

_ [Ai Seminar]

Bank Artificial Intelligence Seminar

A small seminar featuring a live Ai session, where a basic <u>Artificial Neural Network</u> was written from scratch & discussed, led by Cosmos Bennett

2020 to 2024

Code/video for a live recorded session of a basic neural network done by

Cosmos Bennett https://www.youtube.com/watch?v=OhRkCb8XGj0

Brain inspired computer code or smart apps, called **AGI or Artificial <u>General Intelligence</u>** (predicted to happen by <u>as soon as 2029</u>

<u>or sooner</u>), will perhaps one day be <u>mankind's last invention!</u> (Interested parties can see *MIT's AGI course here.*)

For now though, AGI's predecessor, called **Artificial Narrow Intelligence**, also called **Artificial Intelligence**, can do amazing stuff like <u>diagnose diseases better than human doctors</u>, enable <u>self driving cars</u>, or <u>give game characters the ability to learn to navigate game environments without human aid!</u>

Crucially, where Ai is already enhancing banking, fortunately the Jamaican government has recognized the impact that artificial intelligence already brings, and what shall likely happen futureward. I speak more about this in the gleaner articles found on the newspaper tab on this experimental platform of mine.

Quick Overview of Seminar:

1.) All of successful artificial intelligence algorithms today perform something called <u>error minimization</u>.

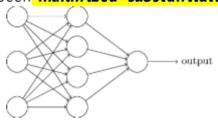


2.) They work *similar* to how biological brains work.



3.) For eg, with a **high error rate**, a child will first **wrongly** identify objects in the world in his/her earlier years of life.

- 3.b.) That error rate gets **smaller** or is minimized, as the child gets better at identifying objects in the world; in the early years, a parent can guide the child by saying this is a cat or this is a dog etc, i.e. the parent helps the child to **correctly label** objects in world.
- 3.c.) After a while, even without parental guidance, the child will be quite good at identifying objects, and his/her error rate at object identification would have been **minimized substantially**.



- 4.) Artificial Intelligence works in a similar way; for a particular task, they start out **terrible** with high error rates, then they get far better after being exposed to many instances of correctly labelled things, until they get to a point of doing the task well, even without being exposed to correctly labelled data.
 - 5.) Artificial neural networks power most smart apps today.

I spent about 2 hours to write a basic artificial neural network in java from scratch without using machine libraries/internet. (The aim was to try to guide SASS team along in writing a basic artificial neural network, as I wrote the code)

This exercise was really geared towards preparing more Bank programmers to better apply machine learning libraries.

6.) Though optional, understanding basic neural nets (even a non-math heavy, but programmatic understanding instead) can afford the programmer better grasp of applying machine learning libraries such as *tensorflow* built by Google or *azure ml* by Microsoft or other ones by other parties like <u>the one lused to help code the artificial neural network based credit card fraud detection system demo here at National Commercial Bank. (We *didn't* go through the math behind basic neural nets, but we went through a relatively simple live programming example instead.)</u>

Regards,