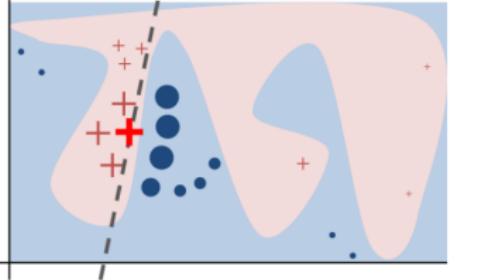


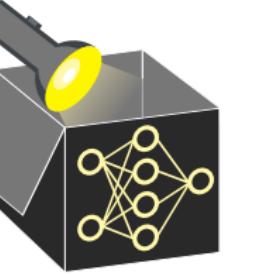
# Interpretable Machine Learning

## Introduction to Local Explanations



### Learning goals

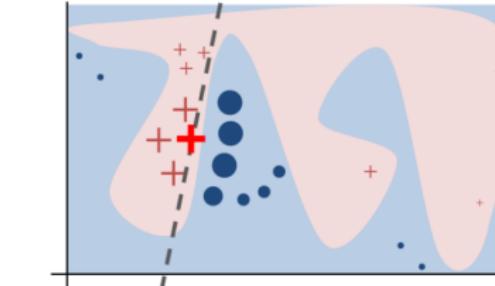
- Understand motivation for local explanations
- Develop an intuition for possible use-cases
- Know characteristics of local explanation methods



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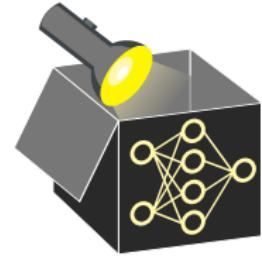
## Local Explanations: LIME

## Introduction to Local Explanations



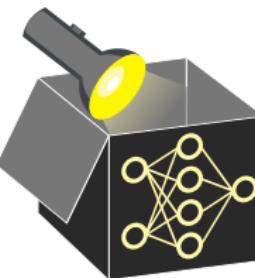
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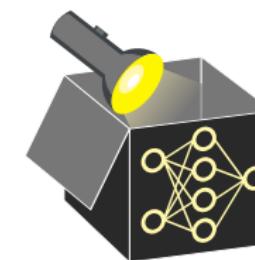
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  - Understand ML model decisions in a **local neighborhood** of a given input (e.g., feature vector)



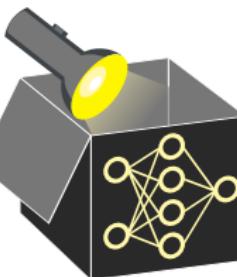
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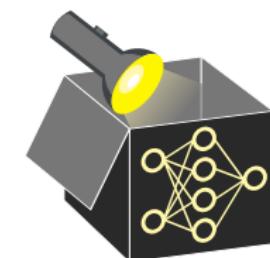
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  - **Where** (in which regions in  $\mathcal{X}$ ) does the model fail?



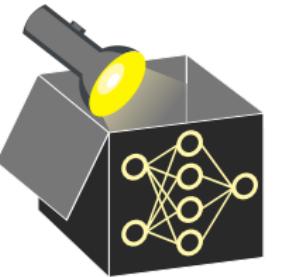
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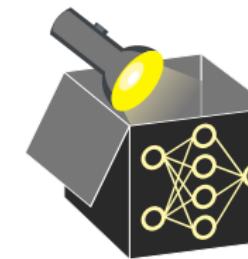
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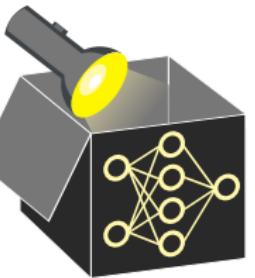
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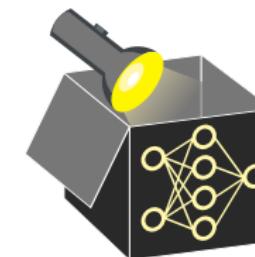
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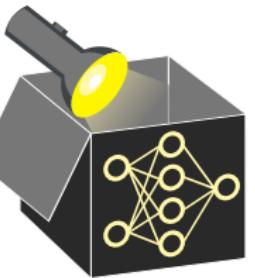
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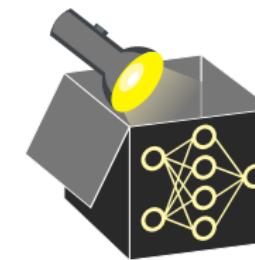
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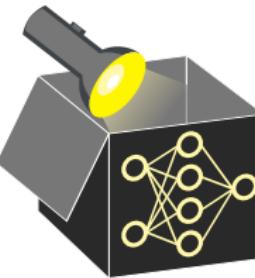
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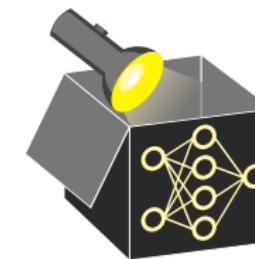
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## GDPR & AI ACT: THE RIGHT TO EXPLANATION

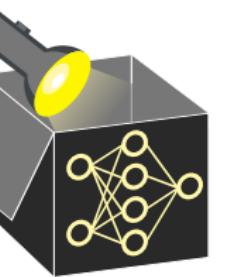
“The data subject should have the right not to be subject to a decision [...] based solely on automated processing [...], such as automatic refusal of an online credit application or e-recruiting practices without any human intervention.  
[...]

In any case, such processing should be subject to suitable safeguards, which should include [...] the **right to obtain [...] an explanation of the decision reached after such assessment and to challenge the decision.**”

► Recital 71, GDPR, 2016

“Any affected person [...] shall have the right to obtain from the deployer clear and meaningful explanations of the role of the AI system in the decision-making procedure and the main elements of the decision taken.”

► Art. 86, AI Act, 2021



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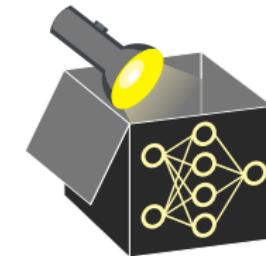
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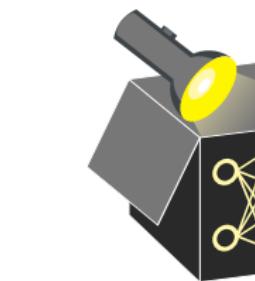


## EXAMPLE: HUSKY OR WOLF?

- We trained a model to predict if an image shows a wolf or a husky
- Below predictions on six test images are given
- Do you trust our predictor?

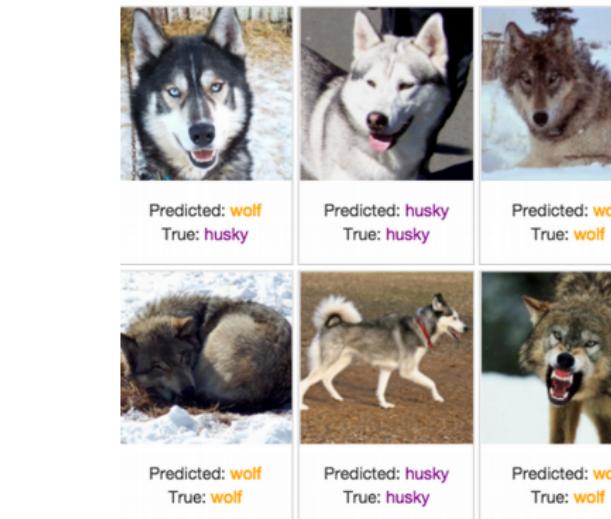


Source: [Sameer Singh 2018]

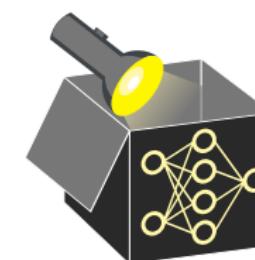


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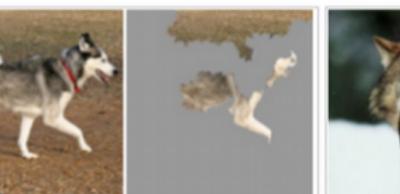


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- Local explanations highlight the parts of an image which led to the prediction  
~~ our predictor is actually a snow detector



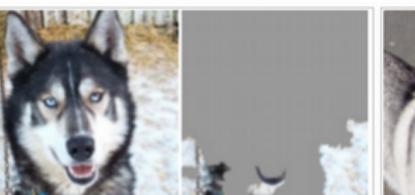
Predicted: **wolf**  
True: **wolf**



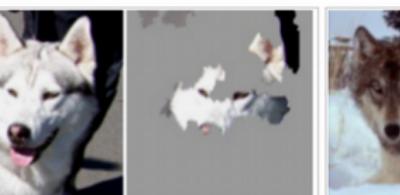
Predicted: **husky**  
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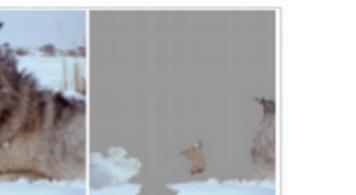
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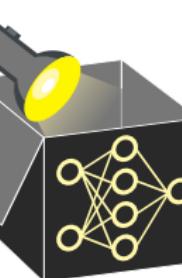


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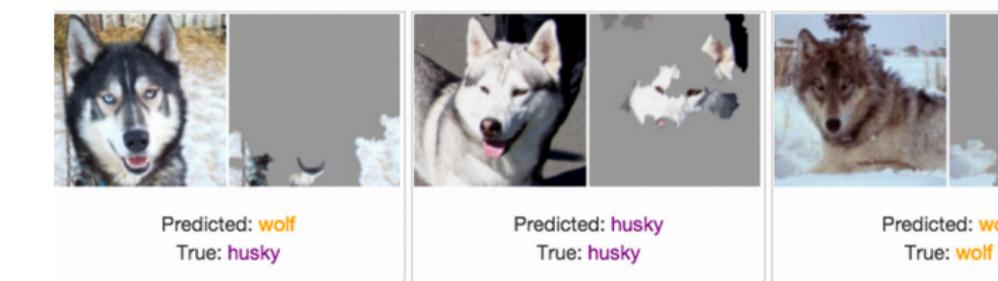
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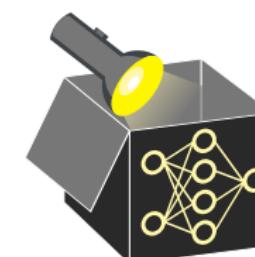


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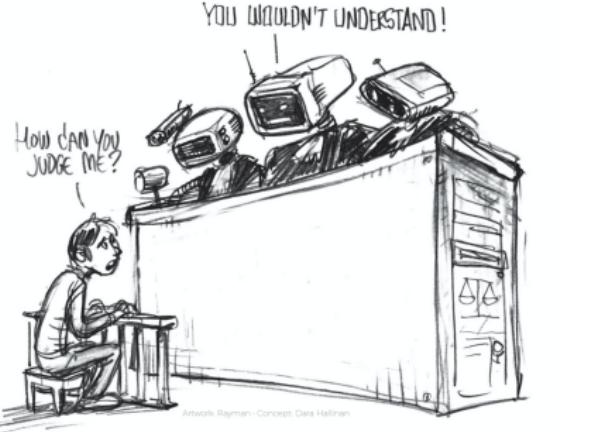
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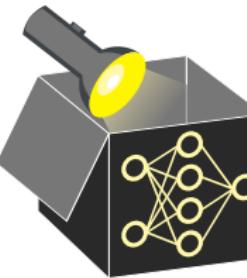


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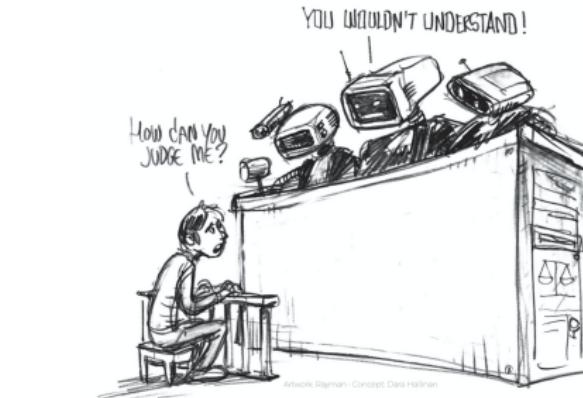


**Source:** [<https://www.elte.hu>]

- Imagine: You apply for a loan at an online bank and are immediately rejected without reasons

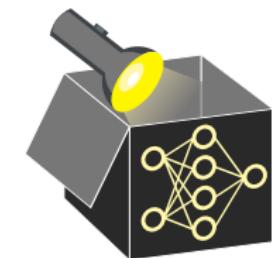


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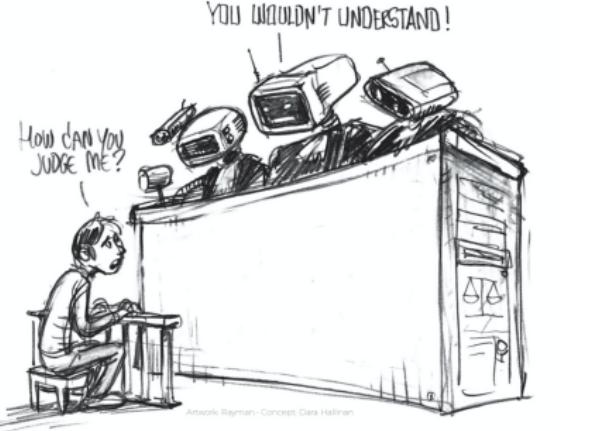


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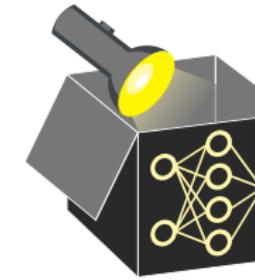
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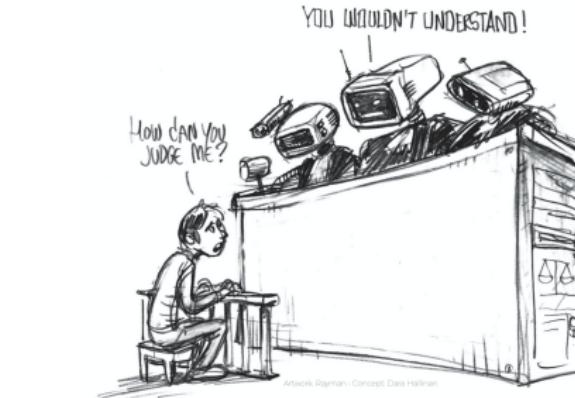
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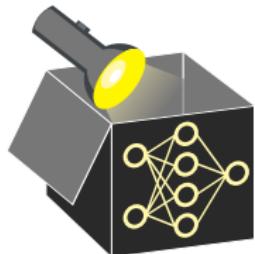
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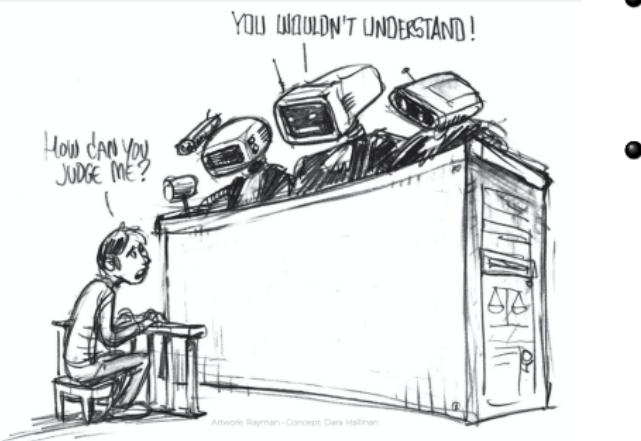
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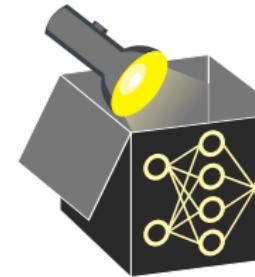


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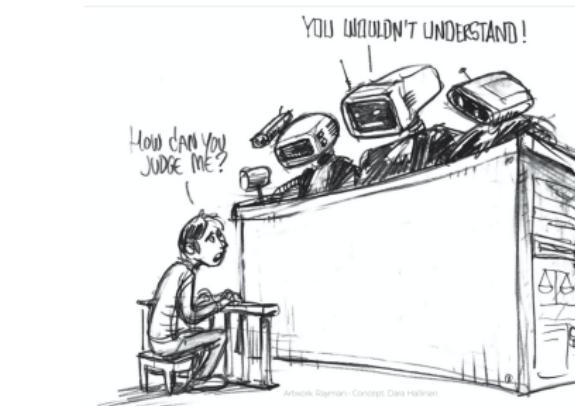
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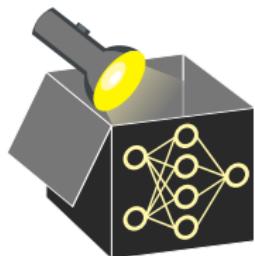


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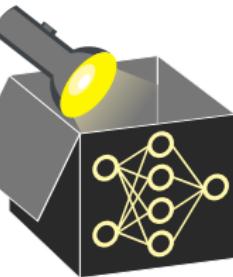


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  - You work at a car company that develops image classifiers for autonomous driving
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Source: [Eykholt et. al 2018]

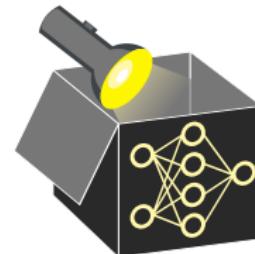


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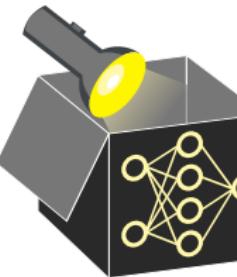


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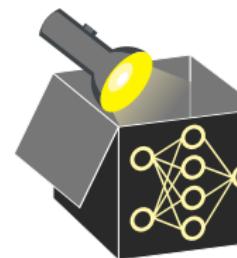


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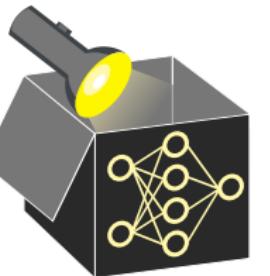


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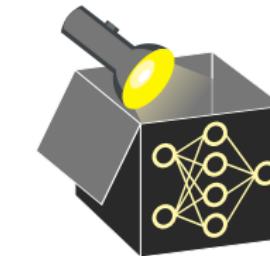
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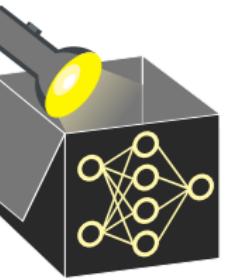
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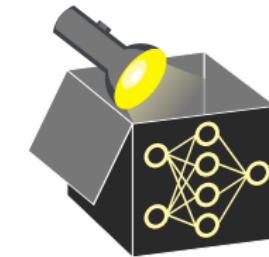
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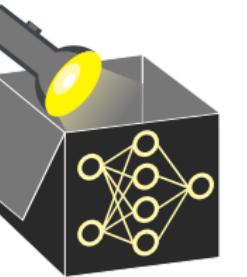
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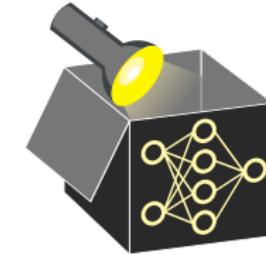
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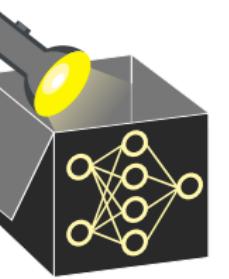
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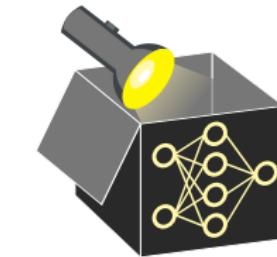
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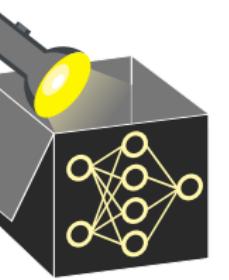
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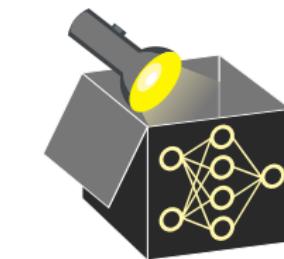
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- **Supported data types:** Broad applicability across modalities (tabular, image, text, audio), but method-specific adaptations often required
- **Main method families**
  - Single ICE curves
  - Shapley / SHAP values
  - LIME / Anchors
  - Counterfactual explanations
  - Adversarial examples



## CHARACTERISTICS OF LOCAL EXPLANATIONS

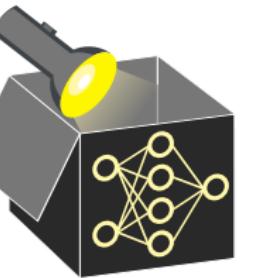
- **Explanation scope:** Specific to one prediction, valid only in local environment
- **Applicable model classes:**
  - Model-agnostic (by design)
  - Model-specific variants (exploit internal structure for speed/accuracy)
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# CREDIT DATASET

- We illustrate local explanation methods on the German credit data [▶ see Kaggle](#)
- 522 observations, 9 features containing credit and customer information
- Binary target “risk” indicates if a customer has a ‘good’ or ‘bad’ credit risk
- We merged categories with few observations

name	type	range
age	numeric	[19, 75]
sex	factor	{male, female}
job	factor	{0, 1, 2, 3}
housing	factor	{free, own, rent}
saving.accounts	factor	{little, moderate, rich}
checking.accounts	factor	{little, moderate, rich}
credit.amount	numeric	[276, 18424]
duration	numeric	[6, 72]
purpose	numeric	{others, car, furniture, radio/TV}
risk	factor	{good, bad}



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