Intro 1

People often rely on machine learning model outputs to make decisions.

Many factors can contribute to a machine learning model's output. For example, the output of a rain-predicting model can rely on factors such as the current temperature and wind speed.

Computer scientists refer to these factors as **model explanations**.

We will teach you how to interpret these explanations and ask you questions about them.

Intro 2

Someone designed a machine learning model to predict whether it is a good idea to put on a coat or not.

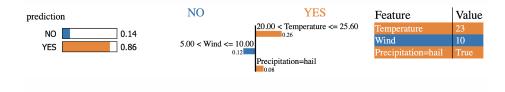
It calculates the probability that you should put on a coat using

the current temperature, wind speed, and precipitation.

If that probability is greater than or equal to 0.5, then the model will recommend that you put on a coat. If the probability is less than 0.5, then the model will recommend that you do NOT put on a coat.

Intro 3

Below, you can see a visual explanation for one instance of the model prediction, based on some input values for the three factors the model considers (temperature, wind speed, and precipitation).



Let's take a closer look at this visual explanation.

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0.14

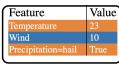
prediction

NO YES

20.00 < Temperature <= 25.60

5.00 < Wind <= 10.00

Precipitation=hail



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Intro 4

On the table on the right, you can see the factors that the model uses to make predictions.

This model takes three factors into account when making predictions: temperature, wind, and precipitation.

These factors can take inputs that are numerical (e.g., 30, 0) or categorical (e.g., rain, snow).

When a factor is numerical, its exact value will be shown in the **Value** column in the table on the right.

When a factor is categorical, its exact value will be shown in the **Feature** column with the format *Name = Value*. The **Value** column will have the word *True*.

Intro 5

You can put different values of temperature, wind, and precipitation into your model to generate a **prediction**. The prediction is shown with the bars on the left.

There are two prediction values - one for 'YES' and one for 'NO'. Together these values add up to 1, so you only need to look at the prediction value for 'YES'.

If the prediction value for 'YES' is **greater than or equal** to 0.5, the model will return 'YES', suggesting that you should wear a coat.

If the prediction value for 'YES' is **less than** 0.5, the model will return 'NO', suggesting that you do not wear a coat.

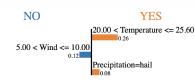
The visualization shows how each input values of temperature, wind, and precipitation can have a positive (orange)

contribution, pushing the prediction toward 'YES', or a negative (blue) contribution, pushing the prediction toward 'NO'.

prediction

NO 0.14

YES 0.86



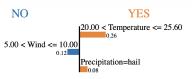
Feature	Value
Temperature	23
Wind	10
Precipitation=hail	True

Intro Test 1

In the example below, what will the model predict?

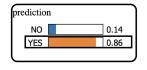
- O YES, you should wear a coat
- O NO, do not wear a coat

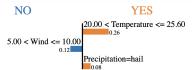




Feature	Value
Temperature	23
Wind	10
Precipitation=hail	True

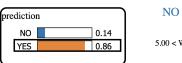
Correct. In this case, the model prediction for 'YES' is 0.861, which is larger than 0.5, so the model will return YES.

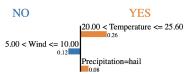




Feature	Value
Temperature	23
Wind	10
Precipitation=hail	True

Not quite. In this case, the model prediction for 'YES' is 0.861, which is larger than 0.5, so the model will return YES.



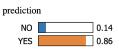


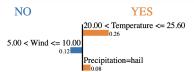
Value
23
10
True

Intro Test 2

As another review, by looking at the explanation image, please select the value for **precipitation** input into the model:

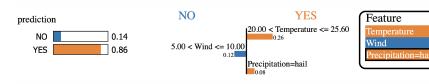
- O sleet
- O snow
- O hail
- O rain
- O none



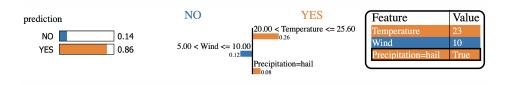


Feature	Value
Temperature	23
Wind	10
Precipitation=hail	True
1	

Correct - the value is printed next to the word **Precipitation** in the table on the right. This value is **hail**.



Not quite - the value is printed next to the word **Precipitation** in the table on the right. This value is **hail**.

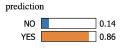


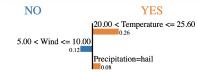
By looking at the explanation image, please select the value for

Value

wind speed input into the model:

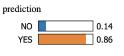
- O 20 mph
- O 0 mph
- O 10 mph
- O 5 mph
- O 15 mph

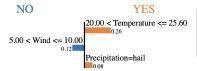




Feature	Value
Temperature	23
Wind	10
Precipitation=hail	True

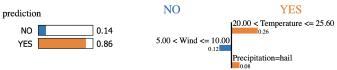
Correct - the value is printed in the Value column next to the word **Wind(mph)** in the table on the right. This value is **10 mph**.

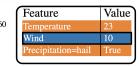




Feature	Value
Temperature	23
Wind	10
Precipitation=hail	True

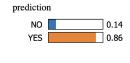
Not quite - the value is printed in the Value column next to the word **Wind(mph)** in the table on the right. This value is **10 mph**.

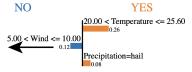




Intro 8

Again, each input value of temperature, wind, and precipitation can push the model's **prediction** to be higher or lower.







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The wind factor, in this example, with input value of 10 mph, pushes the model prediction *lower*. This means the current value of Wind(mph) is pushing the model toward predicting 'NO'.

Factors that push the model toward predicting 'NO' are always colored **blue** in the table on the right and the bar graph in the middle. In the bar graph in the middle, their bars always point to the *left*.

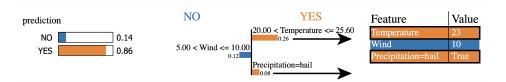
If the final prediction for 'YES' is pushed below 0.5, the model will return 'NO' (do not wear a coat).

Intro 9

The temperature and precipitation factors, with input value of '23' and 'hail', push the **prediction** *higher*. This means the current values of Temperature and Precipitation are pushing the model toward predicting 'YES'.

Factors that push the model toward predicting 'YES' are always colored **orange** in the table on the right and the bar graph in the middle. In the bar graph in the middle, their bars always point to the *right*.

If the final prediction for 'YES' is pushed to 0.5 or above, the model will return 'YES' (wear a coat).



Intro 10

The **length** of a bar, its location, and the value next to it indicate the predictive power of a factor.

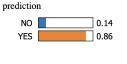
The wind bar for wind is **above** the line for precipitation, and has a larger value next to it. It is also **longer**. This means the wind factor has a **greater** predictive power compared to the

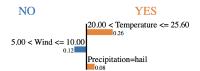
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precipitation factor. This also means that the wind factor influences the model prediction more than the precipitation factor does.



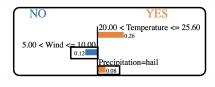




prediction

NO 0.14

YES 0.86





Intro Test 3

As a review, by looking at the explanation image, which factor(s) are pushing the model toward predicting YES'?

☐ Temperature

☐ Wind

☐ Precipitation

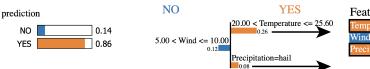
Correct - In this case, the bars for temperature and precipitation are **orange** and pointing to the **right**, and their rows in the table are orange as well. This means the values of these factors are pushing the prediction *higher* and pushing the model toward predicting 'YES'.



Not quite - In this case, the bars for temperature and precipitation are **orange** and pointing to the **right**, and their rows in the table are orange as well. This means the values of these

Value

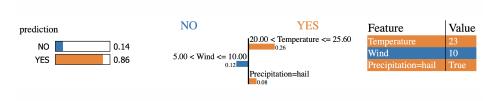
factors are pushing the prediction *higher* and pushing the model toward predicting 'YES'.



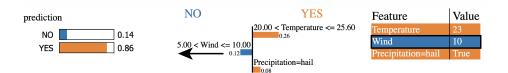
FeatureValueTemperature23Wind10Precipitation=hailTrue

By looking at the explanation image, which factor(s) are pushing the model toward predicting 'NO'?

- ☐ Temperature
- ☐ Wind
- Precipitation



Correct - In this case, the bar for Wind(mph) is **blue** and pointing to the **left**, and its row in the table is blue as well. This means the value of this factor is pushing the prediction *lower* and pushing the model toward predicting 'NO'.



Not quite - In this case, the bar for Wind(mph) is **blue** and pointing to the **left,** and its row in the table is blue as well. This means the value of this factor is pushing the prediction *lower* and pushing the model toward predicting 'NO'.

Precipitation NO YES Feature

NO 0.14
YES 0.86 5.00 < Wind <= 10.00
Precipitation=hail

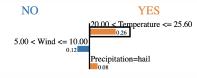
Temperature has the greatest predictive power.

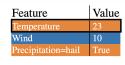
Prediction

NO 0.14

YES 0.86

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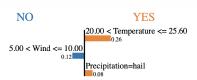
Which factor has the greatest predictive power?

- O Temperature
- O Wind
- O Precipitation

prediction

NO 0.14

YES 0.86



Feature	Value
Temperature	23
Wind	10
Precipitation=hail	True

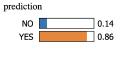
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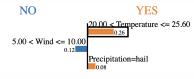
Value

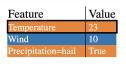
10

Correct - In this case, Temperature has the **longest** bar and the **highest** value. It is also located above all of the other factor bars in the bar chart in the middle and the table on the right. So

Not quite - In this case, Temperature has the **longest** bar and the **highest** value. It is also located above all of the other factor bars in the bar chart in the middle and the table on the right. So Temperature has the greatest predictive power.





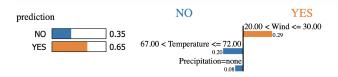


Value

Intro Test 4

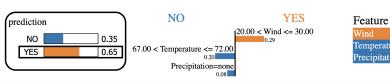
As a final review, what does the following model recommend you do?

- O YES, you should wear a coat
- O NO, do not wear a coat

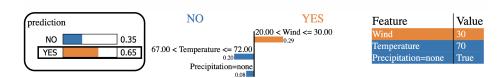


Feature	Value
Wind	30
Temperature	70
Precipitation=none	True

Correct. In this case, the model prediction for 'YES' is 0.648, which is greater than 0.5, so the model will return 'YES'.

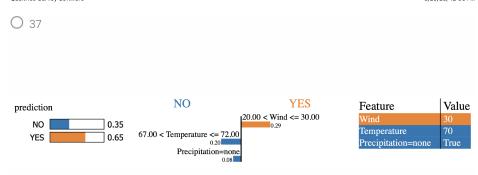


Incorrect. In this case, the model prediction for 'YES' is 0.648, which is greater than 0.5, so the model will return 'YES'.

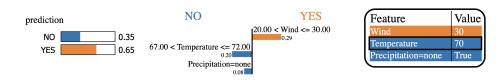


By looking at the explanation image, please select the value for **temperature** input into the model:

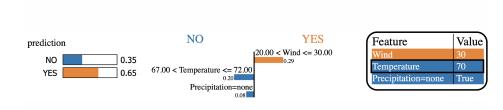
- O 84
- O 70
- O 61
- O 56



Correct - the value is printed in the Value column next to the word **Temperature** in the table on the right. This value is **70**.



Incorrect - the value is printed in the Value column next to the word **Temperature** in the table on the right. This value is **70**.



By looking at the explanation image, which factor(s) are pushing the model toward predicting 'NO?

- ☐ Temperature
- ☐ Wind
- ☐ Precipitation



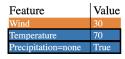
Feature	Value
Wind	30
Temperature	70
Precipitation=none	True

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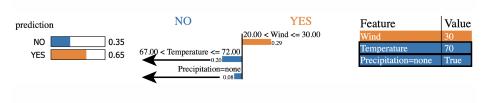
Correct - In this case, the bars for Temperature and Precipitation

are **blue** and pointing to the **left,** and their rows in the table are blue as well. This means the value of these factors are pushing the prediction *lower* and pushing the model toward predicting 'NO'.





Not quite - In this case, the bars for Temperature and Precipitation are **blue** and pointing to the **left,** so the values of these factors are pushing the prediction *lower* and pushing the model toward predicting 'NO'.



Which factor has the greatest predictive power?

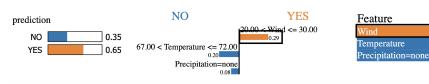
O Temperature
O Wind
O Precipitation

NO YES
Precipitation=none

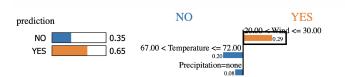
Value

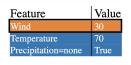
Correct - In this case, Wind(mph) has the **longest** bar and the **highest** value. It is also located above all of the other factor bars in the bar chart in the middle and the table on the right. So Wind has the greatest predictive power.

Value



Not quite - In this case, Wind(mph) has the **longest** bar and the **highest** value. It is also located above all of the other factor bars in the bar chart in the middle and the table on the right. So Wind has the greatest predictive power.





Intro Main

We have another machine learning model that makes predictions to approve or deny a loan based on a set of factors related to the loan applicant. The model is trained to predict a person's likely income using real data from 26,000 people, and uses this prediction to decide whether a person is likely to be able to pay back a loan. If the person is likely, the model outputs 'YES', they should be given a loan. If the person is not likely, the model outputs 'NO', they should not be given a loan.

The model generates a prediction based on each set of input values. If the predicted value is greater than or equal to 0.5, then the model will approve the loan. If the predicted value is less than 0.5, the model will deny the loan.

Six people applied to the loan. We input their corresponding values for each factor into the model.

We will show you six predictions the models generated for each of the six loan applicants.

Keep in mind that all six predictions were made by the **same** model.

Woman 1

Below you will find the information of Applicant X.

You can see that the model made a prediction of whether to approve or deny a loan from this applicant based on five factors. The explanation is below.

Look at the explanation, and answer the questions that follow.

Remember that if the model's prediction probability (predicted value) for 'YES' is greater than or equal to 0.5, the model will return 'YES' (approve the loan). If it is less than 0.5, the model will return 'NO' (deny the loan).

NO 0.88
YES 0.12



Feature	Value
Sex=Female	True
Hours	40
Age	37
Education=Vocational	True
Occupation=Craft-repair	True

O YES

Will this model approve the loan for this person?

O NO

What feature was had the most predictive power for this decision?

O Education

O Hours Worked Per Week

O Age

O Sex

Occupation

Which factor(s) are pushing the model toward predicting 'NO'?

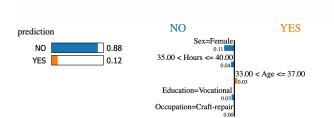
☐ Education

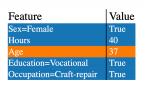
☐ Hours Worked Per Week

☐ Age

☐ Sex

Qualtrics Survey Software	3/29/25, 12:33 PM	Qualtrics Survey Software 3,	3/29/25, 12:33 PM
Occupation None of these		On a scale from 1 to 6, how much do you trust the model to approve or deny a loan for other people in general ?)
Which factor(s) are pushing the model toward predicti Education Hours Worked Per Week Age Sex Occupation	ng 'YES'?	Not at all Very little Somewhat Moderately A lot deal 2 3 4 5 6 Level of Trust Please indicate whether you agree with the below statements	
□ None of these			Agree
		This model uses all of the features that it should use when making this decision.	\circ
		This model does not use any unnecessary features when making this decision.	\circ
On a scale from 1 to 6, how much do you trust the mode	el to	I trust the data this model was trained on.	\circ
approve or deny a loan for you ?		Computer models can be trusted to make human decisions.	\circ
A gr	reat	This model is accurate.	\circ
Not at all Very little Somewhat Moderately A lot de		This model is fair.	\circ
Level of Trust	6	This model would probably give me a loan because I am similar to the person described in this question.	0
		This model would probably give me a loan because I am different from the person described in this question.	0
		This model would probably give me a loan because of previous decisions it has made.	\circ
		This model probably would not give me a loan, and this would be the correct decision.	\circ
https://umassamherst.co1.qualtrics.com/Q/EditSection/Blocks/Ajax/tSurveyID=SV_55vHEOIYPp1L9JQ&ContextLibraryID=UR_71iJzE2YBcr	AOxw Page 29 of 62	https://umassamherst.co1.qualtrics.com/Q/EditSection/Blocks/Ajax/tSurveyID=SV_55vHEOIYPp1L9JQ&ContextLibraryID=UR_71iJzE2YBcrAOxw	Page 30 of 62





When answering the previous questions about the given explanation, which design aspects of the visualization did you find **most** useful?

When answering the previous questions about the given explanation, which design aspects of the visualizations did you find **least** useful?

Woman 2

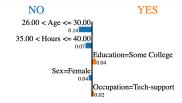
Below you will find the information of Applicant R.

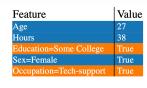
You can see that the model made a prediction of whether to approve or deny a loan from this applicant based on five factors. The explanation is below.

Look at the explanation, and answer the questions that follow.

Remember that if the model's prediction probability (predicted value) for 'YES' is greater than or equal to 0.5, the model will return 'YES' (approve the loan). If it is less than 0.5, the model will return 'NO' (deny the loan).







Will this model approve the loan for this person?
O YES O NO
Which feature was had the most predictive power for this decision?
EducationHours Worked Per WeekAgeSexOccupation
Which factor(s) are pushing the model toward predicting 'NO'?
☐ Education ☐ Hours Worked Per Week ☐ Age ☐ Sex ☐ Occupation ☐ None of these

Which factor(s) are pushing the model toward predicting 'YES'?

| Education
| Hours Worked Per Week
| Age
| sex
| Occupation
| None of these

On a scale from 1 to 6, how much do you trust the model to approve or deny a loan for you?

| Not at all Very little Somewhat Moderately | A lot | deal |
| Level of Trust | Level | Lev

On a scale from 1 to 6, how much do you trust the model to approve or deny a loan for **other people in general**?

A great

	Agree
This model uses all of the features that it should use when making this decision.	\circ
This model does not use any unnecessary features when making this decision.	\circ
I trust the data this model was trained on.	\circ
Computer models can be trusted to make human decisions.	\circ
This model is accurate.	\circ
This model is fair.	\circ
This model would probably give me a loan because I am similar to the person described in this question.	\circ
This model would probably give me a loan because I am different from the person described in this question.	\circ
This model would probably give me a loan because of previous decisions it has made.	\circ
This model probably would not give me a loan, and this would be the correct decision.	\circ

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Woman 3

Below you will find the information of Applicant S.

You can see that the model made a prediction of whether to approve or deny a loan from this applicant based on five factors. The explanation is below.

Look at the explanation, and answer the questions that follow.

Remember that if the model's prediction probability (predicted value) for 'YES' is greater than or equal to 0.5, the model will return 'YES' (approve the loan). If it is less than 0.5, the model will return 'NO' (deny the loan).



Which factor(s) are pushing the model toward predicting 'YES'?	
Education Hours Worked Per Week Age Sex Occupation None of these	
On a scale from 1 to 6, how much do you trust the model to approve or deny a loan for you ? A great	
Not at all Very little Somewhat Moderately A lot deal	
Level of Trust	
On a scale from 1 to 6, how much do you trust the model to	
approve or deny a loan for other people in general ?	
A great Not at all Very little Somewhat Moderately A lot deal	
2 3 4 5 6	

3/29/25, 12:33 PM

Level of Trust

Please indicate whether you agree with the below statements.

	Agree
This model uses all of the features that it should use when making this decision.	\circ
This model does not use any unnecessary features when making this decision.	\circ
I trust the data this model was trained on.	\bigcirc
Computer models can be trusted to make human decisions.	\circ
This model is accurate.	\circ
This model is fair.	\circ
This model would probably give me a loan because I am similar to the person described in this question.	\circ
This model would probably give me a loan because I am different from the person described in this question.	0
This model would probably give me a loan because of previous decisions it has made.	\circ
This model probably would not give me a loan, and this would be the correct decision.	\circ

Man 1

Below you will find the information of Applicant N.

You can see that the model made a prediction of whether to approve or deny a loan from this applicant based on five factors. The explanation is below.

Look at the explanation, and answer the questions that follow.

Remember that if the model's prediction probability (predicted value) for 'YES' is greater than or equal to 0.5, the model will return 'YES' (approve the loan). If it is less than 0.5, the model will return 'NO' (deny the loan).



Will this model approve the loan for this person?

Qualtrics Survey Software	3/29/25, 12:33 PM	Qualtrics Survey Software	3/29/25, 12:33 PM
○ YES			
O NO		☐ Hours Worked Per Week	
		☐ Age	
		Sex	
Which feature had the most predictive power	for this decision?	□ None of these	
O Education			
O Hours Worked Per Week			
O Age			
O Sex		On a scale from 1 to 6, how much do you trust the mode	el to
Occupation		approve or deny a loan for you ?	
		A gre	eat
		Not at all Very little Somewhat Moderately A lot dec	
		2 3 4 5	6
Which factor(s) are pushing the model towar	rd predicting 'NO'?	Level of Trust	
☐ Education			
☐ Hours Worked Per Week			
Age			
Sex		On a scale from 1 to 6, how much do you trust the mode	el to
Occupation		approve or deny a loan for other people in general ?	J. CO
☐ None of these		approve or decry and annot be the proper and generally	
		A gre	
		Not at all Very little Somewhat Moderately A lot dea	
		2 3 4 5	6
Which factor(s) are pushing the model toward	rd predicting 'YES'?	Level of Trust	
https://umassamherst.co1.qualtrics.com/Q/EditSection/Blocks/Ajax/tSurveyID=SV_55vHEOIYPp1L9JQ&ContextLi	braryID=UR_71iJzE2YBcrAOxw Page 41 of 62	https://umassamherst.co1.qualtrics.com/Q/EditSection/Blocks/Ajax/tSurveyID=SV_55vHEOIYPp1L9JQ&ContextLibraryID=UR_71iJzE2YBcr/	AOxw Page 42 of 62

This model uses all of the features that it should use when making this decision.	\circ
This model does not use any unnecessary features when making this decision.	\circ
I trust the data this model was trained on.	\circ
Computer models can be trusted to make human decisions.	\circ
This model is accurate.	\circ
This model is fair.	\circ
This model would probably give me a loan because I am similar to the person described in this question.	0
This model would probably give me a loan because I am different from the person described in this question.	0
This model would probably give me a loan because of previous decisions it has made.	\circ
This model probably would not give me a loan, and this would be the correct decision.	\circ

Man 2

Below you will find the information of Applicant P.

You can see that the model made a prediction of whether to approve or deny a loan from this applicant based on five factors.

The explanation is below. Look at the explanation, and answer the questions that follow.

Remember that if the model's prediction probability (predicted value) for 'YES' is greater than or equal to 0.5, the model will return 'YES' (approve the loan). If it is less than 0.5, the model will return 'NO' (deny the loan).

prediction	NO	YES	Feature	Value
NO 0.33 YES 0.67		Education=Bachelors0.14 Sex=Male0.09 48.00 < Hours <= 55.000.08 37.00 < Age <= 41.00	Education=Bachelors Sex=Male Hours Age Occupation=Sales	True True 50 38 True
		0.06 Occupation=Sales		

Will this model approve the loan for this person?

O YES

O NO

Qualtrics Survey Software	3/29/25, 12:33 PM	Qualtrics Survey Software 3/29/25, 12:33 PM
Which feature had the most predictive power for t O Education O Hours Worked Per Week O Age O Sex	his decision?	☐ Hours Worked Per Week ☐ Age ☐ Sex ☐ Occupation ☐ None of these
		On a scale from 1 to 6, how much do you trust the model to approve or deny a loan for you ?
Which factor(s) are pushing the model toward pro-	edicting 'NO'?	Not at all Very little Somewhat Moderately A lot deal 2 3 4 5 6 Level of Trust
☐ Occupation ☐ None of these		On a scale from 1 to 6, how much do you trust the model to approve or deny a loan for other people in general ?
Which factor(s) are pushing the model toward pro-	edicting 'YES'?	Not at all Very little Somewhat Moderately A lot deal Level of Trust A great deal Level of Trust
https://umassamherst.co1.qualtrics.com/Q/EditSection/Blocks/Ajax/tSurveyID=SV_55vHEOIYPp1L9JQ&ContextLibraryID=UR	_71iJzE2YBcrAOxw Page 45 of 62	https://umassamherst.co1.qualtrics.com/Q/EditSection/Blocks/Ajax/tSurveyID=SV_55vHEOIYPp1L9JQ&ContextLibraryID=UR_71JzE2YBcrAOxw Page 46 of 62

	Agree
This model uses all of the features that it should use when making this decision.	\circ
This model does not use any unnecessary features when making this decision.	\circ
I trust the data this model was trained on.	\circ
Computer models can be trusted to make human decisions.	\circ
This model is accurate.	\circ
This model is fair.	\circ
This model would probably give me a loan because I am similar to the person described in this question.	0
This model would probably give me a loan because I am different from the person described in this question.	\circ
This model would probably give me a loan because of previous decisions it has made.	\circ
This model probably would not give me a loan, and this would be the correct decision.	0

Man 3

Below you will find the information of Applicant K.

You can see that the model made a prediction of whether to

approve or deny a loan from this applicant based on five factors. The explanation is below.

Look at the explanation, and answer the questions that follow.

Remember that if the model's prediction probability (predicted value) for 'YES' is greater than or equal to 0.5, the model will return 'YES' (approve the loan). If it is less than 0.5, the model will return 'NO' (deny the loan).

prediction NO 0.8			Feature Education=10th	Value True
NO 0.:	4	Sex=Male 0.04 40.00 < Hours <= 48.00 1.003 Occupation=Transport-moving 0.00	Education=10th Sex=Male Hours Occupation=Transport-moving Age	True 48 True 36
	0.00			

Will this model approve the loan for this person?

O YES

O NO

Qualtrics Survey Software	3/29/25, 12:33 PM	Qualtrics Survey Software 3/2	29/25, 12:33 PM
What feature had the most predictive power for this deci	ision?	☐ Age ☐ Sex ☐ Occupation ☐ None of these	
O Age O Sex Occupation		On a scale from 1 to 6, how much do you trust the model to approve or deny a loan for you ?	
Which factor(s) are pushing the model toward predictin Education Hours Worked Per Week	g 'NO'?	Not at all Very little Somewhat Moderately A lot deal 1 2 3 4 5 6 Level of Trust	
Age Sex Occupation None of these		On a scale from 1 to 6, how much do you trust the model to approve or deny a loan for other people in general ?	
Which factor(s) are pushing the model toward predictin	g 'YES'?	Not at all Very little Somewhat Moderately A lot deal 1 2 3 4 5 6 Level of Trust	
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	Agree
This model uses all of the features that it should use when making this decision.	\circ
This model does not use any unnecessary features when making this decision.	\circ
I trust the data this model was trained on.	\circ
Computer models can be trusted to make human decisions.	\circ
This model is accurate.	\circ
This model is fair.	\circ
This model would probably give me a loan because I am similar to the person described in this question.	\circ
This model would probably give me a loan because I am different from the person described in this question.	0
This model would probably give me a loan because of previous decisions it has made.	\circ
This model probably would not give me a loan, and this would be the correct decision.	\circ

Perception of understanding

How well did you understand the way this model makes decisions?



How easy was it for you to understand the model output?



How likely would you use this visualization to explain models to other people?



Fairness

Below are two explanations for predictions made by the same loan approval machine learning model you have been seeing, for two people with almost identical features.

Remember that if the model's prediction probability (Predicted Value) for 'YES' is greater than or equal to 0.5, the model will return 'YES' (approve the loan). If it is less than 0.5, the model will return 'NO' (deny the loan).

Person A



Feature	Value
Education=Masters	True
Sex=Female	True
Age	52
Hours	60
Occupation=Prof-specialty	True

Person B

prediction

NO 0.26
YES 0.74

YES

Education=Masters
0.20
Sex=Male
0.11
50.00 < Age <= 58.00
0.08
Hours > 55.00
0.07
Occupation=Prof-specialty

FeatureValueEducation=MastersTrueSex=MaleTrueAge52Hours60Occupation=Prof-specialtyTrue

Will this model approve the loan for **Person A**?

NO

- O YES
- O NO

Will this model approve the loan for **Person B**?

- O YES
- O NO

On a scale from 1 to 6, how much do you trust the model to approve or deny a loan for **you**?

ualtrics Survey Software		3/29/25, 12:33 PM	Qualtrics Survey Software	3/29/25, 12:33 PM
		A great	This model is fair.	\circ
	Not at all Very little Somewhat Moderately A lot 2 3 4 5	deal 6	This model would probably give me a loan because I am similar to a person described in this question.	\circ
Level of Trust			This model would probably give me a loan because I am different from a person described in this question.	\circ
			This model would probably give me a loan because of previous decisions it has made.	\circ
			This model probably would not give me a loan, and this would be the correct decision.	\circ
	dom 1 to 6, how much do you trust the node of the formula of the second		Fairness General	
	1 2 3 4 5	6	Person A	
Level of Trust			prediction NO YES Feature NO 0.59 YES 0.41 Sex=Female 0.14 Source 1.000 Sex=Female 0.14 Source 1.000 Sex=Female 1.000 Sex=F	Value True True 52 60 True
Please indicc	ate whether you agree with the below s	tatements.		
		Agree		
This model uses all	of the features that it should use when making this decision.	\circ		
This model does not	t use any unnecessary features when making this decision.	\circ	Person B	
I trust the data this r	model was trained on.	\circ		
Computer models of	can be trusted to make human decisions.	\circ		
This model is accure	ate.	\circ		
ttps://umassamherst.co1.qualtr	rics.com/Q/EditSection/Blocks/Ajax/tSurveyID=SV_55vHEOIYPp1L9JQ&ContextLibraryID=UR_71	iJzE2YBcrAOxw Page 55 of 62	https://umassamherst.co1.qualtrics.com/Q/EditSection/Blocks/Ajax/tSurveyID=SV_65vHEOIYPp1L9JQ&ContextLibraryID=UR_71iJzE2YBcrAOxw	Page 56 of 62

Prediction NO YES	0.26 0.74	Education=Masters 0.20	Feature Education=Masters Sex=Male Age Hours Occupation=Prof-specialty	Value True True 52 60 True
Do you think factors?	this model i	ncludes potentially	discriminating	
O yes O no				
If yes, which	ones?			
Age Hours Per We Education Occupation Sex	eek			

		Person A		
Prediction NO 0.59 YES 0.41	NO Sex=F 0.	Education=Masters 0.16	Feature Education=Masters Sex=Female Age Hours Occupation=Prof-specialty	Value True True 52 60 True
		Person B		
prediction NO 0.26 YES 0.74	NO	Education=Masters 0.20 Sex=Male 0.11 50.00 < Age <= 58.00 0.08 Hours > 55.00 0.07 Occupation=Prof-specialty	Feature Education=Masters Sex=Male Age Hours Occupation=Prof-specialty	Value True True 52 60 True

When answering the previous questions about fairness, which design aspects of the given visualizations did you find **most** useful?

Qualtrics Survey Software	3/29/25, 12:33 PM	Qualtrics Survey Software	3/29/25, 12:33 P
		O Unsure/Questioning O Prefer Not to Answer	
When answering the previous questions about fairn design aspects of the given visualizations did you fi			
useful?		What is your race/ethnicity?	
		WhiteBlack/African AmericanHispanic/LatinxAsian	
Demographics		Native American Hawaiin/Pacific Islander	
What is your age? Please enter a number.		O Other	
		How much is your yearly income?	
What is your gender? Man/Male (Cis or Trans) Woman/Female (Cis or Trans) Non-binary My Gender is Not Listed Above: (Open Text Box)		○ \$0 - \$49,999○ \$50,000 - \$99,999○ \$100,000+○ Other	
		What is the highest level of school you have completed o	r the

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