**Interviews research proposal**

*By: Rik Smink, student master Human Centered Artificial Intelligence*

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| **Date/Time** | 10-02-2023/13:30-14:15 |
| **Place** | Microsoft Teams |
| **Name interviewer** | Rik Smink |
| **Name note-taker** | Rik Smink |
| **Name interviewee** | Researcher University of Applied Sciences Utrecht |
| **Interview subject** | XAI in the Finance sector |

**Introduction**

Dear Researcher, University of Applied Sciences Utrecht, first, thank you very much for wanting to be interviewed for my assignment! The purpose of my questions is to get a better impression of what you all know about XAI in the financial sector. This is part of my research on XAI for credit risk assessors. The interview will take about 45 minutes. Thank you very much for wanting to participate and take time for me.

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| **Section** | **Question** | **Answer** |
| **1. Introduction** | Who are you? | Researcher University of Applied Sciences Utrecht |
| What was your job before you became a researcher? | I was working at the Dutch Bank. Here I was Enterprise Architect. Then you do domain supervision, so the whole landscape around this evaluates along with it. Think of new applications and data.  The users of the landscape are the regulators. |
| Which companies did you work for in the financial sector? | 28 years at Sogeti and 8 years at the Dutch Bank. Done assignments at ING and ABN-AMRO. |
| **2. Credit risk** | What are the main differences between consumer credit and business credit? | With consumers, it involves a person. With a company, it more often involves a legal person. |
| What are critical steps for the credit risk assessor? | Loan standards, are people credit worthy, and BKR register. Furthermore, banks have PEP-lists these are list of people with public positions. In blacklists are people who may have committed fraud.  Finally, it is important to consider PSD2 standards. |
| What are important things for the risk manager to consider? | Data scientists build models and model validators look at whether they conform to everything and the risk around them. These can be risk managers, but sometimes risk managers look wider than just at the model. |
| **3. Models/laws** | Which models do the banks mostly use? | Rule-based models (based on lending standards). But if AI is applied, it should remain explainable. I remember an example at a bank that applied the XGBoost. |
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| Which laws are important to keep in mind? | In mortgages: lending standards. However, I think lending standards are very important in much more consumer credit.  PSD2 standards companies are doing that faster than individuals (probably because of the privacy). With this bank can investigate payment transactions. This allows banks to give their data to other parties as well. |
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| Who controls the banks in this credit risk process? | The AFM and the DNB. The AFM looks at the services and lending norms. What can I expect as a customer and the DNB looks at whether what the bank is doing is too risky. |
| Are there other important stakeholders? | There are intermediaries in between. Some go directly and some go to financial advisers first. This mainly plays into consumer credit.  Banks also have credit management models these are logistical models, and these are backed by the DNB. |
| **4. Concluding** | Do you have anything else I haven't asked you but would like to tell you? | Back offices and front offices must be considered.    Big banks go through processes much slower. ABN ambro also must comply with more legislation as a result.  Borrowing standards especially include this is in fact one of the most important aspects. |
| **Other questions** | These are questions that may come up during the interview: |  |

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| **Date/Time** | 16-02-2023/14:00-14:30 |
| **Place** | University of Applied Sciences Utrecht |
| **Name interviewer** | Rik Smink |
| **Name note-taker** | Rik Smink |
| **Name interviewee** | Researcher University of Applied Sciences Utrecht |
| **Interview subject** | Meaningful Human Control |

**Introduction**

Dear Researcher, University of Applied Sciences Utrecht, first, thank you very much for wanting to be interviewed for my assignment! The purpose of my questions is to get a better impression of what you all know about Meaningful Human Control. This is part of my research on XAI for credit risk assessors. The interview will take about 45 minutes. Thank you very much for wanting to participate and take time for me.

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| **Section** | **Question** | **Answer** |
| **1. Introduction** | Who are you? | Tina Mioch |
| What’s your relationship with Meaningful Human Control? | It is thought in any project is important where people can influence. So, I have also been thinking about what control people are allowed to keep and what control people are allowed to do in AI. I researched this in the fire service. For example, whether the AI system should only give advice or do more. |
| Are you currently working on a project with Meaningful Human Control? | Mainly very exploratory work now. |
| **2. Meaningful Human Control** | What do you mean by "Meaningful Human Control? | Meaningful Human Control is about what a human should control, why and where the human should control in such an AI system. |
| Can you give an example of a company's internal decision-making scenario where an automated decision-making process was used and how human control was preserved? | It's not a technology so many companies want to be responsible with AI. That ultimately you are responsible as a company and think about Meaningful Human Control. |
| **3. The process** | What are the ethical challenges in Meaningful Human Control? | It is more a response to that an ai-system must be ethical. Then that the ethical system is responsible and thinking about that as a company is the ethical challenge. |
|  | What precise standards or criteria does a company use to use Meaningful Human Control? | No not that I know of. |
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| What measures does a company put in place to guarantee that human control is upheld across all stages of the decision-making process? | It is very wide so on multiple stakeholders. So, in your case both the data scientist and the loan officer. |
| Are there levels of Meaningful Human Control? | People rather talk about levels of autonomy in AI so how much control does a human have. There are not really levels of Meaningful Human Control. |
| **4. Concluding** | Do you have anything else I haven't asked you but would like to tell you? | It might be interesting for you to look at how to apply statistics in a way that people understand it.  The understanding of Meaningful Human Control is very important in my research. |
| **Other questions** | These are questions that may come up during the interview. |  |