. However, this does not always work in practice and makes it more difficult to determine the outcome. For example, a bank might decline a mortgage application based on the AI model's recommendation and then fail to explain to the consumer why this occurred.

"Machine learning processes are only as good as the data they are programmed with, often replicating the deeply rooted biases present in our society."

AI systems can be unintentionally biased and even discriminatory, often reflecting the data trends inputted into the model. A solution to this issue is to build an "explanatory model"; replicating the traditional "black box", with the addition of a feedback loop to improve performance and robustness, as well as minimising biases within the data. Mastering the explanatory model will help organisations build trust with their customers and support compliance with regulatory requirements. Concerns regarding privacy and the inherent bias of AI systems have long been perceived as the most common pitfalls of the technology. Bias occurs when there is a lack of transparency of how AI systems operate and when data is of poor quality. Machine learning processes are only as good as the data they are programmed with, often replicating the deeply rooted biases present in our society.

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AI bias and societal challenges



To address this challenge, organisations must ensure that AI applications are developed by teams from diverse gender, ethnic and socio-economic backgrounds. Moreover, to ensure that the privacy of the individual is not diminished by the collection of personal data, including their identity and behaviours; organisations must remain transparent, justified and accountable throughout decision-making processes and in their application of AI.

"If managed well, AI will challenge society, enable us to be more productive and conscientious"

These values underpin the individual's right to be forgotten. If managed well, AI will challenge society, enable us to be more productive and conscientious, although it was also suggested during the discussion that machines will not outsmart people as the unique element and process of human emotion cannot be replicated. Focus then turned to whether we really need AI.



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Is AI always the answer?



Technology is always presented as a solution to difficult problems – yet non-technical problems are rarely solved by technology. Before launching a new technology or AI application, organisations should ask themselves if AI is the most suitable and effective option to address the problem that needs solving. Companies should consider the context and ultimate purpose in which AI is to be used.

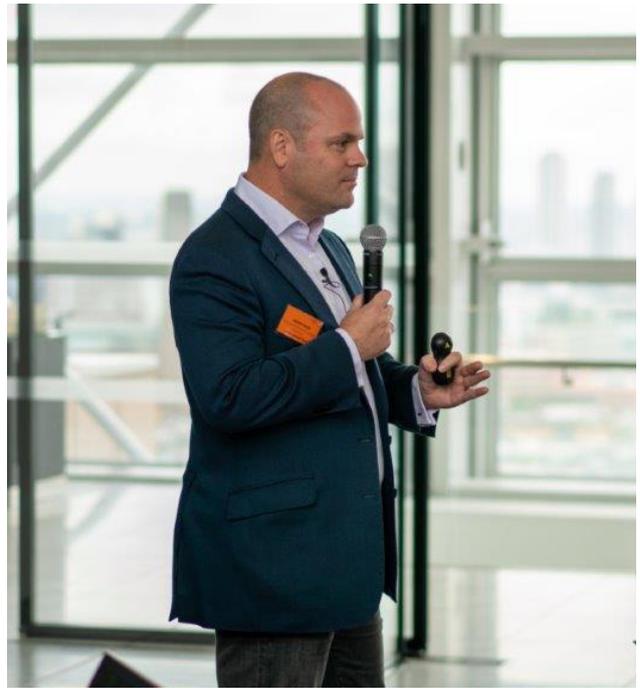
"Technology is always presented as a solution to difficult problems – yet non-technical problems are rarely solved by technology."

The same applies to the regulation of technology; regulation should not simply respond to technological change but also facilitate and mediate its use. Regulation should also be targeted at actions and human behaviour, not at technology. Governments must provide a legally enforceable threshold for responsible AI that drives innovation in a positive direction.



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Round Table Discussions

The event ended with roundtable discussions on topics ranging from avoiding bias and ensuring responsible AI to regulating AI in the interest of society. While “responsible AI” has become a widely debated issue, stakeholders struggle to define what is meant by the term and differentiate these practices from “irresponsible AI”. Instead of adopting umbrella terms, it is useful to consider the applications of AI in the specific context of different sectors and use cases. This provides a sharper focus when considering the challenges of AI in a particular sector and the actions required to solve them collectively. It is essential to engage with a range of perspectives across sectors and facilitate the involvement of multiple actors including industry, academia, civil society and governments. Finally, all levels of AI applications, from data to algorithms, should be examined to ensure that they are free from societal biases and discrimination of historically underrepresented and marginalised communities.

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Contributors

Thank you to our speakers from Lloyds Banking Group, Dell Technologies, and University of Cambridge.



Abhijit Akerkar

Head of Applied Sciences,
Business Integration



Abhijit is bringing machine intelligence to life at the Lloyds Banking Group. His focus is on combining machine and human intelligence with data to fundamentally change the way the Bank does business and create new opportunities for customers and colleagues. Additionally, he is setting up an Academy in the Lloyds Banking Group to democratise AI skills across 75,000+ employees to empower them to succeed in the data-driven future.

Earlier, at McKinsey & Company, Abhijit engaged with leaders from large enterprises across Europe, Asia, and North America to help them take strategic and investment decisions, build new digital business models, and drive above-market growth. He led a venture with a leading digital corporation to develop analytical offerings for energy and investment sectors.

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Contributors



Dr Jennifer Cobbe

Coordinator - Cambridge Trust and Technology Initiative



Dr Jennifer Cobbe is a researcher in the Compliant and Accountable Systems Group in the Department of Computer Science and Technology (Computer Laboratory) at the University of Cambridge.

She is also the Coordinator of Cambridge's Trust and Technology Initiative, which explores the dynamics of trust and distrust around internet technologies, societies, and power. She is affiliated with the Microsoft Cloud Computing Research Centre, and a co-convenor of the Critical Perspectives on Law, Technology, and Society Reading Group in the Faculty of Law at Cambridge.

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Contributors



Glenn Mallon

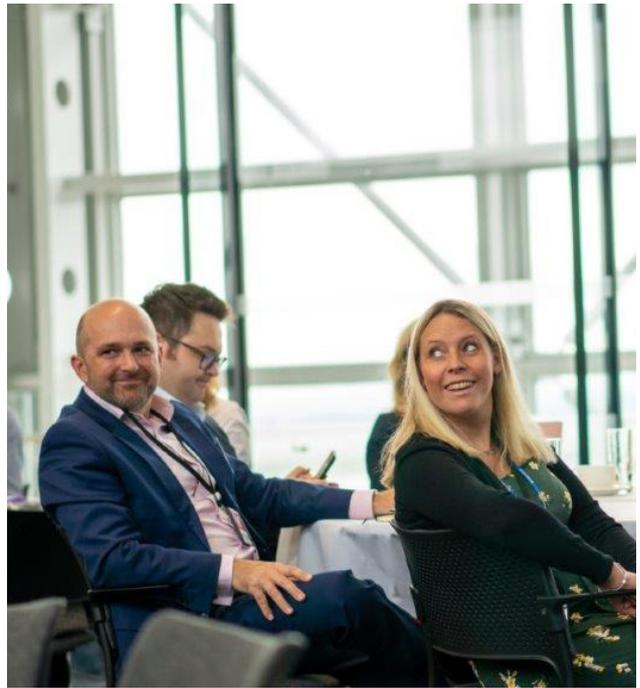
Director, UKI Financial Services and Insurance



Glenn Mallon is the Director, UKI Financial Services and Insurance at Dell Technologies. He uses technology to enable customer growth and economic progress. Glenn uses his expertise to motivate his team, build trust with his colleagues and support the implementation of new methodologies.

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Further Reading

- [🔗 Why emotional artificial intelligence matters](#)
- [🔗 The University of Oxford's guide to AI](#)
- [🔗 Algorithmic bias in facial-recognition software](#)
- [🔗 The Robots Are Now Hiring](#)
- [🔗 Responsible AI & Robotics – an ethical framework](#)
- [🔗 AI at Google: our principles](#)

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Companies in Attendance



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The ethics of artificial intelligence

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