

Interviewer

Okay, I'll just introduce the subject to you a little bit without going into much detail, because I want to know what you think about it too. But my thesis is about accountability within AI. So, of course a lot of things are going very well with the use of AI, but there are also a number of things that need to be taken into account and that is being done more and more. I'm actually doing research on how do you keep accountability within AI, how do you ensure that the computer is 'blamed' in that sense if something goes wrong? And to what extent are the companies concerned with that, so even now with all the changes and so on.

Interviewee

Yes.

Interviewer

Then first a number of general things; that the audio is recorded, that it is transcribed and that this is done for my master's research.

Interviewee

Yes.

Interviewer

In addition, after our interview I will transcribe and then I will code the results, and to make sure that that is all correct and that you agree with it, you will receive it from me and then you can say, no, this is not correct or it is correct. And ultimately, I want to create a framework from the results I get. When I have created that framework, it will also be sent to you, so that you can also review it.

Interviewee

Is that framework available to everyone in the company I work for? Can I share that? I think that quite a few people would be interested in such a framework.

Interviewer

I think so, I don't quite know where it's going yet. That's between us for a while, but it's going to contribute something anyway. So no, of course, that's totally fine.

Interviewee

Okay, no, I'll check it, we'll check it in due course. I think there is quite a bit of demand for the- very much a need for guidance within [company] for this kind of thing.

Interviewer

Okay, good to know. Well, let's take a look at the overall structure. This is kind of the introduction, we're almost through that. After that, I'm going to ask you some general questions and about where you work and things like that. But that's all going to be

anonymous, so you're anonymous, the company is anonymous, That's between us, but the focus is just your function, and then there will be a main section with 15 questions divided into 3 Themes: About AI, AI governance and AI accountability, and then a few final questions about the future of AI and ethics, some general things and then it's done.

Interviewee
Cool.

Interviewer
So yes, if you agree that it is all recorded, I think we can start.

Interviewee
Yes, I don't have a problem with it if I can't be anonymous or something. I'm an open book about this, so that's all allowed.

Interviewer
Okay, yes,
So back to your work. What industry do you work in?

Interviewee
Yes, I always find that so boring to mention. I work in the professional services industry, which is [Company], so I work at an accountancy firm and within [Company] I work at Group Support and I work with a team. And my team's mission is to support all employees within [Company] in their work. So that's very broad and my specific function is that I support. Everyone who works at [Company] is currently integrating technology with their- with the way they work.

Interviewer
Okay.

Interviewee
Yes.

Interviewer
And the company is pretty big, right? When you say the whole team, is it worldwide or do you mean only in the Netherlands?

Interviewee
I only work for the Netherlands, I do work with the UK and occasionally with other member firms from abroad. In the Netherlands there are about 8000 people. Worldwide that's 400,000 or so, but that's almost irrelevant, I think.

Interviewer

And then your job is actually, so supporting them in implementing technology in their work process?

Interviewee

My literal job title is Creative Technologist.

And, I have yet to find the first person who immediately says 'oh yes, how logical'. And that is, actually I'm kind of an allrounder in the field of technology and Human Computer Interaction. So I'm pretty good at 'nerding' and I'm pretty good at talking to people and that's why I can build things for people that they have problems with.

Interviewer

Okay and how many years of experience do you have yourself in working within, so this sector and in technology at all?

Interviewed

Oof.Me, I think I, I know, I was 12 when I built my first website. If we talk about professional experience, I would put it on now, how old am I? Oh, I'm pretty old. I have to switch it up every time. I think I've been building things professionally for about 12 years now. I think I've been a developer for about 8 years, I'll say. I have been in education for 3 years and this is now my first year in this position, so to speak.

Interviewer

Yes, yes. And so do you also have, with the integration and implementation of those technologies with staff, do you have a lot of AI technology that you add to that or is it mainly assistance systems or other things in that area?

Interviewee

No, that's primarily AI these days, because AI is hot, hip and happening. That is everyone's wish.

Interviewer

Do you see much more potential in that?

Interviewee

Yes, yes, I really think so. I don't think we're doing anything here yet and [Company] is doing really well when I look at the competition, I think, I'm very biased. And I still have conversations with colleagues every day that I think, what are we actually doing? We hear a lot more - and we have to do this much better and so on, so in terms of potential, we are really only at the beginning.

Interviewer

Okay. Well, then the first question is: what is your definition of AI?

Interviewee

Oh. I have two actually, so you've got the classic AI, so AI how we used it before, and that's statistics. So that's putting it very harshly, to put it mildly. No, it's just repeating connections based on data. So really statistics, that's AI. And the generative AI, which is so popular that it has now had such a boost, that to me if I had to define that, is a way to translate certain multimodal input data into a different format with some probability.

Interviewer

Okay, multimodal. What do you mean by that?

Interviewee

Yes so the ChatGPT is text, text going in, text coming out. And if you look at multimodal, then you can also put other forms of data in it, so think of audio, think of video, think of photos and so on. And we are now reasonably in an era where I think multimodality is becoming a thing. So instead of training on just text, so to speak, we can also do that soon or in the future on all kinds of other senses, as it were, and that is that multimodality part.

Interviewer

Yes, yes, yes. And do you often use these systems yourself?

Interviewee

Oh yes, absolutely. I think I spend more time using AI, tools, or plugins than I do with my classic tools or plugins. Yes.

Interviewer

Also a lot for your work?

Interviewee

Yes, work, personal life, everything. I have estimated that I do 70% to 80% of my work either fully or partially with AI, yes.

Interviewer

Okay.

IntervieweeY

es co-pilots. Every time I'm 'nerding', I'm just doing AI stuff. When I think out my architecture, I work with AI, when I want to spar I work with AI, when I have to make

mock-ups, I work with AI. I'm always working – I integrate it into my life in all kinds of fun ways. That's the idea, yes.

Interviewer

And what initiatives are already in place in AI implementation in those work processes?

Interviewee

Yes, so what we're doing really well now is we have our own chatbot, so we have Headstart. That's also, we should centralize or decentralize that within all international partners, but in the Netherlands we have Headstart and we have True Silver what we call it and Headstart is just our chatbot, which I build. We also have a platform on which people can build their own tools with AI or LLMS. Think of a script for Optical Character Recognition or think of; this is an excel sheet, build a powerpoint out of it with some AI here and there and that chatbot is working pretty well now. It is used by 3/4 of the employees on a weekly basis, I think. So the AI literacy is going up a lot with us, which is very nice and there are also a lot of separate groups building things. That's kind of the problem with us right now. It's mainly about what's popular right now: Data in one way, preferably unstructured, and data in two ways. These are all small projects that are running there.

Interviewer

Okay and is all that under your wings, say do you have a very active role in the implementation of AI or is that something that happens in a very decentralized way?

Interviewee

Yes, well, it's mostly a bit of chaos with us, isn't it? Because of course, we are a classic company in terms of structure. I have a manager above me and a senior manager above that and a director above that and a partner above that and above that the chief blablabla this, and he is also on another team that does this and a team that is below that and so that is a bit of a mess. I have a reasonable finger in the pie when it comes to internal tools, so with all the tools that are built internally, I am at least aware of what is happening. And, I think that with half of the things that happen internally, and so that's not what we send to customers, I sometimes do things with that as well. But that's more consultation for me, that I give their feedback. But I think I'm helping to build half of the projects that are now being built with AI. Yes.

Interviewer

Okay. So, what is the process of such an implementation?

Interviewee

Quite literally, what is happening with us is: We have GenAI (generative AI). That's everyone to join us has GenAI. Well, AI, whatever.

And everyone is like; this can probably be done better with AI. And then that gets coined somewhere in a meeting or in a presentation, or I don't know what. That gets picked up

and then people separate as islands to work on it, so an example we had the other day, we had a one-

For example, for audit. I'm in contact with an auditor and he says 'I need financial statements, I have to check them for the IFRS' 17 guidelines whatever. I can do that by hand. Can I do that with AI? I think well, we can probably come up with a way to do that with AI. Let's take a look, so then we'll literally take those documents and then we'll look at what are the existing ways that we're using AI in tools right now, can we find a combination in that, so can we see if we can do that? Well, then someone somewhere has built a chat with your data, chat with you PDF thing. Well then we're going to look at, can we get that PDF, can we put it in there to see what comes out and then we're going to test that and then we're going to iterate on that again, then we're going to go into that design process.

Interviewer

Yes.

Interviewee

So we're doing that now with, I don't know, 8 to 10 projects in total, of which actually 8 of those projects are exactly the same, that is chat with your data, because that's popular right now. And the other two, they are even more specific or I don't know what to say yes.

Interviewer

So, basically, in a kind of test phase, you start working with an idea with existing AI and then if it seems to be something profitable, you come up with a system for it yourself and implement it?

Interviewee

Yes, that's really the idea.

Interviewer:

Okay, and does that still go through all kinds of managers and stuff? Or is that just something you get the freedom to do?

Interviewee

The first time yes, so the first time we were going to do something like that is the long- We actually have **two departments** that are very important in that and that is compliance, so data privacy: is what you do safe? Does it make sure that that AI doesn't leak things or get sent to some service? Or that it says I know what? And privacy, so we call that RRL, risk and reputation leadership. And risk reputation leadership that checks: Can someone from [Company] log in to this and do we keep that data somewhere and who can see that data? And they're actually all about GDPR and AVG rights and so on. So, on the one hand, we have a security that goes through that and the GDPR. And of

course it's not that exciting anymore, because once you've gone through that process, they'll give you a reasonably blank canvas. Like, 'okay, you're using this, if you want to use a different model now or just want to do it in a different way, that's fine too, because we've approved this before'. It differs whether it goes through managers internally. Look most of the time- Yes, our managers like to be in the loop, but a lot of people don't understand what we're doing. So I can explain what I do. I have the luxury of having full trust and confidence from the boss, the big boss of my team. So they just say 'if you think this is something, document it and go do it'. And the teams where there is a manager, or director, or partner who understands something about it, they generally also say 'go and do this', because if they don't allow it, or they don't understand it, then the project wouldn't end up with me whatsoever. From their side, there's a mentality kind of 'okay, yes, this will be good, go ahead'. And so if that's not there, then that entire project will never end up with me, so to speak.

Interviewer

Yes, yes, yes.

Interviewee

Yes.

Interviewer

And then, for example, the performance of AI, is that also up to you to test what a good performance means, what is less good, and things like that?

Interviewee

Yes, benchmarking is difficult with us, because how do you benchmark probability? So what we mainly benchmark is; we now assume that we know what a chatGPT4 can do. We have that expertise and we are reasonably convinced internally that the problem does not lie with an AI model. It's up to the data or the human, so chatGPT4 can type nice nice bits for us. He can do that with 100% certainty and sometimes something weird comes out and that is usually more because a) the data we use is weird: weird in the broadest sense of the word, or b) the person who uses or handles or instructs the AI just doesn't understand what they are doing at the moment. So, we really try to pick up on that, and adjusting the AI model itself, everyone is like: Yes, we can do that, but every week something new comes out, so that goes much faster. So it's more useful for us to train internally and make sure that everyone understands how that works, than to improve the tool itself on it, so to speak.

Interviewer

Yes, and what role- do you see a role of, for example, accountability in this? By that I mean liability.

Interviewee

Yes yes yes, yes. No one will blame the model here, otherwise you just might be laughed

at, so to speak. The AI itself, the model, the algorithm, that's here - that's completely free of blame here. If something goes wrong, it is always 100% the person who did something wrong, or the data. And that's what we're going for, so we're actually presenting the current AI revolution from 3 pillars, how we're doing it right: And one of them is; (1) we have the GPTs, we have the LLMs, we have the AI software and things like that, which is very good. (2) And we have a whole mountain of data at [Company]. We have a lot of proprietary data and so on, and all kinds of secret information and stuff that we can use with things like that, so we really like that. (3) And the third thing that we're emphasizing on and that's something that, in my opinion, is going to be okay right now is; we employ quite a few smart people who are also quite willing to learn how to work with AI or how to handle it well. And they are maturing at a rapid pace and that is the most important link in this. So if you're really talking about; Who is accountable? Then it's always the one using the software. And they are responsible for checking: Is the input correct, is the data good, and does that output meet all the standards? We are also convinced of this, AI is not going to replace anyone here. It will only make us work much more efficiently and better.

Interviewer

Yes, and because then the knowledge increases, does the accountability of the person who uses it actually increase?

Interviewee

Yes, you take more ownership of what you do, don't you? So because you know what kind of answers come out when you put something in it, you can deal with it better. And you can also see more quickly what goes wrong with certain data and the like, don't you? So if you put certain things in or run certain things through AI, then you probably know something like that is going to come out as well, I'll have to double-check that to see if that's good. Yes.

Interviewer

Yes. Well, something that does tie in nicely with that is a bit in the next topic, namely AI Governance and then I'm also curious what your definition or vision is on that?

Interviewee

If you say that, What is AI governance? That's literally the question right now, isn't it?

Interviewer

Yes yes, I can also translate it into Dutch if you want, but I think you know what I'm talking about, right?

Interviewee

No, this works. Yes, I'm kind of thinking from the top of my head, what would it actually be? Yes, AI governance for us is- you have for- for me, it's the monitoring and overview of what tools and types of tools we use, and how those tools are deployed. That's how I

would do it, so a clear overview of who's doing what, and in what way, and is responsible for that? Just saying. That's kind of my definition, I guess.

Interviewer

Yes, and does that also have to do with risks, for example?

Interviewee

Yes, legal and contractual risks, especially. If someone here decides to use a new model or a different type of AI, and they have not first checked with Data Privacy (department), with Legal (department), with Risk & Reputation (department) what consequences are behind it, then that is not okay. That's 'not done;' so to speak.

So in terms of risk, yes, certainly in that area you're pretty much at risk, so there's always lines running as the product is- Look, basically we have fair ballpark game to just experiment with what we want, then you just use dummy data. As soon as implementation is actually considered, then the entire approval process is first ran through when something new is added, so to speak, But the advantage is that if that has happened once for a team, then it counts for all teams, so that is also very nice. If we then actually put something into production, so that chatbot of mine, to get it through, then we still have to go through the GTOM process; Global Technology Operating Model. And then there are all kinds of experts who are going to look at it and there are AI engineers among them, there are White Hat hackers, there are ethicists and the like, and they are all going to walk through the entire process before it becomes accessible to everyone here, so to speak. So that's more if you want to work with it as a consumer, for example.

Interviewer

Yes, yes, that's basically the whole process that you have to go through to mitigate that?

Interviewee

Yes yes, and that can take a year with us if things go a bit wrong.

Interviewer

Okay, and what risks are you talking about specifically?

Interviewee

Well, they're very panicked about two things here and 1) is dataleaks. Hey, so that information goes to a channel, which is not intended for that, they find that very unpleasant and 2) is a breach of contract. We have contracts with certain parties here that explicitly state what we can or cannot do with their data or what we can or cannot do to facilitate their solution. And if it just literally says 'no AI' and we just have parties that say that, then you are not allowed to do that. We've also had phone calls from time to time like it has to go offline now that chatbot, because my team is using it' and then I'm also like yes, listen, that's not my problem. You've signed that contract, you have to tell your team that they can't use it, that's very clear. I'm not going to take that thing

offline for all of [Company] because you don't keep your team in tune. That's a bit more direct than how I would communicate it, but that's the gist, so to speak.

Interviewer

Yes yes, so actually it is also up to the team itself and the team management itself to maintain certain standards, within their own team?

Interviewee

Yes, you are expected to be aware of the limitations that lie within your projects, so to speak.

Interviewer

Yes. And then you just talked about that GTOM process,

Interviewee

Yes.

Interviewer

So is that a governance measure?

Interviewee

Yes, absolutely yes.

Interviewer

And are there other measures like that, or is that really the framework that you use?

Interviewee

No, That's the framework and those are all separate small tests and we also have an annual check on the AI Act, an annual GDPR check, for example. We have a, I don't know off the top of my head what that counsel is called, but we have a, yes, a panel of experts that we have to go through for big updates on projects and things that we do. And internal evaluations as well. Then we're just going to take a look with the data of what is actually happening? Is it still true what we are doing? Because, of course, it's a kind of cowboy wild west with us, and with everyone in the field of AI. So sometimes it also happens that we just have to stop and think for a moment. Like, okay, what are we actually doing? Well, we have to do that from time to time, so that's in the system, I just get an invitation for that.

Interviewer

Yes, do you feel like that's really a kind of rat race of: We have to be able to keep up, so do everything as quickly as possible?

Interviewee

It's mostly big words, isn't it? So mainly everyone shouts: 'We have to do this with AI' and then crickets. Then not much happens anymore. So, no. I do have the idea that we do it safely, so I can also - I have occasionally had the idea at my previous companies that yes, we are now very much on the experimental side and here, before you get such an experiment, you have really been thoroughly vetted and it is generally good. It's allowed, it has to be, isn't it, that's the whole trust thing, so the moment we don't do that kind of thing, it affects everything. I mean, you're an auditor at big banks and if it turns out that you're careless with AI, then that has, well, quite significant consequences for your reliability, so that's where they're really banging on us.

Interviewer

Yes.

Are there – to what extent are there actions and discussions that are carried out, in order to actually keep that AI governance effective? Is there a lot of active activity with it?

Interviewee

I think we are with a group of, well, say 150 people who - actually everyone who does something with AI at [Company] does have contact with each other one way or the other and in addition, we also have, what we call it internally is Institutes, so institutes that keep each other informed, of who does what and what kind of things are involved and occasionally someone joins in. So we recently had our privacy lead and he gave us at that meet up, where normally only cool things were told, it was like, 'you are now going to listen to the AI Act for half an hour. Then you also know what it is about'. So that happens quite organically who is interested in that and who is in such a team that does things with it that they come there - who find each other. It's such a networking culture.

Interviewer

But that's interesting, because he has a lecture about the AI Act, for example. That's quite recent, but have there been many recent changes? Or also within AI governance structures within the company, or is that something that is very fixed?

Interviewee

No, the stance is generally fixed and that is: Don't trust anything or anyone unless it's been through that process. If you want to experiment with it, fine, but not with confidential stuff. No, I feel that this principle has been established for a long time.

Interviewer

Yes, because AI Act is something very new, right? That is something that has only really been fully implemented and tightened up this year.

Interviewee

I don't think he's approved at all- has he been approved yet?

Interviewer

According to me, it is from this year that it has been introduced, so that systems must already meet certain requirements from 2025 and have had risk analyses and so on.

Interviewee

Yes.

Interviewee

Yes exactly, so we are already integrating that kind of thing I think from a privacy point of view, that process yes.

Interviewer

Okay.

Interviewee

But I think that's for now, as far as I knew, that's also a bit of guessing-work, what should we do approximately? And that, in turn, is evaluated. But it's more, let's start with that this year, because we have to do it, right? Yes.

Basically, we're doing, quite frankly, I think most of the people here are already doing everything that's in the AI Act. It's just that now it has certain labels and names that you have to start customizing to show; We comply with that, don't we? I think it's the same as GDPR, I'm not actively working on that every day, but I do know in general what I can and can't do. And when I'm done, I'm going to pass it to my RRL contact person and then he can tell me as an expert and L.L.M., I know what he is, he has master gloves and I know what I can do, what can I do and what can't I do and how should I do this differently?

Interviewer

Yes, so you've actually built up a kind of network of okay, I can want something, but am I going to check it with that person who really knows if it's allowed or not?

Interviewee

Yes, I can want something, I can demo it, because I have to demonstrate: This has value. Otherwise- why would we do it at all? And when that stage is over, then we can go and do some serious testing, so to speak. So I wanted a new tool, my proof of concept was super cool, a lot of fun, everyone likes this thing. My demo first has to go through the first checks of what exactly are you going to do with this and how and what? Then I can set up my test environment, then I will verify it with users if it works and when I have gone through all the checks, only then will it be put live within the company.

Interviewer

Okay, it's nice that all of that just comes from you. Especially for such a large company.

Interviewee

Yes, but it will disappoint you how many specific people can I brag to about this. You understand exactly everything, but when I tell this at home, it's 'wow [Name] you're doing AI things. Really cool'. Right, huh? So it's a, yes, very, very niche audience that I can flex to about this, so to speak, but well, yes, that's a shame. Yes yes, but it's really cool. It's really nice and it's also the advantage, I'm with [Company]. So I'm experimenting with deepfakes to get people to make announcements in multiple languages and so on. We, from innovation, think that's cool and I had an experiment and yes, it costs €2,500,-. Yes, who cares! Put it down, declare it. So I said, Sorry? What? Because yes, that's no problem at all. Yes, that, that's the advantage of [Company], so to speak.

Interviewer

In a small company, you could never have done that so quickly.

Interviewee

No.

Interviewer

No, so there is actually - even if you think such a big company, that has a lot of rules and guidelines in which you have to move, actually you also get a lot of room for creativity?

Interviewee

Yes, yes, absolutely, yes. But that's the advantage of me, isn't it, so I'm really in internal services. This is my job. I also have colleagues who are in consulting, they do this too, but on weekends, because they are just from 9 to 6, 7 or, well, I also have sometimes, I have had colleagues who I just answer an email at 11 pm, 12 am. They don't have time for this kind of thing, so they would like to do it and are able to do it, but they just get burned out on projects for integration at some whatever-company for things.

Interviewer

That's kind of the difference or something.

Interviewee

The trade-off.

Interviewer

Yes, exactly. Okay, then we can move on to the third topic: Accountability. And then I want to know what your definition of that is.

Interviewee

That you have responsibility- yes, accountability is responsibility in my opinion, right? Or not necessarily?

Interviewer

No, it's not responsibility. So it's, the literal translation is liability, accountability, that kind of thing.

Interviewee

Yes yes, the liability yes yes is a good yes, so who is accountable? You want yes okay, my definition then, huh?

Interviewer

Yes.

Interviewee

Everyone who has participated in the development of something with AI or product, a tool, an end result, a report, has the co-responsibility to ensure that that tool is used in a correct, safe, responsible way. So when you talk about accountability, I think that starts with those who come up with the concept, which is the consultant sitting somewhere here thinking, 'Oh, should I do this with AI?' They have a responsibility not to do unethical things, such as 'Oh, couldn't I use AI to delete this LinkedIn profile?' - is not very ethical. All the way to the person who is going to build it. Well that will probably be me, with am I not doing something that I am not storing data securely or that is causing me to use something that probably should not be used? Right down to legal and privacy who have to check it all who have that responsibility. And then the end-user, so again people who are sitting here on this floor with me, don't do things that you are not supposed to do. Yes, maybe a very stupid example, but you are also not going to watch illegal football streams on your work laptop, because then you are in violation. You can get away with it, it's fine, whatever, but you don't do it. And in this case, you're under a magnifying glass because it's AI, but I think everyone should take responsibility for dealing with it properly.

A lot of words, a whole mountain of information that I kindly throw at you.

Interviewer

Yes so, actually you think it's a bit up to everyone-

Interviewee

Yes.

Interviewer:

Who has to do with the implementation process or production?

Interviewee

Absolutely. Yes.

Interviewer

Or use?

Interviewee

Absolutely yes and that- I think that's quite different from that, from what people think. Because normally it's: 'We have to hold the algorithms accountable' and so on. I am of the opinion that those algorithms are unbiased if you make them decent and if they work fine. It is the human data that we feed, so what we train those AI models with. The internet is a mess, so GPT4 is very dirty, isn't it? And that's what you have to take into account. So I have the data, the people who use it, the people who build it, but the algorithm itself, I'm not afraid to put my hand in the fire that that's a great thing.

Interviewer

Yes, but do you also think, for example, that, suppose you have an algorithm and you put data in there that is completely unbiased and clean and beautiful, do you think that anything biased can ever come out of that?

Interviewed

Sure. Because that algorithm, that's going to be- imagine that I have a chatGPT with completely unbiased data, that's not possible at all, right? Now let's get into the ethical discussion, can we ever make something unbiased? Well, my answer is no, but hey, imagine we have a super neutral purely mathematical dataset that just says: 1 plus 1 equals 2, 2 plus 2 equals 3, and 3 plus 3 equals 4, so imagine that you are just using absolute laws. Even then, by doing something with that application, I can deceive that algorithm in a certain way, as it were, to give incorrect information. So hey, yes me, I can still say: 6 plus 6 is now 18. Then the algorithm may have had completely unbiased data as training data, but then I as a human can still mess with that.

Interviewer

Yes, but can you, can you make it measurable? That accountability?

Interviewee

Ooh, who has what responsibility and what percentage? Well, I know- well that varies a lot from thing to thing, I guess. So when I talk about that chatbot that I'm building, I think I have a very big responsibility, because I'm building the thing. I determine the, the functionalities that are in it and I control what kind of things are there. So, for example, I built a functionality to copy text.

From an output of an LLM, that gives up some responsibility on the part of the user who goes back to me, because with that I say, it is now easier for you to copy an LLM and therefore you will look less closely at what such an LLM throws in, because it is control

C, control V. So it is a super complex matter, I guess. After all, what part of the responsibility do I have? yes, I have a lot of the responsibility, but just as much as a user has and the legal department, to make sure that Microsoft doesn't read all of our data and so on, so yes, how do you make that measurable? Difficult, that also differs per functionality that I build or per workshop that is given so that people can work with it better. That's a very unsatisfactory answer, but yes, that yes.

Interviewer:

But if you look at this example, for example, and something goes wrong with that tool that you have created and you also say: There are several parties in that, including legal, including the user themselves. But suppose an internal check is done and something wrong is detected, will you be pointed at or will they rather think: Well, Legal made a mistake, because they didn't come up with a solution. Or the user?

Interviewee

Hey, I have a concrete-

Interviewer

Or can't you say?

Interviewee

Well, I do have a concrete example of how that- well, I can do it- how am I going to communicate this?

Nothing went wrong. We recently had the idea that something went wrong and that we were using a model that was not approved. And the first ones who were responsible at the time are legal. Namely, why has this model not been approved? What happened to that? Well, and then they say: 'We have done this and this, this choice has been made by this and these people'. Well, then so-and-so people get involved and then it's, 'Okay. Why was this choice made?' and we say: 'Yes, we were under the impression that it was approved'. Afterwards it was also approved. It was a semantic problem, namely the naming of a model differed from the naming that was on the document, huh? So for us, that's not exciting at all. But yes, I did have two partners breathing down my neck with: 'Okay put that tool offline now, because we're not compliant. We're not safe with that.' So yes, at that moment the head of Privacy is involved, the head of Technology, so my big boss, I'm involved because I pressed the button, my direct boss is involved because he gave the approval to press the button. Actually, everyone is checked: Who exactly did what and what consequences did that have and where is the problem in the end? And more importantly, is it really a problem? And if so, how are we going to solve it? So yes, everyone is drawn in with us.

Interviewer

Yes, so then you can conclude that the organization also takes an active role in implementing accountability and making sure that there are enough heads who know what happened?

Interviewee

Oh yes, because if a user of ours is unethical with the tool itself, for example, so we have a few terms and conditions that are in the tool. That's very funny, because I have to test that. So, for example, I've asked 'How to murder someone' and it would be in my chat history and then you have a presentation afterwards and then you forgot to remove it. But yes, I have to check; What does the error message and so on say, eh? So that was typical 'awkward'. Anyway, but good, but good. But yes, if that happens, then that person is addressed and then Legal is also addressed with 'listen, so the text is not good enough'. There should be more pop-ups in which the user is made aware of what is and is not allowed'. So yes, we now have a pop up that you have to accept and click away and when you upload a file there will be extra lines underneath with: This is AI, be aware, always double-check. Yes, officially you have to read the whole acceptable use policy and the privacy policy and no one does, but yes. We've got it, that's the idea.

Interviewer

Yes, so for the most part, the rules and guidelines that have been set out are also followed and actively implemented to ensure that everyone interacts with the AI or the systems in the same way?

Interviewee

Yes, and then the system I'm building isn't even that exciting. It's really about Human Agent Interaction, as they call it, so really the interaction of people with AI. And on the human side, it's mainly a few things. The developers, the privacy, the legal, they're always sitting there – but hey, that's actually exactly the same as any other website or app. Namely, there are just a list of things you need to finish. Only now it's also very new for people, because normally when you give someone Microsoft Excel, you don't say: 'Yes, you are absolutely not allowed to use this in this position' and so on. Or 'you really can't use circles in PowerPoint', but with AI it's just much more complex, so you have to explain that. And we also give loads of workshops and training about that here. So yes.

Interviewer

Oh yes, but what is an example of a workshop or other measure that is taken in it?

Interviewee

We are not allowed to use personally identifiable information with AI, that is simply not allowed. It can happen from time to time, but we have built in safeguards and guard rails for that. And what you do in such a workshop is, how do you make sure that you can still have the ready-made email written for you, without using personally identifiable information, right? So you teach people how to deal with the restrictions that are there in order to get an extremely good answer.

Interviewer

Yes. And, is that mandatory or do people have to sign up for it?

Interviewee

People sign up for that. And officially, it's in the- they're required to read the privacy policy and the acceptable use policy, so they should be aware of it, and the training to get better with it isn't mandatory. But I think half of the people here have had a training like that or something. In any case, all partners and directors have had the training.

Interviewer

Okay.

Interviewee

Because they have responsibility for their team, of course, and so on.

Interviewer

Yes.

Interviewer

Okay, and then I think I know where you're going, but I'm going to ask you anyway. What is your vision or the success of using AI for the various processes within organizations?

Interviewee

So what's my- how? How do I see success with AI within organizations?

Interviewer

Yes, do you think that's successful? Don't you think that's successful? Or does it have limits?

Interviewee

The concept of AI, whether that's successful, you mean?

Interviewer

Within organizations, yes, the implementation of that.

Interviewee

I think we have only just started to implement and that it can and must be much better. I think there are very few people within [Company] who need to worry about their jobs. But I think that a lot of people within [Company] should and can finally just start working from 9 to 5, while continuing to deliver the same quality work, in other words. My way of seeing AI and integration at large companies is that it has to ensure that people can deliver higher quality work. I don't have to do the boring work as much, which is typing an email, or whatever. And so have a little more fun in the workplace and just become

better for the mental state-of-mind. That is my hope and vision and I can see that happening.

Interviewer
Yes.

Interviewee
Very optimistic vibe.

Interviewer
Yes, but I would have thought that of you too. Somehow.

Interviewee
Yes, on the other hand, I also see a very negative side, but not in the context of the interview you are asking. For example, I can imagine that in a year's time 15-year-old Jimmy will make a deepfake of Putin with some hacked data in which he says that America is going to be bombed. Yes, how do we deal with that? But that's an issue for more policy and international developments and cooperation instead of how you do it in companies. But yes.

Interviewer
Yes, actually, it can still be controlled a bit more within companies, in that sense.

Interviewee
That's why I'm a big proponent of the technology being developed so fast. Because realistically, if you don't do it, someone else will, and you don't want to fall behind with what's possible.

Interviewer
Yes.

Interviewee
Yes very elitist view, because then you assume that what you do is good, but yes, well - difficult.

Interviewer
Well, yes it, it's, yes, it's definitely tricky and that's why I like to explore it as well.

Interviewee
Absolutely, absolutely.

Interviewer

And do you actually know whether there have been incidents within [Company] in which things have not necessarily gone well or has that always remained very controlled?

Interviewee

We've had plenty of incidents here. But I can't think of one from the top of my head with AI, so with AI it's all gone pretty well. You have to think especially of people who had committed large-scale fraud with their - yes, that's been the news, wait a minute. Yes, exam fraud, so they are accountants who had committed exam fraud with us and so on. This.

Interviewer

Okay, well, I'm going to read that next. Otherwise, I think the transcription will go out.

Interviewee

I get it.

Interviewer

But okay.

Interviewee

Yes, so there is – but there is always something that goes wrong everywhere and we probably do unethical things. And I really do believe - I'm really not a fan of us helping Shell to do better things and stuff, but yes, that yes well, if you don't do it, someone else will and I just want to buy a house.

Interviewer

Yes, exactly.

Interviewee

I'm very honest about it, yes.

Interviewee

That's why.

Interviewer

Yes, well, that's good of you to be honest. I don't blame you.

Interviewee

Fair play. That's why, saving the world, I can still do when I'm 40. But yes, that's my opinion on AI.

Interviewer

Okay, so should people who use AI in their processes within [Company] also be held accountable for what the system does or decides?

Interviewee

The system either does or decides nothing, without you promising that it may or can do so. So yes, I think you have full responsibility. I mean, if I hit someone in a Ferrari and that Ferrari went very fast, it goes 80 km per hour in a second. Because I didn't realize that, it's hard for me to say to Ferrari: 'Yes, listen Ferrari, your car, it went so fast in one go, didn't it? I couldn't have known that' and the like. No, own it up, you just clearly didn't do your research and take it into account and deal with it well enough to make sure you don't hit someone. You are liable for this. And maybe Ferrari can learn something from it by building in something that makes you accelerate less quickly, but they don't have that responsibility because they don't have the fault I don't think no.

Interviewer

Yes, I think that's a good comparison.

Interviewee

Yes. That's why I really like it with Tesla and the self-driving cars, because Tesla's self-driving cars already drive much better than humans, but if a Tesla hits someone, who is responsible? Yes, tricky, legally.

Interviewer

Yes, then all of a sudden, but then again, you've actually put too much faith in something that isn't 100% accurate.

Interviewee

Yes, but we humans aren't 100% accurate either, are we?

Interviewer

No, that's true. So actually, but yes, it would perhaps still lie on the human side of it maybe.

Interviewee

Is it also, I totally agree with you, because actually I think that- that AI supports you as a human being and it's not that you support the AI with choices.

Interviewer

Yes.

Interviewee

And we're also not at a point where that can be done, because when I look at- I don't remember where I read it- but GPT 4 has 70 billion token parameter things, whatever, such things. A 10-year-old child has had ten times as many impressions and such since childhood, so it is not possible at all. You really have to have such a self-learning, even more capacity, super-thing. Who can evaluate his own camera images and synthesize his own language and I don't know what, to have such a responsible thing, But that's that AGI and we're going to hear something about that in about 10 years.

Interviewer

AGI?

Interviewee

Yes, Artificial General Intelligence, so that they that they really are smarter than humans.

Interviewer

Oh okay.

Thrilling.

Interviewee

So the the mission of open AI. But it's not going to happen, because all the AI we have is based on human data.

Interviewer

Yes.

Interviewee

So yes, **that's never going to be smarter than people themselves.** As soon as such a thing can really think for itself, then it becomes fun. But yes.

Interviewer

Is it really going to be fun or are you just saying that?

Interviewee

Well, I think it's going to be fun mostly because it's just a big mess and then it does stabilize at some point. I'm, I'm a very big 'I can't help it anyway, so I'm not going to worry about it' person, so yes. Once it comes, yes, it will come and maybe a lot of will break out, but then I'm going to work in a restaurant again. Find out. You know, huh? yes, something like that.

Interviewer

There, you wouldn't be replaced by AI so quickly.

Interviewee

No, well, you can, but it's a lot less fun so yes, that's the idea.

Interviewer

Yes no, it's not.

No, given the time, can you run late?

Interviewee

Yes, I can run late, that's good, yes.

Interviewer

Okay is good, up to and including maximum when do you have the time?

Interviewee

I don't have any more meetings after this. I want to go shopping so that's all I have to do and it's open until 9pm.

Interviewer

Well, you're almost through it, you know. Then this is kind of a general question, because it's- We've had the whole piece now, but do you feel like you want to share something that you missed in the questions I've asked about all these topics?

Interviewee

Excellent question. Me, me, no I don't know, I guess. Don't think so. I was like, maybe you want to know what- how far along everyone is in terms of integrating AI with audit. But yes.

Interviewer

Yes, you can certainly tell that.

Interviewee

We have a, we trained the whole division to use the chatbot, so we had this news article, didn't we? [Business] and AI, yes this one. We had this article from the NOS. And this is very roughly put, just a chatbot. This is the thing I'm building. And now what we're doing is we're adding our datasets to these types of models to make sure that they give better answers and search in a more targeted way. So instead of spending a year-on-year, everything that has hard numbers with audit and accountancy, that's still done manually, because we don't dare to do that. But all interpretations of things, they are

checked more closely, so think of reports and reports. You just run it with AI and then you just get a list of 'these are probably things you need to check', and that's actually where we are now.

Interviewer

Okay, and there's still a lot of things there that need to be done for that? Or is it really something that's already pretty good for the most part?

Interviewee

There really is quite a lot. And we still have a lot to do. I can set up a whole team for this in the next 5 years to automate this and make it cool. But that's mainly because audit and accountancy is a prehistoric profession, in which the most advanced tool is still a Microsoft Excel template. And before you streamline all that- It's more of a transformation process, so it's not necessarily AI, you could integrate AI just fine if the rest was also right, so to speak. It's just like with the Tax and Customs Administration. They can't adjust the VAT. Why not? Because the system is too old. So you actually have to transform the whole system and after that I think it's pretty quick and smooth.

Interviewer

Yes yes, that's what they're doing here.

They also do a lot of audits here and so on, they have now helped set up their own kind of program. It's called YICE. I don't know if you know it.

The audit data is actually all clearly presented for your company, so they work a lot with ISO 27.001.

Interviewee

Yes, yes, but this exactly, isn't it? Just don't have to write annual accounts anymore – you don't have to know all those standards by heart anymore, you don't have to go through all those annual accounts anymore. No, you just let AI do the standard and then you cherry-pick and tell customers what to do and so on. And instead of that with us, because I just know, that's what they've told. With us it is now super rushed sometimes, because of the lack of time. We still have to do this, you're human so you lose focus and such. You let an AI do it, if AI really performs as well as a junior analyst, then it's already good enough. Because it always has to be checked by someone who is higher up there and now you can just do that all the time and the junior analysts can already analyze better and stuff and then it has to be done, then there is much less checking work for people higher up, so to speak, who have to sign and so on.

Interviewer

Yes, yes.

Interviewee

The dream, the dream.

Interviewer

A dream, yes, really interesting. I'm very curious to see where it all goes.

Interviewee

It's going to be exciting.

Interviewer

Then some last part.

Interviewee

Yes.

Interviewer

About the future.

Interviewer

Then I just want to know, what is your view or opinion on the ethical implications of AI and the AI-driven decisions in the financial sector? What do you think is the ethics behind it, how do you see that?

Interviewee

It is a logical consequence of developments in other fields. So I think it's a very logical – a very logical consequence of the fact that it's becoming more and more normal and more integrated and used everywhere. I think it's on an ethical level. This is more true when I was still teaching and stuff, and that everyone said: 'ChatGPT theses and stuff, is that ethical?'

Can I ask back now, do you think it's ethical to use chatGPT in your thesis?

Interviewer

Partly yes, partly not, but I'm not a huge proponent of it either.

Interviewee

Me neither, but I do when it comes to; I have to finish my blank paper, or I have to do the basic things, or something has to come here. So as an accelerator it works great. I think in the financial industry it's just difficult, because you're doing so many ballistic things and you don't want to be 90% sure that you're going to get the same answer back every time. You just want to be 100% sure about some things. It's either good, or it's not. What I do foresee is if you implement that in a good way. So what I'm experimenting with on the weekends is a multi-agent solution. And that's a mix of AI and a mix of standard queries that always say yes or no to certain things. And so what I'm building now is a tool that uses AI to generate the things I want, and then checks with my other agent who has the hard rules whether that's correct what it says, sends that back in a certain

format, has that regenerated into something that can be sent to people, and then communicates that. So instead of having an AI model that does something- It sounds really cool, but it's very boring. Basically, what you're doing is kind of a mix to make sure it's 100% reliable again. So the work is still done by the AI. But instead of the AI generating everything, you run some lines over it to make it reliable, so to speak. And in terms of that implementation, just do it. Yes, we get used to it as a society soon enough. Developments are going so terribly fast. If you look back, hey, ChatGPT came out 1.5 years ago, I think or so.

Interviewer

Yes.

Interviewee

And it's already so integrated with everyone. So yes, I think in 5, 6 years that it will also just be the standard work for accountants and so on to do that. You can't escape it, a generation grows up with the fact that it's normal.

Interviewer

Yes.

Interviewee

And is that a bad thing? No, it's a different way of working with it and looking at it. It's different.

Interviewer

Yes definitely, well, there is- If you also talk about education, that is also just being run into now. I also see that you are active in that whole discussion and so on. That you see that there are actually two camps. One is with really conservative people, the others who think yes, it's here anyway, it's coming anyway, let's better prepare for it.

Interviewee

What I would do, for example, is if you generate your report with ChatGPT, yes, you need to know, but then I want you to ensure, or that you can assess, whether that generated report is also of good quality.

Interviewer

Yes.

Interviewee

I think that's important, so you have to be able to keep doing that. That's just a skill. But other than that, yes. I think it's much more important to, maybe how you've thought about certain solutions and what you've done and how you've iterated about that and all that. Yes, I don't remember exactly which courses were part of the Master's, but at one

point there was a project called 'Data Sensors and Complex Systems' or something. I don't know if you still have those.

Interviewer

Is that half a year, or not?

Interviewee

No, I don't think so, but that was a project with us and then you had to build an app with 3 APIs and a backend and so on, which integrated on different systems so to speak. And you had to write a document about that as well. Well, we really that document, but the app itself was very good and very cool and then I'm like: yes, but that's what counts. So review that app, review that work, reviewed product, and the description just has to be enough to convey what say in that thing. So yes. I'm not like that- I'm pretty positive. It's going to be a real mess.

Interviewer

Yes.

Interviewee

It's really going to be a mess, especially if that deepfake is commercially available to everyone. That's going to be really nasty. And we're really done with the age of information, so you can't rely on things that's on the internet anymore. So we're going to go back to a kind of library idea with some kind of knowledge environment that we can trust, but-

Interviewer

Yes, actually kind of certifications.

Interviewee

Yes, blockchain. We still found a good application for that. No, no, no, but the Age of Information is over. We can no longer blindly trust what it says and it is going to cause a lot of misery and. And then we as humanity are resilient enough to eventually - yes, eventually we will find a way to deal with it. Yes.

Interviewer

Yes and actually what I get a little bit from your text, if you do too, if you take the perspective of accountability that that is just always up to the person. So even if you're talking about the use of chatGPT, AI, for example?

Interviewee

Yes.

Interviewer

Yes, and you just briefly explained it, but how do you see AI actually influencing your work in the future?

Interviewee

I think I spend a lot less time behind my computer, building tools, doing things, planning things, and that I'm much more concerned with people. So I think the 9 to 5 job where you do things behind your computer is slowly phasing out, and it's becoming more and more important to be able to talk to people about what they need. Because a computer just can't do that and it will take a while. I hope so, because then we really have a problem. And so is humanity, so brainstorming with your colleagues about something with different areas of expertise, you can have AI do that, but that yields less rich results than when you do it with people. So I think all parts of a job in which interaction with other people in a non-functional way, but an enriching way applies, that will be a bigger part of my day-to-day activities than what it is now. I think so, but that's for the next 10 years. After that, I don't know either, but that does mean that the person who now answers my IT tickets will be phased out at some point. But yes, if that means that that person then gets a different interpretation in the IT system to, for example, call people again because there is time for that, yes, have fun. Or that a more useful, more fun job is arranged for that person. Or maybe we're all going to work another 32 hours because it's no longer necessary? Yes, sign me up!

If that becomes the standard, then I'm all for it. There's a video. Do you know C.G.P. Gray?

Interviewer

No.

Interviewee

C.G.P. Gray is a history teacher who can explain these things in a very nice way and this is 'humans need not apply', it is already 9 years old. It's about: Will my job expire, will I be able to do something with my life after AI, and he has a very nice example about horses, for example. So 150 years ago, horses were essential to the workforce and today there are sport horses and the rest are kind of out in the pasture. Well, if we can do that with people too - but okay.

Interviewer

Yes, but I think we are the sport horses.

Interviewee

I think it's pretty fun. But I also get a lot of pleasure from being a sport horse, so yes.

Interviewer

Yes. No, me too. But yes, a lot of people would like to be the sport horse.

Interviewee

Yes.

Interviewer

They should just retrain then.

Interviewee

Yes.

Interviewee

But in 10 years' time, a generation will grow up for whom it is more normal to do less. If we look now - if I look at my grandparents and such, they are already complaining 'oh, how early you all want to go' and I know what? And 'back then in my day we just did this' and stuff. I think that's a generational thing. It's not normal now, because we all don't do it and grew up with it like that, but yes.

Interviewer

Yes, actually, I think it's already exceptional how much work is also done 'remotely' and how much time is misused as a result.

Interviewee

Absolutely. Me too.

Interviewer

Say, also with study, or with people here, I think they are in the office two days a week. The rest is all done at a different location or just from home.

Interviewee

Yes, and rightly so. The nice thing is, people who, the old-white-male generation to which I don't belong yet, is very much like: 'Yes, but that is at the expense of productivity'. But that's interesting. That is not possible, so apparently not. Apparently, more or better work is done if you let people work less in their own environment. Yes, that's the bizarre.

Interviewer

Yes, well, I did get something positive out of Covid.

Interviewee

It was a good wake up call. Yes, it is. Absolutely.

Interviewer

Okay, then I have one last closing and then you're rid of me.

Interviewee

I still like it.

Interviewer

Yes definitely, I also find it mega interesting, but, you say 'people who will actually always have to be held accountable for the actions that AI performs on their behalf'. Or yes, from their product, so to speak, **but do you think that will always be the case in the future?**

Interviewee

No. I don't think so. That's my instinctive answer and the motivation behind that is, I think it's—Or do you think that or for the how do I look at that? Or that- it's just how that is socially?

Oh yes, okay well how do I look at it? Yes, you have to do that in the future. I think it's getting a lot less in society. **I think it gets so much better and so much more indistinguishable from the real thing, that we forget that there is a 'human in the loop'.** Because it is becoming so normal and that accountability is decreasing in that area.

Interviewer

Yes.

Interviewee

I think.

Interviewer

So basically you think, do you think it should be that way, but that it's going to evolve differently socially, and that it's becoming more and more – that people are also being phased out, from that idea?

Interviewee

Yes, people just don't care about that- and you can actually see that a bit now with study and plagiarism, so chatGPT is very plagiarism-sensitive, because it uses text without attribution of course. And you can already see that at universities and schools it is easier to deal with those kinds of plagiarism checks and that it is just less - you are less accountable, while yes, and now I am going to sound very old and I am a bit ashamed of it. But I was raised by Frank (Nack) so to speak, everything has to be argued from sources, otherwise you will die.

Interviewer
Yes.

Interviewee
And with something like chatGPT, that responsibility is a bit lost or, people experience that less as a responsibility and I think something like that is slowly but surely slipping into other parts, so to speak.

Interviewer
Yes.

Interviewee
'Oh, I didn't cause that accident. A sensor must have seen something weird that caused the AI not to do its job properly'. No, they didn't pay attention themselves either, pipo.
'Yes, but the sensor should have seen that'. Yes.

Interviewer
Yes, so it actually becomes a kind of endless discussion.

Interviewee
That's why.

Interviewer
Yes. Well great, you just did it.

Interviewee
Yes, that's nice.