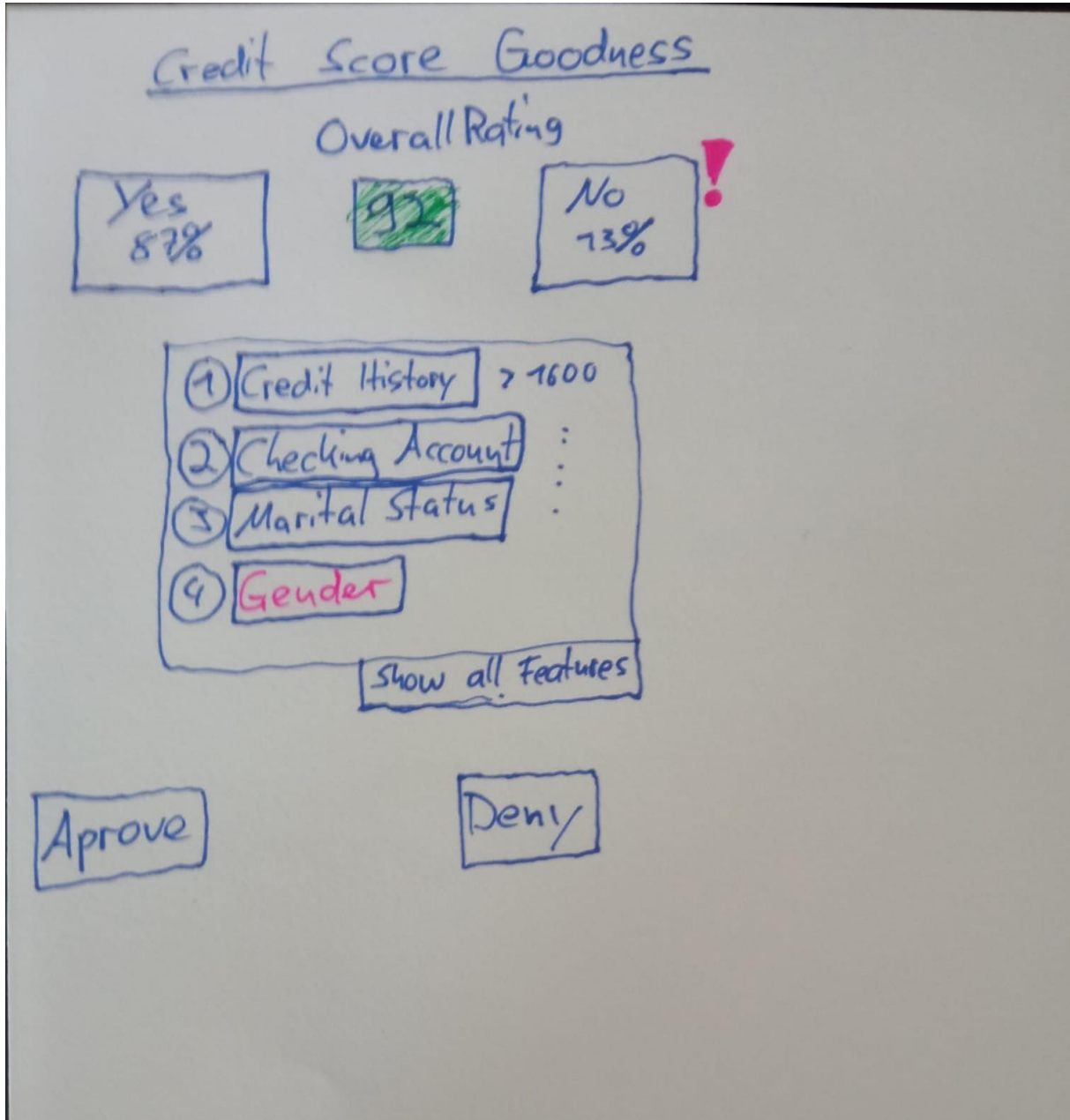


Assignment 6 – Group 2

This week we only managed to draw our ideas. It was surprisingly difficult to come up with interactive ways to make bank employees engage with the underlying model, and our suggestion is very basic:



Explanation of the Picture

The top layer contains the overall score, as well as how strong our model thinks that the applicant is good or bad for a credit. The Middle Layer shows local feature importance for concluding the way the model did, sorted by most important for the decision. Clicking either the Yes or No Field in the top layer will update the middle layer with how and which features influenced this direction. Each of the Features is clickable to get a short abstract explanation of what this feature represents.

Note the red (only had pink while drawing) exclamation mark, as well as red painted Feature: If a feature contains sensitive information, it will always be marked. However, if it is sensitive information potentially influencing fairness of the model, and is used to strengthening the argument against giving out the loan, it will be marked as red. – In this case, if the employee decides to deny the credit application, a popup will make them again acknowledge that this was done based on sensitive information, and the application will automatically be flagged for review.