#### EXPLAINABLE AI

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# Introduction

#### Practical Scenario

#### Icertis Discover AI



(Ref: https://www.icertis.com/contract-management-software/ai-applications/discoverai/)

- Image/PDF Conversion
- Clause Discovery, by Delineation and Classification
- Attribute Discovery, by NER
- ▶ Tables Discovery, Image processing

#### A Sample Digitization Project

- ► Number of Contracts to be Digitized : 60K
- ▶ Number of Clauses to be discovered : 32 ("Term", "Warranty", ...)
- ▶ Number of Attributes to be discovered: 12 ("Effective Date", "Contract Value",...)
- ▶ Time : 3 months

#### Steps

- ▶ Build AI Engine using annotated samples to extract attributes
- ▶ Show results of training to the Customer and get approval
- ▶ Start extractions (production) for all the contracts, in batches . . .

Halfway through the production ...

7/1

### A sample dialog

- Customer: The extractions are looking ok, but . . .
- ► AIML team: But??
- ► **Customer**: Why are you digitizing these 'DELLA' contracts?
- ► **AIML team**: Meaning?
- Customer: You should not digitize contracts having 'DELLA Corporation' in the footer.
- AIML team: But you never told us. No mention of any such rules in SOW also..
- Customer: We are just asking you to NOT process these, not adding to your work/scope!!
- ▶ AIML team: But . . .
- Customer: Shouldn't be difficult, right? Al will find out . . .

# (we keep hearing ...) Al will find out!!

# Al **should** find out!!

# Al can not find out!!

# Al finds it and finds wrong stuff!!

(bottom line... we need to understand that ...) Al is not Magic!!

# Why Al gave this result!!

# Explainable AI!!

#### Need for Explainable AI



Explainable AI is essential for customers to understand and trust the decisions by AI.

(Ref: Explainable AI in Industry, KDD 2019 Tutorial, Sahin Cem Geyik, Krishnaram Kenthapadi & Varun Mithal )

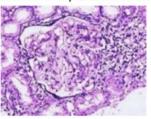
# Wrong decisions: Costly and dangerous

"Autonomous car crashes, because it wrongly recognizes ..."



(Ref: Credit: Samek, Binder, Tutorial on Interpretable ML, MICCAI'18 )

"Al medical diagnosis system misclassifies patient's disease ..."



#### AI as Black Box

- Why did the AI system do that?
- Why didn't the AI system do something else?
- ▶ When did the AI system succeed?
- ▶ When did the AI system fail?
- When does the AI system give enough confidence in the decision that you can trust it?
- ► How can the AI system correct an error?

(Ref:Explainable AI (XAI) - A Perspective, Saurabh Kaushik )

# Need for Explainable AI

### Three Key Pillars of Explainable AI

- Reasonable AI: The ability to understand the reasoning behind each individual prediction
- Traceable AI: The ability to trace prediction process from algorithm to data.
- Understandable AI: The ability to fully understand the AI decision-making is based

(Ref:Explainable AI (XAI) - A Perspective, Saurabh Kaushik )

#### **Business Benefits**

"Explainable AI is Responsible AI"



"Right to Explanation" – GDPR
(Ref:Explainable AI (XAI) – A Perspective, Saurabh Kaushik)

### Achieving Explainable AI

#### Prediction explanations

- ► Important features
- ► Features weights
- ► Decision tree plotting

Build an interpretable model using libraries like LIME, SHAP, etc.



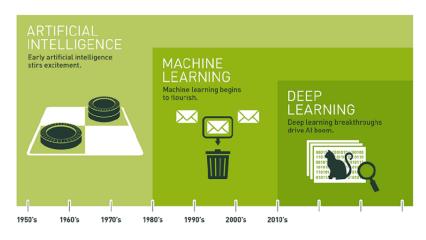
(Ref: Explainable AI in Industry, KDD 2019 Tutorial, Sahin Cem Geyik, Krishnaram Kenthapadi & Varun Mithal)

"Interpret-ability is the degree to which a human can understand the cause of a decision."

(Miller, Tim. 2017. "Explanation in Artificial Intelligence: Insights from the Social Sciences")

So, What (exactly) is AI?

# If Machines show intelligence, like Humans that's Al



(Ref: Nvidia blog: Artificial Intelligence)

#### Difference

# **Traditional Programming**



# **Machine Learning**



(Ref: Machine Learning - Luis Serrano - Youtube)

# Supervised: Linear



Test



Grades

Student 1 Test: 9/10 💟

Grades: 8/10

Student 2 Test: 3/10 🔀

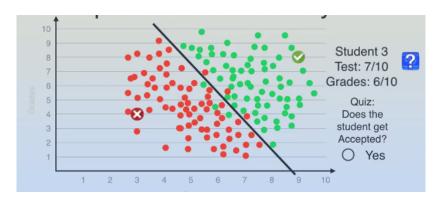
Grades: 4/10

Student 3 Test: 7/10 🛜

Grades: 6/10

(Ref: Machine Learning - Luis Serrano - Youtube)

#### Supervised: Linear



(Ref: Machine Learning - Luis Serrano - Youtube)

#### Supervised: Non-Linear

Gender	Age	qqA
F	15	
F	25	9
М	32	<u> </u>
F	40	9
М	12	<b>.</b>
М	14	<b>.</b>

Quiz: Between Gender and Age, which one seems more decisive for predicting what app will the users download?

Gender

O Age

(Ref: Machine Learning - Luis Serrano - Youtube)

#### Supervised: Non-Linear

_	_	
Gender	Age	App
F	15	<b>.</b>
F	25	<u> </u>
М	32	₽.
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### Unsupervised

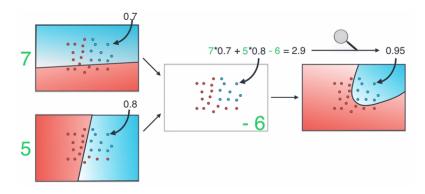


(Ref: Machine Learning - Luis Serrano - Youtube)

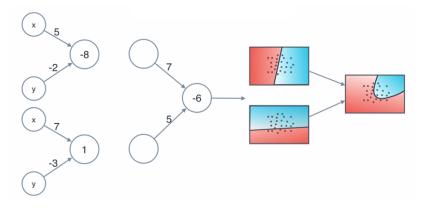
### Unsupervised



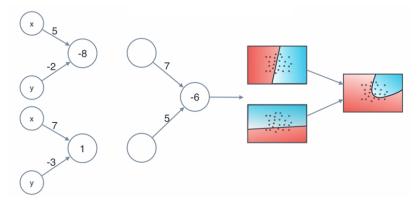
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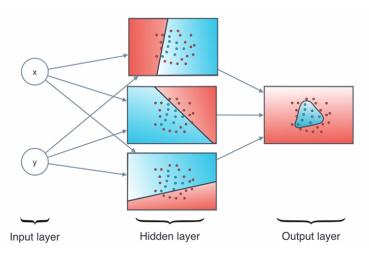
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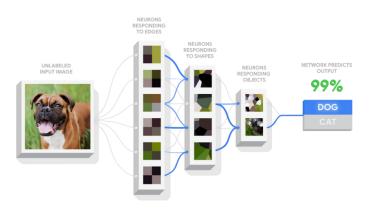


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#### whole work-flow

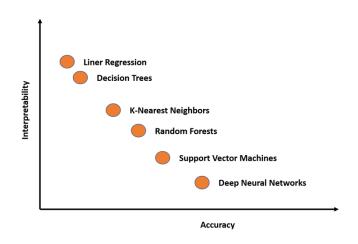


#### Explain-ability of AI Algorithms

- ► **Regression**: Multinomial Equation can be messy
- Random Forrest: Multiple Tree and their Data Set and Voting
- ▶ SVM: Kernel and Data Partition effect on Feature
- ▶ K Means: Nature of Centroid don't describe cluster well.
- ▶ **NN**: Hidden Nodes and their way of creating features

(Ref:Explainable AI (XAI) - A Perspective, Saurabh Kaushik )

#### But ...



(Ref: Application of artificial intelligence in gastroenterology, April 2019, World Journal of Gastroenterology 25(14):1666-1683)

So, Finally  $\dots$ 

Al is just a set of algorithms, which (predominantly ) finds patterns from given Inputs as well as Outputs

### For example: to find out clause "Term" ...

- ightharpoonup Need to supply AI algorithm with 100s/1000s of "Term" clause samples
- Gets trained on patterns, word frequencies, context words
- Stores this information as "model"
- ▶ Can be used to classify unseen clause, whether "Term" or not.

### Quiz

If you want to find something "new", what would be needed?

#### Summary

- ► AI-ML-DL approaches are non-deterministic (but (...)?)
- ▶ For good results, need good annotated data and lots of it
- ► Annotations need to be perfect ("Gold"), else Garbage-In-(...)
- Data should cover all possible variations
- ▶ Al-ML-DL just fits the data, but just that, it does it automatically!!
- ML has better explain-ability than DL (why?)

### Btw, thoughts to ponder on ...

- 'Al is biased'
- ► 'Explainable Al' is to understand how/why it is biased
- ▶ But then ...
- ▶ Human are biased too . . .
- ▶ 'Explainable Humans'...the next topic?

Thanks ... yogeshkulkarni@yahoo.com