

Interviewer

Well perfect okay, well, then I'll start a little bit about myself before I start asking you all kinds of things, of course. My name is Milou, I'm 24 years old and I'm now in the final phase of my master's degree in information studies and I'm doing that with Rolijn, I think she is an-

Interviewed

Former colleague.

Interviewer

A former colleague, yes. I was going to say colleague, but former colleague of yours. And I'm doing my research on accountability within AI. The word 'accountability' is difficult to translate (from English to Dutch), but the words that come closest are liability, accountability, that kind of thing actually; Who is responsible and who should be blamed if something goes wrong?

Interviewee

Yes.

Interviewer

Then I'll first do a bit of an introduction bit of interview and stuff. The structure is that I explain everything in terms of household things and then some general questions about you and the main part follows with 15 questions divided into 3 Themes: AI, AI governance and AI accountability. And then a number of final questions about the future and ethics. So the audio will be recorded and I will use the data for my research. For the rest, that will not be shared with anyone and you will also remain anonymous and so will the company you work in, only the characteristics of [Company]. Well, they won't be too characteristic, of course. I will send you, after our interview when I have transcribed, a version of the first results that have come out of it. Just to let you validate that you agree with what is written, how it comes across and whether I can use that. And - let's see - after that there will also be a moment in June, which you might also read, in which I will do that again to see, yes, if you can also validate the results for me and let's see that it really contributes something, so to speak.

Interviewee

I hadn't read that, but that's okay.

Interviewer

Okay, well, it's two short moments, I'm just going to send them to you and then we don't have to schedule a new appointment for it. Maybe if you like, if you want to do it face to face.

Let's see. Oh I think you're stuck.

Interviewed

Connection is quite bad, I don't know.

Interviewer

Oh yes, you're back.

Interviewee

Yes, there you are again.

Interviewer

Okay is my connection bad or yours?

Interviewee

I suspect that of, I now also get notifications. No, yes, my connection.

Interviewer

Okay, well, if I get stuck or whatever, let me know, I can always repeat something again.

Interviewee

Yes.

Interviewer

Okay, perfect. Well, first of all, I'd like to hear a brief introduction from you, if you'd like to do that.

Interviewee

That's good, well [Name], 38, I live in Loon op Zand with my wife and daughters. I started at KPMG as an IT auditor and I think I came into contact with Rolijn there as well. Anyway, after KPMG I went to Darling Ingredients International, two other firms; Achmea, Deloitte, actually always in the sphere of IT audit and advice. And now, since November, at [Company] Senior IT Risk Manager, Operational Risk Manager. So in the second line and there I am mainly concerned with overview, risk overview at [Company] International. At [Company], we are also in the process of implementing GenAI. And I can also watch that from that second line. Well, so I thought I would, huh? Just get to know you and see if you can help with the research.

Interviewer

Yes, definitely sounds very interesting. Can you explain a bit more about the AI initiatives that are being taken within [Company] than now?

Interviewee

Yes, yes, at [Company] we are in the process of exploring how to use GenAI. We do this in a pilot environment and 'pilot' should mainly be seen as experimenting. So, yes well, a business unit can think well, this is a good use case, we want to apply AI to this, apply GenAI to this. Then they have to work it out, especially describe where the risks are and what measures they are taking. Then we have a GenAI Board and it supervises whether the necessary steps have been taken and whether you are allowed to experiment with them. If the experiment is successful or not, they have another evaluation moment, but if the evaluation is successful, you enter the usual process of change. You keep the correct permissions and approvals and you can implement it if necessary. An example we did is with Copilot. First, we used Copilot in the form of Bing chat with 300 users, I think. Those 300 users have experimented, I was one of them. Mainly looked: What can we do? What can't we do with it? and do we think this applies to all users within [Company]? And in the end, the choice 'Yes' came up and then they opened it up to everyone. Other pilots that are running are: Copilot in Teams, Copilot in Outlook, things like that, but also in our sales funnel.

Interviewer

I'm sorry, but I'll interrupt you for a moment. That's a kind of chatbot, or how should I see that?

Interviewed

Copilot like the one from Bing Chat Enterprise, huh? That's really just the chat more like ChatGPT, which is well known, I hope.

Interviewer

Yes, yes.

Interviewee

Ultimately completely separate from all the customer systems and financial systems that we have at [Company], so just access to the AI engine in a secure sandbox actually.

Interviewer

Okay, yes.

Interviewee

And the Copilot for Microsoft that we are investigating is then integrated into the Office meet and with that you do have access to your email files, Teams, Stream. So if your Copilot also had this conversation, your summary of the conversation could automatically roll out, actions could come out of it, things like that. You could make an overview of the last 10 minutes and then say: Well, Milou is going to send you a reminder later and things like that. All of that will come out automatically.

Interviewer

Okay and, those are kind of- So that's already kind of integrated, or is that more something that's kind of a **potential** for the future?

Interviewee

It is now being experimented. There are 300 users who I think can do that as well. And yes, when that experiment phase is over, I hope they give approval for Everyone.

Interviewer

Yes.

Interviewee

But that's a wish. For the rest, there are quite a few others- I think there are now 35 different types of use cases that are considered. Others are in sales, for example. Even then you just, don't you? Automatic emails that you want to send. Well, well then, then you make a proposal of: Well, I have this customer, I want to send an email to them. What should that email look like, given the history or given the latest news items? That sort of thing. We've bought a solution, or at least implemented it, and it's keeping an eye on the news. There you can look up, for example from well give me all the news items from Heineken from the last period, and write a summary for me. Those kinds of applications.

Interviewer

Okay, so it's actually being implemented across all kinds of departments within the company slowly?

Interviewee

Slowly, very slowly, yes.

Interviewer

And do you oversee all the different departments in it? or is that more of a thing-

Interviewee

No, I don't think there's anyone who oversees it all. Yes, **that GenAI board, the oversee them all, but I'm not in it.** I can access the list of all the experiments, but these are the few where I have been eligible because that is part of my business unit.

Interviewer

Yes. Okay and can you explain your position within the company, now from day to day or week to week.

Interviewee

That's different, but yes, well, I'm in the second line. So to put it bluntly, I'm giving my opinion on whether risk management went well or not. So if we have such an experiment, then the business unit and the first line of risk managers themselves are responsible for mapping out, yes, the desire that they have, so in this case such an experiment of: Well, we want to implement Copilot for sales and we think that these are the next risks and these are the measures that fit with that. And then, I do some kind of review and write an opinion whether I agree with that or not. And that whole thing can then be looked at further in the process and approval is then given. So I'm not giving approval, but I'm really giving my opinion.

Interviewer

Yes real advisor.

Interviewee

Yes and educated opinion of course, huh? But yes, I do have an opinion.

Interviewer

Yes, yes, yes. Okay, great then the first part about AI in general of the interview starts now. And then the first question is actually kind of to fall into it, what's your definition of AI?

Interviewee

My definition of AI, how broad do you want it to be?

Interviewer

Well, just basically what it means to you or whatever comes to mind first.

Interviewee

Yes, look, I know, AI is a big language model. In other words, it's not that much smarter than a parrot, but on the other hand, it's also very creative in the way they can construct sentences and give you answers to questions you ask. I also mainly use it to rewrite texts, correct grammatical sentences - or yes, correct grammar, that kind of thing. What is it exactly? Yes, for some also a very large black box. You put a lot into it, really a lot into it, and you shake it well and then you get a sentence out of it. On the other hand, it's a very stupid machine, isn't it? If you ask: 'How many times does this letter occur?', he finds it very difficult.

Interviewer

Yes.

Interviewee

Yes, am I really, really good at making a definition? No, sorry.

Interviewer

That's okay, but you're just a little bit of it. So you mainly use it for language, do you also use it for other things or do you come across it a lot in your work?

Interviewee

Yes, yes, look, we had the other day, we had a speedboat session. Well, I had never heard of it before, so I was the first to ask Copilot as well. After- I had asked my colleagues, again like yes, what is a speedboat session? Well, then I got the explanation: Well 'so and so came up with this', actually just a kind of Wikipedia answer you get back. Then I also asked; Well, write a speedboat session for me, how am I supposed to organize it here? Who should I invite? What questions should I ask, and how can I organize it? And in that way, it is quite interactive to come up with a good proposal. And yes, so that's it. Tinkering with language and using other experiences. When I ask them to make pictures, I still find them quite inadequate, inadequate. Precisely because, for example, you want a suitable logo in it or yes, just good words, but that doesn't work yet.

Interviewer

No, you can't yet. He still finds that too difficult.

Interviewee

They still find that difficult, yes.

Interviewer

Yes yes, but also for a bit of maybe creativity - or well maybe not creativity - but to get through a blockade or something?

Interviewee

Yes, I mainly use it for myself because it would take me more time to write it down myself and then it's already there. I also used it for my wife when she was doing research for writing two summaries of books she had yet to read. I said: Well, this is your EMDR therapy for children. This is the book you need to read. These are the most important points from it and- I find it especially difficult now that you have to give it, on the other hand, also very nice, isn't it, for the position I'm in, that you still need that extra knowledge. So you have to have knowledge of the subject yourself to be able to screen his answers.

Interviewer

Yes.

Interviewee

There is still plenty of nonsense coming out.

Interviewer

Yes, those hallucinations.

Interviewee

Well, it's not just hallucinations, but it's also mostly yes, I think mostly reproductions of misinformation, because he himself doesn't understand what a good answer is.

Interviewer

Yes.

Interviewee

And I heard on the radio the other day of the election that one of AI's proposals was: Spread panic. Yes, I think: that's just a very good one. If you can indeed achieve your goal with panic, very creative. Yes on the other hand, I then explained to my daughter: Yes, if you ask AI, how do I solve the population problem in Africa? Then he also comes up with creative answers that are not ethical.

Interviewer

Yes, and then he still acts as if that's just the way. That's often- He'll never say, 'I'm not sure.'

Interviewee

No, no, no, although he does say sorry.

Interviewer

Yes, it stays with that.

Interviewee

Yes, indeed.

Interviewer

And within [Company], how far along are you in the, actually then, integration process of AI. I do hear that GenAI is also used. Do you think it's very prominent? Or is it something that-

Interviewee

No, yes, well, I still think they are very risk-conservative, very reserved. But at the same time, and that is in the confidential, but well, quite stupid way of approaching and

communicating. Look, I was in that pilot for 300 users. I didn't have any frameworks. I could throw everything in there, huh? Within the limits of 4000 characters, I was able to pump in everything from [Company]. And now we've implemented it and only after the implementation do you get training as in; Hey, that's how you write a prompt, don't write [Company] in it, don't write customer information in it and you have to pay even more attention here. And somewhere at the bottom of the lines it says: Pay attention to the green check mark whether you are in the secure environment of [Company] AI copilot. Obvious things to me, huh? Anyway, I've been raised pretty risk-minded for the last 13, 14 years. Yes well, on the other hand, there are very few really- Yes, I think only a minority of colleagues who actually use it. When I look at my department, it's the young people who use it. But the older ones- take my boss. She also tells me yes, 'here you go again with AI'. I say yes, I don't do everything with AI, on the contrary. I use it very sparingly and very decisively, for example for organizing his speedboat session but, yes. It's still a bit distrustful within the bank.

Interviewer

Yes, and so there is a kind of separation with the new and the older generation who may still be afraid of that or something.

Interviewee

Yes, they deal with it differently. Yes, definitely.

Interviewer

Yes, and if it is, then you might also think of so knowledge? You also say that workshops are only given afterwards, but that there is still a lack of knowledge in use?

Interviewee

Yes. Yes, really, even with my immediate colleagues. Questions like: how should I do this? How should I ask these questions? One of the activities we have to do on the second line is to review the work of the first line. Well, then we have a template with 14 questions. Yes, there's nothing as easy as saying to Copilot: These are the 14 questions I need to answer, this is the case, answer that question. Look, and then you come back with the piece of knowledge to see if the answers make sense. Yes, 13 of the 14 questions are filled in flawlessly, and for that one question it needs more context. That's not very exciting, but that does give me more time. For these two prompts, I need 5 minutes. If I have to write it out and process it myself, it takes me half an hour, 3 quarters of an hour. If I have to hear some of my colleagues, two hours.

Interviewer

Yes, exactly.

Interviewee

Yes there are, yes, they don't have any experience with that. I don't think they're creative enough to formulate those questions in that way to a computer program. And I only see

added value in it of, well, hey, it also makes the work very easy. And you don't have to copy, paste, and type as much.

Interviewer

Yes.

Interviewee

Because you just get it from the one from that Copilot. For example.

Interviewer

Yes, so it often saves a lot of time if you know how to deal with it.

Interviewee

I think so, yes.

Interviewer

Yes. And, if you're talking about AI systems, what does a good performance mean to you?

Interviewee

For me, it means giving the right answer. So that's very simple, take a speedboat session as an example, right? That the agenda he proposes is also correct and not that it is, I don't know, a team outing.

Interviewer

Yes.

Interviewee

Because you've talked about that in 3 chats before. It's, achievement, doing that case elaboration in the right way. So it doesn't answer those 14 questions.

Interviewer

Yes, so, and just as in- in the way that it is either really good, or even if it is 90% correct that it is not good? or is that then- do you have an evaluation measure for that?

Interviewee

For me, that one of the 14 is really wrong, is really wrong, yes. They are-

Interviewer

Yes, so there should be- sorry.

Interviewee

Yes, that's really black and white stuff, yes. Anyway those other

Interviewer

Yes, but there always goes- Oh, sorry, I'm interrupting you all the time.

Interviewee

I want to say, the other 13 are good,

Interviewer

Yes, yes.

Interviewee

So I like that already a lot.

Interviewer

Yes, then it makes a difference, doesn't it?

Interviewee

Yes. Look, for me, if you're talking about performance, then maybe you're also talking about capacity. Yes, I still find that difficult. In the current variants, you have 2000 or 4000 characters. You can't put all your documents in there yet. In any case, those are the limitations we have now. Yes, how often do I really come up with documents of 4000 characters? Not much.

Interviewer

Yes.

Interviewee

Anyway, there are creative solutions for that too, but you have to apply them.

Interviewer

Yes, and do you think it's important that everything that comes out is still evaluated with a human eye to see if it's correct or not, or could that also be automated in your eyes?

Interviewee

Well, yes I- I think that's a very good one, because I often see that written down by that first line, and also by my colleagues and myself often. I just mentioned it too. But that measurement from a human point of view, and the subject of your thesis, is also very **easy to circumvent**. Look, see it more and more as lazy, huh? You ask him: Give me the latest 10 news items from Heineken and summarize. And before you know it, you're

blindly copying those answers into a news item that [Company] sends out. I think that man as an indicator of this can become a little too lazy.

Interviewer

Yes.

Interviewee

So I see that- that's the biggest risk. I see it being written down as a mitigating measure all the time, don't I? This is the risk, yes, but a human copies the answers and a human eventually makes an email to the customer and presses send. But then again, how well is a person able to, huh, analyze all those documents and indeed extract those points that are necessary?

Interviewer

Yes.

Interviewee

Especially now, I think there is even less risk, because all those people who use it still have the knowledge. Yes, when I teach you: Come and work at [Company], nice organization, are working progressively with GenAI. These are the 14 questions you need to answer about this incident. And you just throw everything into Copilot and press the button. So you apparently get 13 of the 14 questions right, but then again, which question was wrong? So you have to know that as a human being. And I think that's going well now, but it could become a challenge in the future.

Interviewer

And, what exactly do you mean by later? With what change?

Interviewee

Well, if everyone starts using it more, more, more, of course, you become more lazy with it.

Interviewer

Yes.

Interviewee

Take a- take your cell phone. In the beginning it was very exciting and now everyone rides it in their hand on their bikes and in the car, despite the fines that are attached to it.

Interviewer

Yes.

Interviewee

We all know we're not allowed to do it, but maybe we're getting a little too complacent about it.

Interviewer

Yes exactly, yes. I can see that, yes. Okay interesting.

Interviewee

Yes.

Interviewer

Yes, because that's where we are now- Sorry what did you say?

Interviewee

That's why you're graduating on it.

Interviewer

Yes exactly no, I always get all excited about it. Let's see.

Then we are now at the second part and that is about AI governance and then I actually have the same initial question of: **What does AI governance mean to you?**

Interviewee

Yes, for me, governance mainly means the framework that you draw up with which, in this case, the use of AI, for example within [Company] steers in the right direction. So what rules, checks, and balances have you put in place to make its use safe?

Interviewer

Yes, yes.

Interviewee

That might be a better definition than what is AI, but-

Interviewer

Yes, no, definitely very loud and clear. **And what are the possible risks associated with the AI initiatives that you are now using at [Company]?**

Interviewee

It's difficult that I can't read them because I don't have a card for my laptop. But we have drawn up a template within [Company] for that, huh, analysis of risks and then the 8 most important ones come along, in which you can identify risks such as bias; Is my AI model bias? Sharing information; Does my AI model share information with- yes

anyone? Is the model trained with it? Those kinds of risks are all analyzed and there are many more, but-

Interviewer

And, that's kind of an automatic framework? Or is it-

Interviewee

No, you have to fill that in manually as well.

Interviewer

Okay.

Interviewee

Well, then I'm going to google again of what value it is? That's not very convenient either. But yes, we analyze those kinds of risks, and quite well. I guess.

Interviewer

Okay, so that's also one of the governance measures that you've implemented?

Interviewee

Yes on the front end: What risks do I face, what risks are specific to the model, what risks are there for [Company] and what risks are there for our customers? And based on those risks, of course, you have measures, mitigating measures that you can take, as I just said. The most **mitigating measure that** we mainly get back is, hey, I'm human and I use the model myself. But other mitigating measures are, for example, agreements. Agreements such as: Information we share remains within our own environment, or information we share is not used to train the model. Those kinds of agreements you have with your suppliers. Of course, they are also very important.

Interviewer

Yes.

Interviewee

And that together makes a **governance model**.

Interviewer

Yes. Is that model based on the **AI Act** with, say, that you have to define the risk levels and so on, or not?

Interviewee

Not yet, because it's not final yet, although I think the final text is there now. Yes, right. That might be a nice one, in terms of background. Within [Company] we have, yes as I just said, an **experiment flow**, don't we? Then they are also busy, and this is still a

concept, but they are in the process of bringing the use of AI within [Company] within one department, which then has to supervise. And they are also involved in researching the AI Act and what measures it contains. Also because not only GenAI falls under this, but also large credit models fall under that AI Act. And then you indeed have to classify, depending on the risk factors, from; well this is a high risk or a low risk of a GenAI model.

Interviewer
Okay.

Interviewee
Yes, it's even more complex. yes, yes, I've been told, because I came in at [Company] in November, then they were already working on this kind of—yes, this, this framework and how do we set it up now as an experiment and later as business as usual? That the 8 risks they are now asking to elaborate are mainly based on literature, AI Act and everything mixed together, as these are the 8 most important risks.

Interviewer
Okay.

Interviewee
Then they explain them differently on a frequently asked questions website, but at least those 8 and then 8 more risks for [Company] and 8 risks for the customers. But yes, that's another acorn point.

Interviewer
Yes, so actually they set up that framework themselves, so based on literature and the AI act?

Interviewee
Yes.

Interviewer
And to what extent are you also known- have they done some kind of measurement, so of the effectiveness of it as well? Or do they just think: It's so waterproof, it will work?

Interviewee
No, no. It is absolutely not waterproof. That risk analysis is only one part of the governance they have set up. As I said; First you need a good use case of well, I want to investigate this. Then you also need all kinds of analyses and documentation to see if you can still do it at all. Then you have that case ready, don't you? Then you feel a risk analysis and you also have it examined by the various departments within the bank, and I'm talking about the first-line risk managers and the second-line risk managers. If they all think this is a good thing, then it goes to the governance board. They don't think they're signing off, but eventually agree to the experiment. Then you actually do the experiment and then you have another evaluation of whether the experiment achieves

its objectives or not, and whether other risks have arisen along the way. And then you have the regular implementation. So yes, those are all other aspects that are important.

Interviewer

Yes.

Interviewed

Before you actually I can start working with the solution.

Interviewer

Yes, it's really a layered process.

Interviewee

Yes.

Interviewer

Okay, and have there been any recent changes within this structure in the organization?

Interviewee

Yes, as I said, they are in the process of setting up a separate department that is going to oversee, among other things, the AI Act and the ongoing experiments and use within [Company] in the field of AI.

Interviewer

Okay.

Interviewee

So I made some changes to that as well.

Interviewer

And that's going to be there somewhere within the next few years? or-

Interviewee

I hope this year, yes.

Interviewer

This year?

Interviewee

I hope that we will be implemented this year. It's only May.

Interviewer

Okay. Yes, I have no idea how long those kinds of processes take, whether they take a very long time or not.

Interviewee

Longer than I wish, though. There are also quite a few vacancies to work with AI, and to set up the entire chapter that will keep this overview, yes. That must have been set up within a year, since they have been working on it for a while.

Interviewer

How long have they been working on that?

Interviewee

At least since November, because that's how long I can also speak to the [Company].

Interviewer

Yes. Okay, let's see, then let's move on to the topic of accountability. So accountability, accountability, liability. And then I have the same question again, what, what's your definition of that?

Interviewee

There you just gave a very good one, but I think accountability especially; yes how- If you really use AI to arrive at an answer, who is responsible for that answer? And using the answer in the further process? That's an important question to figure out, because you can't point right now. "Yes, it was the Copilot engine that gave me this answer, so it's his fault that it's wrong." So it's his fault. That blame really lies with whoever is using it at the moment. That's the same if you're using a self-driving car right now and you're in an accident. Then you, as a driver, remain responsible. That's how I see accountability.

Interviewer

Okay.

Interviewee

And that includes measures, yes, Just as Tesla asks you to hold the steering wheel and keep your attention on the road, that also includes AI.

Interviewer

Yes and, is that something that can be measured? For example, if you're talking about accountability within AI, could that be measurable?

Interviewee

Yes.

Yes, on the other hand, it is also very difficult, since one of the characteristics of the current models is that it always answers the same question in a different way. If you say, well, if you ask a calculator: What is 1 plus 1? Then two comes out every time. You have to fill in something weird if you don't want to succeed. When I ask Copilot: Write a book, or at least, give an answer to this question, it always comes up with a different answer. This makes it very difficult to test your accountability if you look purely at the model itself. But do you see it as a black box and part of the process? Yes, accountability can still be measured. Because then you measure the user and that is the person behind the process. And accountability in the process can be measured and tested.

Interviewer

Yes.

Interviewee

And, for example, does the chance of error increase if employee X generates an answer with AI, or not? Does your sales percentage increase if you send out emails with AI, or not? I think you could come up with those kinds of measurement criteria.

Interviewer

Yes, and do you think there are specific tasks that need to be done by AI and tasks that don't need to be done?

interviewee

Bluetooth calls it quits.

Interviewer

Oh. Do you still hear me?

Interviewee

Yes, I can still hear you, but.

You are on speaker, can you still hear me?

Interviewer

Yes.

Interviewed

Smartphone. And now it's working again.

Interviewer

Okay.

Interviewee
Well.

Interviewer
Okay, I'll repeat the question. But which tasks do you think should be performed by AI and which can't?

Interviewee
Well, the most common answer is repetitive tasks can be performed by a computer. I already did this at one of my previous employers with a robot, which automatically extracted the correct fields from an Excel and cut and pasted them into another program. Or who could click on certain places on the screen. Those kinds of repetitive tasks. If you're talking about AI in production, you also see that they scan milk lines to see if all the milk cartons are still in good shape and filled and things like that. Yes, you can use the perfect AI for that. Are you going to use it in your sales process? Yes, then I hold my breath a bit more. Because before you know it, nu.nl make a mistake. They write Heineken instead of Bavaria and you write to all your customers who invest in Heineken with news about Bavaria. Yes, if that's accountability, someone else makes a mistake and I don't see that you remain responsible for sending out the news item. And so also with [Company], in this case, it- a bad example, but yes.

Interviewer
Yes, but are there any accountability measures within [Company] for these types of systems? So that this-

Interviewee
Well, they're not there yet, we're not there yet. There are accountability checks in the regular process, right, the regular process. But the experiments that are running on that don't go so far as to simply take AI into account. And yes, the only real AI solution that has been unleashed, say Copilot, is really just the search solution. There are governance elements in that, you have training courses, even though they have been given too late, but they are given. Checklists of well, see if your answer fits and things like that are part of it. In total there are 8 tips and tricks, but I couldn't list them all off the top of my head. Then I'm rather over-informed. So yes, there are guidelines in there, but there's no one calling me out when I send [Company] to Copilot, [Company] information. I'm not allowed to do it, can do it, because yes, the connection itself isn't screened. And I have to process the answers that come out of it myself. Yes. Yes.

Interviewer
So actually the responsibility still lies very much with the employee to actually implement what they are taught about the governance rules that are in place?

Interviewee
Yes, and in that respect that is either AI, or smart cutting and pasting from text files. Yes,

that way. Look, if you had copied and pasted that news item from nu.nl yourself, it would have been your risk and your responsibility if it had been wrong.

Interviewer

Yes.

Interviewee

Can you say, yes, I used nu.nl for news about Heineken and it was from Bavaria. Yes, the rectification that nu.nl posts, you have to post as well.

Interviewer

Yes, exactly. But does that responsibility actually still lie very much - or **does the responsibility lie very much with the employee?**

Interviewee

Yes.

Interviewer

Okay.

And, **what is your vision on the success of using AI for all those different processes within the organization?** Do you think that's very positive, negative or divided?

Interviewee

Yes, I don't know. That, then, is the definition of success. Look, I think it can have a lot of added value for [Company] to roll it out in a broader context. Yes, an example is; I have been asked for a meeting to take notes and keep a to-do list. The meeting itself lasts two hours. If I then spend another 2, 3, 4 hours digging through those notes, watching that recording back to come up with a list, or I can type a few queries and prompts in my Outlook in 5 minutes to get that action list out and improve it. Yes, I see a lot of added value in that. I even had access for 5 minutes from this example, huh? I asked him: What were the actions from my last meeting? Well, that did indeed result in that 1.5 hour consultation, 5 actions for me, well, they got over it reasonably well. The only fault he had is how the Asians pronounced my name. It said [Wrong Name] instead of [Name]. Yes, no, well those kinds of mistakes and again, you have been there yourself, that only makes it easy to find and improve it. But yes, summarizing such a big meeting in 15 minutes, where I can I sign to- Where can I say yes?

Interviewer

Yes so actually in terms of **time efficiency**, it's just really nice that it's, yes, for a lot of things takes a lot less time to do those summaries or something, for example?

Interviewee

Yes. Well, especially, I think it can save time. Yes, well, and in addition, repetitive work can automate or partially automate and facilitate. Sure.

Interviewer

Yes.

Interviewee

'Hey, screen my emails and put the most important ones on my to do list'. I think it gives some people a lot of peace of mind when we get hundreds of emails a day.

Interviewer

Yes definitely, I dare to believe that too, yes. And so then in the use of Copilot. I think that's the only AI that's being used company-wide right now, right?

Interviewee

Yes, Copilot for search, huh? Copilot chat is what it's called, Copilot sales is an experiment and I don't think they've implemented it yet. Copilot in Outlook, Powerpoint and Teams and things like that in Office is also an experiment with 300 users.

Interviewer

Okay, and as far as you know, have there been any incidents within the use of that or is that something that's outside of your control?

Interviewee

No, no, that's in my supervision, but not for these examples, incidents have occurred. I suspect so, yes. I would have to speak in hypothetical cases and then you are talking about sharing wrong information, sharing too much information, that kind of thing. I also think that, especially when you look at those larger Copilots, that Copilot has more access than people realize. Because we have a lot of access ourselves, so the rights that it gives to such an AI engine are of course also quite large. yes, that sort of thing. I don't know if everyone registers that correctly. But I myself, yes, I don't have ready-made examples that I can or may share.

Interviewer

Okay, no problem, and in terms of accountability, of course, you have multiple parties. You've got the system itself, you've got the people who make the system, you've got the people who put the system in place, the people who use the system. Do you see a form of accountability with all those parties or do you really think it is more common to use? Is it then up to the person who gives the prompts that he or she should be held liable?

Interviewee

Yes, tricky. I think we all have a certain role to play in the whole thing. The easiest thing is, I think, another Tesla example. Tesla is responsible for building and developing that car and the software that makes it possible to drive itself. But you as the driver bear just

as much responsibility for not falling asleep behind the wheel and keeping the car on the road. So here too, a business unit is responsible for coming up with a use case in which they want to apply AI or find a solution with AI, take such a new search function. It is then up to the business unit and IT to ensure that this solution is implemented properly and securely. Then you have different departments, including my own, to see if all the risks are considered and checked and that those checks are carried out properly. Where were we? Yes, and then it's ultimately up to the user to work according to the instructions in a responsible manner, right? So that means, in the case of Copilot, that if they write a prompt, they're going to let out [Company] information out there that's business-sensitive. Well, that means they don't share customer names in their Copilot prompts. Even if the environment is safe, even if the preconditions are safe enough, it is still instructed not to do it. Huh, so we have just like with Tesla; you can drive it automatically up to 142 km/h, while you are not allowed to do it anywhere in the Netherlands.

InterviewerYes.

Interviewee

The bandwidths are there.

Interviewer

Yes, it is still a kind of cover of an extra measure of: It can be done, but better not do it or as little as possible.

Interviewee

Indeed yes, and in the end it is possible, isn't it? That you indeed throw in [Company]-specific information and customer-specific information, that he writes an answer to a question from a customer and that you copy it indiscriminately. Well, the instruction is to think carefully to see if the answer makes sense and all those other questions I have to answer. I don't think everyone holds it up to the light every time.

Interviewer

Yes, yes. Okay perfect, well then this has actually been the main part of the questions I wanted to ask. So now I kind of have a moment of. Did you miss anything? Would you like to add something about these topics?

Interviewee

What do you think of the developments in the sector, or AI?

Interviewer

I like it. Yes, I like it- I once got an example during my studies. That was really at the beginning of my bachelor's and then the teacher, who had turned on a video of an

airplane that was in the air, which was actually only half finished, where they were still building.

Interviewee

Yes.

Interviewer

And, I thought that was such a beautiful metaphor for what is actually happening now, that I have always kept that in my head, so I really see it as something that has just already been thrown in the air and it has started and it is going, but there is still a lot to be done around it so that it is all well structured and safe and, yes, that it doesn't put people at a disadvantage. Something like the childcare benefits scandal or something like that, I also think that's a very interesting subject, because that's the perfect example, actually also within the subject of my thesis, in which things went wrong. And that they haven't been able to point to anyone yet, because they say, yes, the algorithm did it. So that's again- Yes, I, I think so- I think the developments themselves are good. It's also not something you can avoid and that's why it happens so quickly. Everyone wants to join, because otherwise you'll be behind. Especially in the financial sector, certainly in the business sector in general. And I do think that it can also be controlled the most in the business sector, so through those governance structures, through those regulations, possible frameworks that can come out of my research, for example. Because it can also be even more dangerous in everyday life, perhaps.

Interviewee

Like?

Interviewer

Well, that was- I interviewed an acquaintance of mine on Thursday and he did give a nice example about, for example, deepfakes, that that's probably going to get very ugly before there is the right regulation and the right structures in place, so that, for example, not just a video of Putin being fabricated, that he says he's going to bomb all of America or something. Yes.

Interviewee

-And that it is then believed. Because yes, I believe those videos are already there. Because wasn't it Arjen Lubach or De Wereld Draait Door, or I think Lubach or something, who had such a video about Mark Rutte. Maybe one of his guests or something, but yes, those kinds of videos are also made. And yes, they are indeed becoming increasingly difficult to counter.

Interviewer

Yes, well, as you also say, if you generate such a picture now, then there can't be a nice text or a logo on it or hands, he also finds it difficult.

Interviewee

That's mainly the versions that we, we have at our disposal. But if I'm going to pay for it, then it's already possible and certainly hands are no longer an issue with the latest versions.

Interviewer

Yes, well, so you see how fast that can go, actually.

Interviewee

From the start of your research, AI has already been evaluated 3 times before your research is finished. And that's indeed what your professor in the example you came with – an airplane that's already flying that still needs to be completed. Look, I know myself, there are already a lot of planes that can no longer fly without a computer. Yes, a Joint Strike Fighter is incredibly unstable. It can't even fly without a computer running to keep it balanced. Hey, so then man is only the passenger, almost.

Interviewer

Yes.

Interviewee

And, I think that's just with AI, if you let go of it completely. Well, I don't think that's possible at the moment, not in my business sector. But yes, models have been used for years when you apply for credit at a bank, then you are already guided through so many automatic boxes and so many automatic questions are answered based on the data you enter. Yes, AI does the same and you mention the benefits affair. There is someone who has written that, I don't know, if you are off by a euro, then that indeed gives a flag. Yes, and I can't help but think that yes, I have also been wrong with the application for child benefit. Most of the time we were on the safe side, which only ensured that we got money back. But I can also think of it the other way and then you have to pay. Yes, that flag there comes - you just can't escape it in these systems, because you have programmed it yourself.

Interviewer

Yes.

Interviewee

I think it also becomes a very ethical question if you link it to that.

Interviewer

Yes, definitely, that actually goes straight into the first question about the future. Because yes - what do you see as the ethical implications of AI-driven decisions and decisions in the financial sector, for example?

Interviewee

Well, yes, I think the main counter to that is transparency. And you just indicated, I'm going to record this conversation and I'm going to have Teams transcribe it. You don't indicate that; AI is watching, so I don't expect you to throw my answers into Copilot to do a sentiment analysis or anything. But I do think it's going to be important that this transparency is there, at the moment it's used. And I think that in a lot of cases that is not yet given, insufficiently or very badly. Because the GDPR already included a 'right to information', hey, you should be informed the moment you are automatically analyzed by a bank, mortgage lender, or whatever - financial sector. Yes, I can't remember in my mortgage application that I was actively, consciously inherited that.

Interviewer

Yes.

Interviewee

That my mortgage lender based its judgment in part on automatic decision-making. Yes, let alone if they have to apply that transparency principle, as included in the AI Act or. I think that's quite a challenge, because you can object to that, right? You think so, or you have the right to be judged by a human being. I don't think he will come to any other conclusions, because he just throws your data into that system and hopefully comes to the same checks and balances of: Well, huh, you have an X income and that requires a Y in mortgage sum.

Interviewer

Yes.

Interviewee

And that, yes. I think that's a very important one. Transparency.

Interviewer

Yes and is that also- does that also relate to accountability and accountability, that transparency, do you think or is something else needed for that?

Interviewee

Well, of course, liability is also the liability that we have as a [Company], isn't it? If you violate the GDPR or the AI act, there will also be fines as a company.

Interviewer

Yes.

Interviewee

Those are not so much like what we were just talking about; the employee's process. But yes, I think that's a very important one. yes, so yes that does relate to each other.

Interviewer

Yes. And, where do you see your work being influenced by AI in the future?

Interviewee

Well, I hope it doesn't go that fast. On the other hand, I see it mainly as a tool for myself. Look, I'm not on the production line, I don't have to do marketing, communication or HR, so that makes a difference.

Interviewer

Yes.

Interviewee

But yes, all the actions I do now can also be automated and digitized with AI, easy. And I hope to either lead or direct how we use it and make it more efficient. Because I think the span of control you have with AI is much greater. If I can use AI, I can analyze an incident in fifteen minutes, instead of an hour or two hours. And that means I can run more production and do 4 or 5 incidents in an hour instead of in a working day.

Interviewer

Yes so actually becomes-

Interviewee

Yes, so that's a lot less work.

Interviewer

Yes, your team will actually be much smaller in scale, from the people who are there like you?

Interviewee

If- That could be a consequence. Yes.

Interviewer

Yes, and should people always be held accountable for the actions of AI? so suppose you run such a much larger capacity in the future, are you-

Interviewee

Well, I just mentioned the risk. If I have to run that larger capacity and I do indeed have 5 or 6 of those incidents that I have to run in an hour, how quickly am I inclined to copy 14 answers, instead of really validating that one of the 14 was wrong after all?

Interviewer
Yes.

Interviewee
Yes, I think that would be too easy. And yes, man may still be responsible. So yes, I'll copy those 14 answers and put them in the ticket, but I don't think that will hold up. And so, as a [Company], we're at greater risk there.

Interviewer
Yes, yes, so actually that needs to evolve in the right way instead of all being rushed?

Interviewee
Yes, it shouldn't just be production And yes, I still have to be done carefully, yes.

Interviewer
Yes, yes.

Interviewee
And how do you guarantee care? Yes, that's a good question.

Interviewer
Yes, and do you see that accountability changing in the future?

Interviewee
Well, yes, I do see, if you look at the news reports, that they also want to put that responsibility back to the builders, so to Microsoft, OpenAI and, I don't know, also to Facebook with a- Look, Facebook has eventually become just a platform, but they have so much power that they, I don't know much, could influence elections and also OpenAI has so much power that they can steer the model. We started with what's the definition? Well, it's a big language model, but it's incredibly biased towards the Western market, because a lot of Western information has been put into it.

Interviewer
Yes.

Interviewee
South America and China don't actually appear in the population that can be found in ChatGPT, so he suffers quite a lot from that. So that also depends very much on the region you are in; whether you can use it and how you can use it.

Interviewer
Yes.

Interviewee
Nice challenge.

Interviewer
Yes, creating an unbiased ChatGPT.

Interviewee
Yes, not that is possible, but yes.

Interviewer
No, no, I agree with you.

Interviewee
It's - it's then mainly how do you deal with it? Look, I am not asking for an election strategy to be drawn up here, in which sowing panic is the first solution. Fortunately, I have it a little easier and well, with smaller findings and incidents, for example, it also makes it easier to control.

Interviewer
Yes.

Interviewee
A very **personal example**; a friend of mine had written an entire epistol about an illness she is dealing with. Yes, even then you can ask ChatGPT yes, what is a good response to it? How do I express sympathy in a good way? Yes, as a man I might be a little easier at it, I'm not that creative about it. Yes, a very nice answer came out of it. Ultimately, it is also my responsibility to do something with it.

Interviewer
Yes, yes.

Interviewee
Bit of copy and paste.

Interviewer
Yes I do, but I think that might be the theme that comes out of it is actually that cutting and pasting is just not a good idea, if you don't look at it with another pair of eyes, to really check that.

Interviewee
Yes.
But I think that maybe just like like; how do you deal with spam calls, 'hang up and call

your bank'-like core values, we might be able to get very far. So yes, maybe we should also come up with a few of those phrases with which you can easily test an answer from a chat engine.

Interviewer

Yes.

Interviewee

I don't know if you already have one.

Interviewer

What?

Interviewee

'Hang up, call your bank'.

Interviewer

No, I don't know.

Interviewee

No? I'll have a look, because there were 8. Well my laptop is working again, I wonder if I can still find that 8. In any case, yes, that's the most important thing right now. Do you have more questions?

Interviewer

No, this was it.

Interviewee

And it was time, I have to search it quickly.

Interviewer

Yes, we made it through on time. Exactly one hour.

Interviewee

I thought it was a nice interview.

Interviewer

Well, thank you. I also found it very interesting to hear what you had to say. It's also because it's also within the financial sector. I also talk to a lot of people from different backgrounds and also different, yes, positions in companies so you're very

much on risk management, but I'm going to talk to someone tomorrow, who's a data scientist, so he's much closer to the production of models.

Interviewee

Yes.

Interviewer

And, so I've already talked to someone who is really coming up with ideas for the company of how we can implement AI, so it's a lot of different, yes, perspectives too and I think that's very interesting to see.

Interviewee

Yes.

Interviewee

This is, I did find it by the way, **GenAI Output Quality Assessment Checklist**, quite a mouthful.

But the first is: Check the output against facts and sources.

Second is: Assess the answer based on domain expertise, i.e. colleagues with the right relevant knowledge.

Third is: Identify copyright issues.

The fourth is: Have the right [Company] tone.

The fifth is: See if you could have written it yourself.

The sixth is: See if the message is appropriate for the source or for the purpose. The right audience.

And the seventh is: Look at anomalies, exceptions, unfinished elements, topics that don't belong.

I don't think they're very strong yet.

Interviewer

No, especially if the fifth point is; Could you have written it yourself?

Interviewee

Anyway, I yes, I wrote here, but yes, those are the elements that we have to do if we were going to use an answer.

Interviewer

Okay well very interesting, that's good to take with me.

Interviewee

Yes, but one question, how, how do you process this later?

Interviewee

How anonymous do I remain?

Interviewer

I'm going to transcribe it, so it's automatic transcription in Teams, but I'll have to go through that myself, because he makes quite a lot of mistakes.

Interviewee

Yes.

Interviewer

And then I'm going to- I'm really doing qualitative research, so I have a Grounded Theory analysis method, so I actually have to code our conversation. I abstract more and more what kind of themes emerge from this, what, how big. That's actually- I think I can compare it to making a kind of mind map and then I also compare all the conversations I've had with each other and the codes of that.

Interviewee

Yes.

Interviewer

And if all goes well, this will result in a framework of how accountability can be handled with the use of AI in the financial sector.

Interviewee

Yes.

Interviewer

So yes.

Interviewee

And then I'm just footnoted as someone who works at a big bank?

Interviewer

Yes exactly, so there are no names or anything else in it. Only features of the company. Yes, and so we're going to be- I'm going to read through the transcription, then I'll send it to you again. Then you can see if it's all right.

Interviewee

Yes, that's good.

Interviewer

And also, once I have the final framework or most of the results, you can also take a look at that and give feedback.

Interviewee

Yes.

Interviewer

So yes, that's basically how it proceeds.

Interviewee

Okay nice.

Interviewer

Clear?

Interviewee

Yes.

Interviewer

Well, superb.

Interviewee

Thank you.

Interviewer

Then I want to thank you again for agreeing to do the interview. That really helps me a lot and I thought it was a nice conversation so: super nice!

Interviewee

Yes, I liked it too. Thanks.

Interviewer

Well great, thank you and then yes, shall I send you an email soon with the results?

Interviewee

Yes, that'll be fine, good luck with it. So long.

Interviewer

Thank you, okay bye.