



Artificial Intelligence and Ethics In conversation with: Joris Krijger (Volksbank)



Interview by: *Mirjam Veen-Hendriks (VCO), Raimond Stappers (VCO)*

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This interview is a publication of the Association of Compliance Professionals; since 2001, the professional association for experts in the field of Ethics, Compliance and Integrity.



Introduction

The RegTech Expert Group of the VCO has chosen Artificial Intelligence & Ethics as its theme for the year 2023. Developments in AI are advancing rapidly. Why is this an important topic for Compliance Officers, and what is expected of them in this regard? To find answers to these questions, this year we engage in conversations with several professionals in the field of AI and Ethics.

Joris Krijger, Ethics & AI Officer at Volksbank and a PhD candidate at Erasmus University Rotterdam, specializing in Ethics and AI.

Who is Joris Krijger?

My name is Joris Krijger, and I have been working in the role of Ethics & AI Officer at Volksbank for a little over four years. I am also pursuing a PhD in the field of Ethics and AI.

How did you come to this position?

I don't have a financial background; my expertise lies in philosophy and psychology. During my studies, I became fascinated by the relationship between humans, technology, and ethics. My involvement with Volksbank began

after I won a prize for my research on the financial crisis, titled 'Shameless Behavior,' which examined the role of technology on moral awareness in the sector. This put me on Volksbank's radar, leading to the idea of delving into the implementation of ethics and ethical principles around AI in a combined PhD/practical role. When I started, I noticed that there were many frameworks for the proper use of AI, all containing similar principles such as non-discrimination, explainability, responsible AI, and accountability. While this sounded good on paper, I was curious about what it actually meant in practice. I set out to establish a governance framework within the Volksbank for ethically reviewing algorithms and AI applications. Academically, I've published on the organizational aspects of AI and Ethics. I realized that there's a tendency to dive into technical details, but in my experience, organizational culture (including soft controls) is as influential as technical aspects in how AI systems are used and the safeguards put in place around them.

What motivates you?

I'm fascinated by technology and its often unseen impact on our lives. The way our values influence technology and vice versa. Personally, I'm motivated by the fact that technology has far-reaching societal implications for those who are already vulnerable. AI can amplify existing inequalities within society by perpetuating desirable and undesirable patterns present in our community. If we want to take action in the name of justice, we can say that AI is the new frontline in the fight for justice. With AI systems, we automate the status quo in an often opaque manner. A healthy society requires trust, and my concern is that people might disengage because they do no longer understand it, and it has become almost Kafkaesque. I'm committed to addressing this concern and ensuring we navigate this situation properly.

What is your ambition?

I would find it incredibly rewarding to contribute to a system where we establish responsibility

and structures in a way that will lead to more political/democratic support for what we use. More people should participate in the dialogue on how to handle data and algorithms. The core issue with AI isn't technical; it's ethical. What do we consider the right thing to do? What do we consider just? This discussion shouldn't be limited to internal organizational discussions; it should extend beyond those walls. Ultimately, it's about the ethical question of how we justify the value trade-offs we make.

What do you currently see as the most significant AI developments?

Upcoming legislation is a crucial development. Previously, things were somewhat voluntary. Now, many organizations are taking it seriously. While it won't solve everything, it's a step in the right direction. A positive development.

How do you view the level of AI knowledge?

When working with AI, it seems like you're dealing with the future, but it's based on historical data. There's a risk associated with that. It carries an aura of objectivity and mathematical neutrality, but even in AI, there are subjective steps that make the outcome not value-free. Various interests and considerations from society are embedded in AI outcomes. What I observe is that the topic is indeed relevant, but what often lacks is a way to organize it within structures and processes. This is also the focus of my research. Often, we give developers a framework of values and a human rights assessment, hoping that everything will turn out fine and that we've covered responsible AI aspects. In practice, much more is needed within those structures and processes to ensure ethical considerations are handled properly. People don't fully understand that the responsibility doesn't solely lie with developers; it's a responsibility of the entire organization. Even at the executive level, the dilemmas that arise need to be discussed and decided upon.

What advice do you offer to companies?

We wrote an article about ethical maturity in AI. The message of this piece is that organizations need to play multiple roles if they're engaging

with AI. This research indicates that organizations need to develop in six aspects. If you don't address all six of these aspects, an imbalance in control emerges. Our message is: look as broadly as possible at aspects such as governance, development processes, AI model life cycle, training, and communication. Take steps in those areas and leverage what's already present in your organization. For instance, organizations that are currently compliant with GDPR have a foundation for building AI models.

Where do you see the developments heading?

We will use AI even more than we do now. With ChatGPT and generative AI, we also see that AI isn't only used for organizational processes (credit assessment, fraud detection), but it's also becoming a tool for writing emails, articles, summaries, and conducting interviews like these. It will play a different role in your professional and personal life. We have more and more data. Existing laws and frameworks won't be sufficient to ensure responsible use. Various risks emerge at different levels with the use of these systems. Risks impacting the organization, risks involving the system itself, and various societal challenges like disinformation and job automation. Many jobs will fundamentally change due to AI in the next 5 years.

How does AI regulation effect non-financial institutions?

AI affects non-financial organizations just as it does financial ones. It's quite similar. Everyone uses data for various decision-making processes. Many models are comparable. For instance, a fraud detection method for tax fraud is fundamentally similar to a system detecting money laundering. Any situation where data is used to provide advice or make decisions raises questions like 'Can we explain the decision?' and 'How representative is the data used?'

What role do you see for the compliance officer?

As a compliance officer, you can play a significant role in guiding the transition toward a more AI-driven organization. New standards will

emerge, finding their way into legislation or regulatory norms. I believe it's essential for organizations to consider where they stand. What are our standards, and how will we implement them? This is where the compliance officer can help by providing orientation and flagging ethical questions for the board.

What should compliance officers do to fulfill this role effectively?

The shift that I see myself, and that I also see in the compliance teams I talk to about this topic, is that you need to bring together different expertise and also delve into subjects outside your own field. Ultimately, you need to speak the same language with AI developers, data teams, the Data Protection Officer, and as a compliance officer, in order to ensure that you have a handle on the societal impact your data applications have as an organization. This has also been the starting point of our journey in the realm of ethics and algorithms. In the end, ones and zeros determine whether someone gets a job or can buy a house. There are people behind the scenes who experience the consequences of how you calibrate such a system. The question we've asked ourselves is, "Do we have control over the ethical and societal aspects of these algorithms?" I don't think this needs to be very far from the practice of a compliance officer to get started with this. It might be an expansion, a slightly different perspective. But for the central dilemmas surrounding AI and for translating and implementing AI norms, you don't need to have a Master's in Data Science. What's most important is having an understanding of the values and interests at stake and then figuring out how your organization can make decisions about them. That aligns with compliance officers, especially from an integrity standpoint.

Do you have any concluding advice for compliance officers??

Broaden your perspective and don't define your role by looking in the rearview mirror at how things have always been done. The compliance officer role will also fundamentally change with the advent of AI. Pick up a book on ethics and examine the challenges that are coming our way with the increasing use of AI. The best way to

predict what the future holds is by helping to create that future yourself and playing a role in shaping what it looks like.



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