A Practical Discussion of Machine Learning Explanations with Recommendations and a Use Case

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ABSTRACT

This text discusses several explanatory methods that go beyond the error measurements and plots traditionally used to assess machine learning models. Some of the methods are tools of the trade while others are rigorously derived and backed by long-standing theory. The methods, decision tree surrogate models, individual conditional expectation (ICE) plots, local interpretable model-agnostic explanations (LIME), partial dependence plots, and Shapley explanations, vary in terms of scope, fidelity, and suitable application domain. Along with descriptions of these methods, this text presents real-world usage recommendations supported by a use case and public, in-depth software examples for reproducibility.

CCS CONCEPTS

• **Human-centered computing** → *Visual analytics*; • **Computing methodologies** → *Supervised learning by classification*; *Supervised learning by regression*; *Learning linear models*; *Classification and regression trees*; *Ensemble methods.*

KEYWORDS

Machine learning, interpretability, explanations, transparency, FATML, XAI

1 INTRODUCTION

This discussion presents viable methods for explaining the mechanisms and outputs of popular machine learning models for practitioners with regulatory obligations, or other legitimate needs, to explain their work. The subject of interpreting complex machine learning models is both multifaceted and evolving. Others have previously defined key terms, put forward general motivations for the broader goal of better interpretability, and advocated for stronger scientific rigor for the burgeoning field [9], [13], [14], [27], [41]. Following Doshi-Velez and Kim, this discussion uses "the ability to explain or to present in understandable terms to a human," as the definition of *interpretable*. "When you can no longer keep

asking why," will serve as the working definition for a *good explanation* of model mechanisms or predictions [13]. As in Figure 1, the presented explanatory methods help practitioners make random forests, GBMs, and other types of popular supervised machine learning models more interpretable by enabling post-hoc explanations that are suitable for:

- Facilitating regulatory compliance.
- Understanding or debugging model mechanisms and predictions.
- Preventing or debugging accidental or intentional discrimination by models.
- Preventing or debugging the malicious hacking or adversarial attack of models.
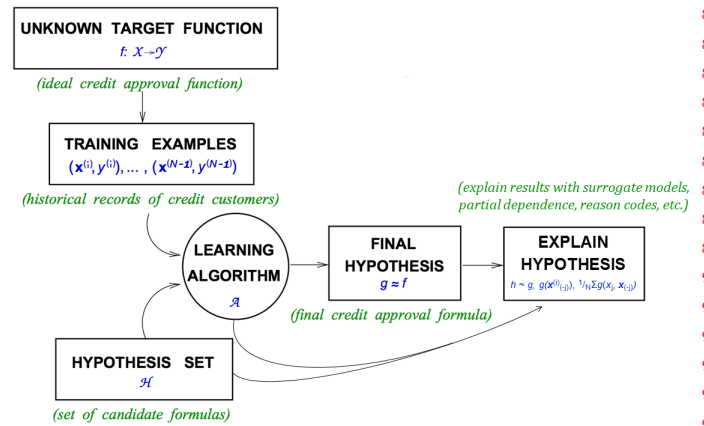

Figure 1: An augmented learning problem diagram in which several techniques create explanations for a credit scoring model. Adapted from *Learning From Data* [3].

Some have criticized the sub-discipline of explanatory methods like those descruman-centeredibed herein [32], but model explanations and the documentation they enable are an important and often mandatory aspect of predictive modeling in industries like financial services and health care[1]. Moreover, explanations can, and likely should, be used along with interpretable models and fairness assessments or bias remediation to further enhance transparency and accountability in high-stakes, mission critical machine learning workflows.

[1]In the U.S., explanations and model documentation may be required under the Civil Rights Acts of 1964 and 1991, the Americans with Disabilities Act, the Genetic Information Nondiscrimination Act, the Health Insurance Portability and Accountability Act, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Fair Housing Act, Federal Reserve SR 11-7, and the European Union (EU) Greater Data Privacy Regulation (GDPR) Article 22 [42].

The primary discussion of this text will focus on augmenting popular machine learning models with explanations for various purposes, including meeting regulatory demands. The use case will then focus on blending explanations with constrained, interpretable variants of popular machine learning models. Detailed discussions of the explanatory methods begin below by defining notation. Then Sections ?? – ?? discuss explanatory methods and present recommendations for each method. Section ?? presents some general interpretability recommendations for practitioners. Section ?? applies some of the techniques and recommendations to the well-known UCI credit card dataset [26]. Section ?? discusses several additional interpretability subjects that are likely important for practitioners, and finally, Section ?? highlights software resources that accompany this text.

2 TEMPLATE OVERVIEW

As noted in the introduction, the "acmart" document class can be used to prepare many different kinds of documentation — a double-blind initial submission of a full-length technical paper, a two-page SIGGRAPH Emerging Technologies abstract, a "camera-ready" journal article, a SIGCHI Extended Abstract, and more — all by selecting the appropriate *template style* and *template parameters*.

This document will explain the major features of the document class. For further information, the *LaTeX User's Guide* is available from https://www.acm.org/publications/proceedings-template.

2.1 Template Styles

The primary parameter given to the "acmart" document class is the *template style* which corresponds to the kind of publication or SIG publishing the work. This parameter is enclosed in square brackets and is a part of the documentclass command:

    \documentclass[STYLE]{acmart}

Journals use one of three template styles. All but three ACM journals use the acmsmall template style:

- acmsmall: The default journal template style.
- acmlarge: Used by JOCCH and TAP.
- acmtog: Used by TOG.

The majority of conference proceedings documentation will use the acmconf template style.

- acmconf: The default proceedings template style.
- sigchi: Used for SIGCHI conference articles.
- sigchi-a: Used for SIGCHI "Extended Abstract" articles.
- sigplan: Used for SIGPLAN conference articles.

2.2 Template Parameters

In addition to specifying the *template style* to be used in formatting your work, there are a number of *template parameters* which modify some part of the applied template style. A complete list of these parameters can be found in the *LaTeX User's Guide.*

Frequently-used parameters, or combinations of parameters, include:

- anonymous,review: Suitable for a "double-blind" conference submission. Anonymizes the work and includes line numbers. Use with the \acmSubmissionID command to print the submission's unique ID on each page of the work.

- authorversion: Produces a version of the work suitable for posting by the author.
- screen: Produces colored hyperlinks.

This document uses the following string as the first command in the source file: \documentclass[sigconf,screen]{acmart}.

3 MODIFICATIONS

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The "acmart" document class requires the use of the "Libertine" typeface family. Your TeX installation should include this set of packages. Please do not substitute other typefaces. The "lmodern" and "ltimes" packages should not be used, as they will override the built-in typeface families.

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    \renewcommand{\shortauthors}{McCartney, et al.}

Omitting this command will force the use of a concatenated list of all of the authors' names, which may result in overlapping text in the page headers.

The article template's documentation, available at https://www.acm.org/publications/proceedings-template, has a complete explanation of these commands and tips for their effective use.

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- the "ACM Reference Format" text on the first page.
- the "rights management" text on the first page.
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Rights information is unique to the work; if you are preparing several works for an event, make sure to use the correct set of commands with each of the works.

8 CCS CONCEPTS AND USER-DEFINED KEYWORDS

Two elements of the "acmart" document class provide powerful taxonomic tools for you to help readers find your work in an online search.

The ACM Computing Classification System — https://www.acm.org/publications/class-2012 — is a set of classifiers and concepts that describe the computing discipline. Authors can select entries from this classification system, via https://dl.acm.org/ccs/ccs.cfm, and generate the commands to be included in the LaTeX source.

User-defined keywords are a comma-separated list of words and phrases of the authors' choosing, providing a more flexible way of describing the research being presented.

CCS concepts and user-defined keywords are required for all short- and full-length articles, and optional for two-page abstracts.

9 SECTIONING COMMANDS

Your work should use standard LaTeX sectioning commands: `section`, `subsection`, `subsubsection`, and `paragraph`. They should be numbered; do not remove the numbering from the commands.

Simulating a sectioning command by setting the first word or words of a paragraph in boldface or italicized text is **not allowed.**

10 TABLES

The "acmart" document class includes the "booktabs" package — https://ctan.org/pkg/booktabs — for preparing high-quality tables.

Table captions are placed *above* the table.

Because tables cannot be split across pages, the best placement for them is typically the top of the page nearest their initial cite. To ensure this proper "floating" placement of tables, use the environment **table** to enclose the table's contents and the table caption. The contents of the table itself must go in the **tabular** environment,

Table 1: Frequency of Special Characters

Non-English or Math	Frequency	Comments
Ø	1 in 1,000	For Swedish names
π	1 in 5	Common in math
$	4 in 5	Used in business
Ψ_1^2	1 in 40,000	Unexplained usage

to be aligned properly in rows and columns, with the desired horizontal and vertical rules. Again, detailed instructions on **tabular** material are found in the *LaTeX User's Guide.*

Immediately following this sentence is the point at which Table 1 is included in the input file; compare the placement of the table here with the table in the printed output of this document.

To set a wider table, which takes up the whole width of the page's live area, use the environment **table*** to enclose the table's contents and the table caption. As with a single-column table, this wide table will "float" to a location deemed more desirable. Immediately following this sentence is the point at which Table 2 is included in the input file; again, it is instructive to compare the placement of the table here with the table in the printed output of this document.

11 MATH EQUATIONS

You may want to display math equations in three distinct styles: inline, numbered or non-numbered display. Each of the three are discussed in the next sections.

11.1 Inline (In-text) Equations

A formula that appears in the running text is called an inline or in-text formula. It is produced by the **math** environment, which can be invoked with the usual \begin . . . \end construction or with the short form $ . . . $. You can use any of the symbols and structures, from α to ω, available in LaTeX [24]; this section will simply show a few examples of in-text equations in context. Notice how this equation: $\lim_{n\to\infty} x = 0$, set here in in-line math style, looks slightly different when set in display style. (See next section).

11.2 Display Equations

A numbered display equation—one set off by vertical space from the text and centered horizontally—is produced by the **equation** environment. An unnumbered display equation is produced by the **displaymath** environment.

Again, in either environment, you can use any of the symbols and structures available in LaTeX; this section will just give a couple of examples of display equations in context. First, consider the equation, shown as an inline equation above:

$$\lim_{n\to\infty} x = 0 \tag{1}$$

Notice how it is formatted somewhat differently in the **displaymath** environment. Now, we'll enter an unnumbered equation:

$$\sum_{i=0}^{\infty} x + 1$$

Table 2: Some Typical Commands

Command	A Number	Comments
\author	100	Author
\table	300	For tables
\table*	400	For wider tables

and follow it with another numbered equation:

$$\sum_{i=0}^{\infty} x_i = \int_0^{\pi+2} f \qquad (2)$$

just to demonstrate LaTeX's able handling of numbering.

12 FIGURES

The "`figure`" environment should be used for figures. One or more images can be placed within a figure. If your figure contains third-party material, you must clearly identify it as such, as shown in the example below.

Your figures should contain a caption which describes the figure to the reader. Figure captions go below the figure. Your figures should **also** include a description suitable for screen readers, to assist the visually-challenged to better understand your work.

Figure captions are placed *below* the figure.

12.1 The "Teaser Figure"

A "teaser figure" is an image, or set of images in one figure, that are placed after all author and affiliation information, and before the body of the article, spanning the page. If you wish to have such a figure in your article, place the command immediately before the \maketitle command:

```
\begin{teaserfigure}
  \includegraphics[width=\textwidth]{sampleteaser}
  \caption{figure caption}
  \Description{figure description}
\end{teaserfigure}
```

13 CITATIONS AND BIBLIOGRAPHIES

The use of BibTeX for the preparation and formatting of one's references is strongly recommended. Authors' names should be complete — use full first names ("Donald E. Knuth") not initials ("D. E. Knuth") — and the salient identifying features of a reference should be included: title, year, volume, number, pages, article DOI, etc.

The bibliography is included in your source document with these two commands, placed just before the \end{document} command:

```
\bibliographystyle{ACM-Reference-Format}
\bibliography{bibfile}
```

where "bibfile" is the name, without the "`.bib`" suffix, of the BibTeX file.

Citations and references are numbered by default. A small number of ACM publications have citations and references formatted in the "author year" style; for these exceptions, please include this command in the **preamble** (before "\begin{document}") of your LaTeX source:

```
\citestyle{acmauthoryear}
```

Some examples. A paginated journal article [2], an enumerated journal article [8], a reference to an entire issue [7], a monograph (whole book) [23], a monograph/whole book in a series (see 2a in spec. document) [17], a divisible-book such as an anthology or compilation [11] followed by the same example, however we only output the series if the volume number is given [12] (so Editor00a's series should NOT be present since it has no vol. no.), a chapter in a divisible book [37], a chapter in a divisible book in a series [10], a multi-volume work as book [22], an article in a proceedings (of a conference, symposium, workshop for example) (paginated proceedings article) [4], a proceedings article with all possible elements [36], an example of an enumerated proceedings article [15], an informally published work [16], a doctoral dissertation [6], a master's thesis: [5], an online document / world wide web resource [1, 30, 38], a video game (Case 1) [29] and (Case 2) [28] and [25] and (Case 3) a patent [35], work accepted for publication [31], 'YYYYb'-test for prolific author [33] and [34]. Other cites might contain 'duplicate' DOI and URLs (some SIAM articles) [21]. Boris / Barbara Beeton: multi-volume works as books [19] and [18]. A couple of citations with DOIs: [20, 21]. Online citations: [38–40].

14 ACKNOWLEDGMENTS

Identification of funding sources and other support, and thanks to individuals and groups that assisted in the research and the preparation of the work should be included in an acknowledgment section, which is placed just before the reference section in your document.

This section has a special environment:

```
\begin{acks}
...
\end{acks}
```

so that the information contained therein can be more easily collected during the article metadata extraction phase, and to ensure consistency in the spelling of the section heading.

Authors should not prepare this section as a numbered or unnumbered \section; please use the "acks" environment.

15 APPENDICES

If your work needs an appendix, add it before the "\end{document}" command at the conclusion of your source document.

Start the appendix with the "appendix" command:

```
\appendix
```

and note that in the appendix, sections are lettered, not numbered. This document has two appendices, demonstrating the section and subsection identification method.

16 SIGCHI EXTENDED ABSTRACTS

The "`sigchi-a`" template style (available only in LaTeX and not in Word) produces a landscape-orientation formatted article, with a wide left margin. Three environments are available for use with the "`sigchi-a`" template style, and produce formatted output in the margin:

- `sidebar`: Place formatted text in the margin.
- `marginfigure`: Place a figure in the margin.
- `margintable`: Place a table in the margin.

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A RESEARCH METHODS

A.1 Part One

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A.2 Part Two

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