First of all, the fact that they don’t know how the algorithm comes up with this result is a big red flag and big No no. As a former software engineer, I suggest the company to do a RCA and try to find out why and how did this happen. They basically don’t understand anything to want to start implement this feature to the users?

Maybe check if the data isbias? If it’s more male than female users? more white male than POC females? Do they have enough data for sampling

Second issue I have is the opt-in method. What in a world would you do such tricky thing? This will face a ton of critiques I’m not sure if it’s even legal in Canada

In some cases,

AI applications have been referred to as a ‘black box’

where not even engineers can decipher why the machine

made a certain decision.

I don’t think this is true, they probably didn’t dig deeper enough, I believe everything happens for a reason.

Altho it might be as complex as human’s neuron system that nobody has a holistic understanding of it but there should have some trace of evidence to indicate how this AI algorithm works in this way

Think about the users demography. Is it because the app is targeting on white mele or reckless spenders

If they don’t know why, they can’t convince people

They should have an explanation so the general public or potential users know they are genuine

HFII will offer this app to people for free – so maybe will only attract people with cheap minds

*we shape our buildings*

*and afterwards our buildings shape us*

After seeing how facebook exploit our data, I’m very glad that EU has super strong and strict rules on data privacy

As a minority, don’t do things you don’t like other to do on you and a golden rule believer whne I saw

The company will have to be liable for the information provided to other loan companies (<https://www.torkin.com/insights/publication/bc-tribunal-confirms-companies-remain-liable-for-ai-chatbot-created-information>) companies remain liable for the actions of their AI tools.

Have they given consent for this purpose

Openness principle 8