Ethics of AI
Considerations for Theory and Practice

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October 2018
An interesting seat at the game
(THIS TALK IS MY PERSONAL OPINION)
30-50% of jobs lost

“Most likely cause of World War III”
Is our destiny written?
Weaponization of AI

1bn impressions to 150+m U.S. voters

2016 “fake news” impressions?

Source: The Verge
Polarization of the Electorate

Distribution of Democrats and Republicans on a 10-item scale of political values, by level of engagement.

Among the politically engaged

1994

Source: Pew Research
• Large financial institution
• Adopted AI, but didn’t supervise closely
• Great results, until...

TECH AUDIT!
ANOTHER REALITY
A second opinion on AI
centaurs
The Cyborg Collective (1996)
Ubiquitous Sensing
Better than other predictive models

215+% better at behavior prediction than social media driven models

WHAT IF...?
What if we could predict financial behaviors?

Foraging (Mobility) Traces

Financial Well-Being

Low Risk

High Risk

+30-50% better credit

Promote savings?

What if we understood GDP better?

Predict ROI of infrastructure?
What if AML/KYC were better?

ID bad actors: from 2% to 99.9+%  
False positives: from 80+% to <1%  

“Instant KYC?”
SOME REFLECTION
“I am become death, the destroyer of worlds”

J. Robert Oppenheimer
Inventor of the atomic bomb
“Dumb f--ks”

Mark Zuckerberg
Founder of Facebook
regarding his users
KEEP CALM AND OBEY THE THREE LAWS
“Three Laws of AI?”

1) An AI may not injure a human being or, through inaction, allow a human being to come to harm.

2) An AI must obey orders given it by human beings except where such orders would conflict with the First Law.

3) An AI must protect its own existence as long as such protection does not conflict with the First or Second Law.
The ethics of AI are the ethics of the user...so we need to embed ethics in our daily work.