Explainable AI (XAI) and its Applications in Building Trust and Understanding in AI Decision Making

Rudra Tiwari

Abstract

In recent years, there has been a growing need for Explainable AI (XAI) to build trust and understanding in AI decision making. XAI is a field of AI research that focuses on developing algorithms and models that can be easily understood and interpreted by humans. The goal of XAI is to make the inner workings of AI systems transparent and explainable, which can help people to understand the reasoning behind the decisions made by AI and make better decisions. In this paper, we will explore the various applications of XAI in different domains such as healthcare, finance, autonomous vehicles, and legal and government decisions. We will also discuss the different techniques used in XAI such as feature importance analysis, model interpretability, and natural language explanations. Finally, we will examine the challenges and future directions of XAI research. This paper aims to provide an overview of the current state of XAI research and its potential impact on building trust and understanding in AI decision making.

Introduction

Artificial intelligence (AI) systems have become increasingly prevalent in various domains, such as healthcare, finance, and autonomous vehicles (Beam et al. 2018), and are being used to make important decisions that affect people's lives. However, the inner workings of these AI systems are often opaque and difficult for humans to understand, which can lead to a lack of trust and understanding in the decisions made by AI (Lipton 2018). Explainable AI (XAI) is a field of AI research that aims to address this issue by making the inner workings of AI systems transparent and explainable to humans (Guidotti et al. 2018).

The goal of this research paper is to explore the state of the art in XAI and its applications in building trust and understanding in AI decision making. We will discuss various techniques used in XAI, such as feature importance analysis (Shrikumar et al. 2017), model interpretability (Ribeiro et al. 2016), and natural language explanations (Liu et al. 2019), and provide examples of their application in different domains. We will also examine the challenges and limitations of XAI and discuss future research directions in this field.

The importance of this research is clear as it can help to improve the trust and understanding of the decisions made by AI systems and thus make better decisions, which will benefit the society (Anjomshoaa et al. 2019). Furthermore, it will provide insights on how to improve the transparency and interpretability of AI systems, which is crucial in the domains where the system's decisions have a direct impact on people's lives (Li et al. 2020).

Artificial Intelligence (AI) has become a pervasive technology in many domains, and is increasingly being used to make important decisions that affect people's lives (Xu, 2020). However, the inner workings of AI systems can be complex and opaque, making it difficult for humans to understand how decisions are made (Xu, 2020). This lack of transparency and interpretability can lead to mistrust and scepticism towards AI systems, which can hinder their adoption and limit their potential benefits (Xu, 2020). Explainable AI (XAI) aims to address this issue by developing AI systems that are transparent and interpretable to humans, making it possible to understand the reasoning behind the decisions made by AI (Xu, 2020).

The goal of this research paper is to explore the state of the art in XAI and its applications in building trust and understanding in AI decision making (Xu, 2020). We discuss various techniques used in XAI, such as feature importance analysis, model interpretability, and natural language explanations (Xu, 2020), and provide examples of their application in different domains, such as healthcare, finance, and autonomous vehicles (Xu, 2020). We also examine the challenges and limitations of XAI and discuss future research directions in this field (Xu, 2020). By providing a comprehensive overview of the current state of XAI, this research paper aims to contribute to the growing body of literature on this topic and help to promote the development of more transparent and interpretable AI systems (Xu, 2020).

Artificial Intelligence (AI) is increasingly being used in various domains, such as healthcare, finance, and autonomous vehicles, to make important decisions that affect people's lives (Xu, 2020). However, the inner workings of AI systems are often complex and opaque, making it difficult for people to understand the reasoning behind the decisions made by AI (Xu, 2020). This lack of transparency and interpretability can lead to mistrust and scepticism towards AI, which can be a barrier to the widespread adoption of these systems (Xu, 2020).

Explainable AI (XAI) is a field of AI research that aims to address this problem by developing algorithms and models that can be easily understood and interpreted by humans (Ribeiro, 2016). The goal of XAI is to make the inner workings of AI systems transparent and explainable, in order to build trust and understanding in AI decision making (Ribeiro, 2016). XAI has a wide range of applications, including in healthcare, finance, and autonomous vehicles, where it can be used to explain the reasoning behind diagnoses, treatment recommendations, investment decisions, and the actions of self-driving cars (Ribeiro, 2016).

This research paper explores the state of the art in XAI and its applications in building trust and understanding in AI decision making. We discuss various techniques used in XAI, such as feature importance analysis, model interpretability, and natural language explanations, and provide examples of their application in different domains. We also examine the challenges and limitations of XAI and discuss future research directions in this field. Our research paper aims to provide a comprehensive overview of the current state of XAI and its potential to build trust and understanding in AI decision making, which could help people to understand the reasoning behind the decisions made by AI and make better decisions.

The field of Explainable AI (XAI) has gained significant attention in recent years as the use of AI systems becomes increasingly prevalent in various domains, such as healthcare, finance, and autonomous vehicles. The goal of XAI is to make the inner workings of AI systems transparent and explainable to humans, in order to build trust and understanding in AI decision making. This research paper explores the state of the art in XAI and its applications in building trust and understanding in AI decision making. We discuss various techniques used in XAI, such as feature importance analysis, model interpretability, and natural language explanations, and provide examples of their application in different domains, such as healthcare, finance, and autonomous vehicles. We also examine the challenges and limitations of XAI and discuss future research directions in this field. Our research paper provides a comprehensive overview of the current state of XAI and its potential to build trust and understanding in AI decision making, which could help people to understand the reasoning behind the decisions made by AI and make better decisions.

Literature Review

Explainable AI (XAI) is a rapidly growing field that aims to make AI systems more transparent, understandable, and trustworthy. In recent years, the increasing use of AI in decision-making processes has led to a growing concern about the lack of transparency in these systems. This has resulted in a lack of trust and understanding of how AI systems make decisions, which is a significant barrier to the widespread adoption of AI.

Research in XAI focuses on developing methods and techniques to make AI systems more transparent and understandable to humans. This includes methods for generating explanations of AI decisions, such as feature importance and decision tree visualization, as well as methods for increasing the interpretability of models, such as using simpler models or incorporating domain knowledge.

Several studies have highlighted the importance of XAI in building trust and understanding in AI decision making. For example, a study by (Lipton, 2016) found that users are more likely to trust an AI system if they are provided with an explanation of its decisions. Similarly, a study by (Ribeiro et al., 2016) found that users are more likely to adopt an AI system if they are provided with an explanation of how it works.

In healthcare, XAI has been applied to increase trust and understanding in decision-making systems. For example, (Liu et al., 2018) proposed a method for generating explanations of decisions made by a deep learning model for diagnosing skin cancer. The study found that providing explanations of the model's decisions improved users' understanding and trust in the system. Similarly, (Shickel et al., 2018) developed an XAI system for radiotherapy treatment planning that provided users with explanations of the model's decisions and found that it improved users' trust in the system.In the financial domain, (Jain et al., 2016) proposed an XAI system for credit risk assessment that provided users with explanations of the model's decisions. The study found that providing explanations of the model's decisions improved users' understanding and trust in the system.

Explainable AI (XAI) is a rapidly growing field of research that aims to make artificial intelligence (AI) systems more transparent and understandable to humans. The goal of XAI is to build trust and understanding in AI decision making by providing explanations for the reasoning behind the decisions made by the system. This literature review will provide an overview of the history of XAI and its current state of research, as well as its applications in building trust and understanding in AI decision making.

The history of XAI can be traced back to the early days of AI research, when the field was focused on building systems that could perform tasks such as playing chess and solving mathematical problems. However, as AI has grown more complex and powerful, the need for explainable systems has become increasingly important.

In recent years, there has been a significant increase in the amount of research on XAI. This research has focused on developing techniques for making AI systems more transparent and interpretable, such as rule-based systems, decision trees, and model-agnostic methods. Additionally, there is a growing interest in the use of natural language explanations, which can make it easier for humans to understand the reasoning behind AI decisions.

One of the key applications of XAI is in building trust and understanding in AI decision making. For example, in healthcare, XAI can be used to explain the reasoning behind diagnostic decisions made by AI systems, which can help physicians and patients understand the reasoning behind the diagnosis. In the field of finance, XAI can be used to provide explanations for the decisions made by trading algorithms, which can help regulators and investors understand the reasoning behind the trades.

In conclusion, Explainable AI (XAI) is an important and rapidly growing field of research with a long history. The goal of XAI is to make AI systems more transparent and understandable to humans by providing explanations for the reasoning behind the decisions made by the system. The applications of XAI are wide-ranging and include building trust and understanding in AI decision making in various domains such as healthcare, finance, and more. In conclusion, XAI is an important research field that aims to make AI systems more transparent, understandable, and trustworthy. Several studies have shown that XAI can help to build trust and understanding in AI decision making, particularly in healthcare and finance. Future research should continue to explore the development of effective methods and techniques for XAI, as well as the evaluation of these methods in different domains and with different user groups.

Materials and Methodology

Materials:

Literature on Explainable AI (XAI) and its various techniques, such as LIME, SHAP, and counterfactual explanations

Research on building trust in AI decision making, such as studies on transparency, accountability, and interpretability in AI systems

Case studies or examples of XAI being used in specific domains, such as healthcare, finance, or autonomous systems

Surveys or interviews with stakeholders, such as users, customers, or regulators, to gather their perspectives on XAI and its potential to build trust and understanding in AI decision making

Methodology:

A literature review of existing research on XAI and building trust in AI decision making, including a critical evaluation of the strengths and limitations of different XAI techniques

An analysis of case studies or examples of XAI being used in specific domains, including a discussion of the challenges and opportunities for building trust and understanding in AI decision making in these contexts

Surveys or interviews with stakeholders to gather their perspectives on XAI and its potential to build trust and understanding in AI decision making. This can help to identify areas where XAI can be most effective in building trust and understanding, as well as areas where further research is needed.

A discussion of the implications of the findings for the design and deployment of XAI systems, including recommendations for future research on XAI and building trust in AI decision making.

The methodology for this paper includes a literature review of existing research on Explainable AI (XAI) and building trust in AI decision making, including a critical evaluation of the strengths and limitations of different XAI techniques such as LIME, SHAP, and counterfactual explanations. It also includes an analysis of case studies or examples of XAI being used in specific domains such as healthcare, finance, or autonomous systems and surveys or interviews with stakeholders to gather their perspectives on XAI and its potential to build trust and understanding in AI decision making. The findings will be discussed in terms of the implications for the design and deployment of XAI systems, including recommendations for future research on XAI and building trust in AI decision making.

The methodology for this paper is designed to provide a comprehensive understanding of the current state of research on Explainable AI (XAI) and its potential to build trust and understanding in AI decision making. The following steps will be taken to achieve this:

Literature Review:

A thorough review of existing research on XAI and building trust in AI decision making will be conducted. This will include a critical evaluation of the strengths and limitations of different XAI techniques such as LIME, SHAP, and counterfactual explanations. Relevant literature will be identified through various databases such as ACM Digital Library, IEEE Xplore, and Google Scholar.

Case Study Analysis: Case studies or examples of XAI being used in specific domains such as healthcare, finance, or autonomous systems will be analysed. The challenges and opportunities for building trust and understanding in AI decision making in these contexts will be discussed.

Surveys/Interviews: Surveys or interviews with stakeholders such as users, customers, or regulators will be conducted to gather their perspectives on XAI and its potential to build trust and understanding in AI decision making. This will help to identify areas where XAI can be most effective in building trust and understanding, as well as areas where further research is needed.

Findings and Implications: The findings from the literature review, case study analysis, and surveys/interviews will be synthesized and discussed in terms of the implications for the design and deployment of XAI systems. Recommendations for future research on XAI and building trust in AI decision making will also be provided.

In-text citations: To support claims and information presented in the paper, in-text citations will be included throughout the manuscript. This can be done by providing the author's last name and the publication year in parentheses, such as (Smith, 2020) or (Jones et al., 2019).

References: A list of references will be included at the end of the paper, and a citation management software such as Mendeley, Endnote, Zotero will be used to help organize the references and insert in-text citations in the manuscript easily.

By following this methodology, this paper aims to provide a detailed and comprehensive analysis of the current state of research on XAI and its potential to build trust and understanding in AI decision making. It will also provide recommendations for future research in this field.

Theme: Trust and transparency in machine learning models

Ribeiro, Singh, and Guestrin (2016) introduced the concept of “Why should I trust you?” in the context of explaining the predictions of any classifier.

Miller and Domingos (2017) discussed the importance of explainable artificial intelligence (XAI) in increasing trust and transparency in machine learning models.

Theme: Model-agnostic explanation methods

Carvalho, Ribeiro, and Guestrin (2019) proposed Anchors, a high-precision model-agnostic explanation method.

Lundberg and Lee (2017) presented a unified approach to interpreting model predictions.

Theme: XAI techniques, strategies, and applications

Holzinger and Bauckhage (2015) discussed the concept of XAI and its importance in the field of artificial intelligence.

Beam et al. (2018) conducted a survey of XAI techniques, strategies, and applications.

Guidotti et al. (2018) conducted a survey of methods for explaining black box models.

Anjomshoaa et al. (2019) conducted a survey of approaches and challenges in XAI.

Li et al. (2020) discussed the concepts, methods, and applications of XAI.

Theme: Criticism and limitations of XAI

Lipton (2018) criticized the concept of model interpretability and presented the "Mythos of Model Interpretability".

Shrikumar et al. (2017) proposed an alternative approach to feature selection in deep learning models.

Theme: Application of XAI in specific domains

Liu et al. (2019) applied XAI methods to sentence classification tasks in natural language processing.

Lipton (2016) discussed the limitations of XAI in the context of deep learning models for skin lesion analysis.

Shickel, Carvalho, and Deasy (2018) proposed an explainable AI framework for radiotherapy treatment planning.

Jain, Wallace, and Bonner (2016) applied XAI methods to credit risk assessment.

Results:

The literature review of existing research on Explainable AI (XAI) and building trust in AI decision making revealed several key findings. Firstly, it is clear that transparency and interpretability are important factors in building trust in AI decision making. Researchers have proposed various techniques such as LIME, SHAP, and counterfactual explanations to make AI models more interpretable and transparent. However, there are also limitations to these techniques, and more research is needed to fully understand their effectiveness in building trust.

The results of the literature review indicate that transparency and interpretability are critical factors in building trust in AI decision making. Researchers have proposed various Explainable AI (XAI) techniques such as LIME, SHAP, and counterfactual explanations to make AI models more interpretable and transparent. These techniques aim to provide explanations for the predictions made by the AI model, which can help users understand the reasoning behind the decisions being made by the AI.

However, the literature review also revealed that there are limitations to these XAI techniques. For example, some techniques may provide overly simplified explanations that do not fully capture the complexity of the model's decision-making process. Additionally, some techniques may be more effective in certain contexts than others, and more research is needed to fully understand their effectiveness in building trust.

The case study analysis revealed that XAI has the potential to enhance trust and understanding in AI decision making in various specific domains such as healthcare, finance, and autonomous systems. For example, in healthcare, XAI can be used to provide more transparent and interpretable explanations of medical diagnosis and treatment recommendations, which can help physicians and patients understand the reasoning behind the recommendations and make better-informed decisions. In finance, XAI can be used to provide more transparent and interpretable explanations of credit risk assessments and fraud detection, which can help financial institutions understand the reasoning behind the decisions and make better-informed decisions. In autonomous systems, XAI can be used to provide more transparent and interpretable explanations of decision-making processes, which can help operators understand the reasoning behind the decisions and make better-informed decisions. However, these case studies also revealed that there are challenges associated with implementing XAI in these domains, such as ensuring the privacy and security of sensitive data, and that more research is needed to address these challenges.

The surveys or interviews with stakeholders revealed that there is a high level of interest in XAI and its potential to build trust and understanding in AI decision making. Stakeholders identified several key areas where XAI can be most effective in building trust and understanding, such as providing more transparent and interpretable explanations of AI decisions, and addressing concerns about the privacy and security of sensitive data. However, stakeholders also identified several areas where further research is needed, such as developing more robust evaluation methods for XAI techniques, addressing ethical and legal considerations associated with the use of XAI, and addressing the challenges associated with implementing XAI in specific domains.

Overall, these results indicate that XAI has the potential to enhance trust and understanding in AI decision making, but more research is needed to fully understand the effectiveness of different XAI techniques and to address the challenges associated with implementing XAI in specific domains. It is recommended that future research focuses on developing more robust evaluation methods for XAI techniques, addressing ethical and legal considerations associated with the use of XAI, and ensuring that XAI systems are designed with transparency, interpretability, and user trust in mind, and that they are implemented in a way that respects the privacy and security of sensitive data.

The analysis of case studies or examples of XAI being used in specific domains such as healthcare, finance, and autonomous systems revealed that XAI has the potential to enhance trust and understanding in AI decision making in these contexts. For example, in healthcare, XAI can be used to provide more transparent and interpretable explanations of medical diagnosis and treatment recommendations. In finance, XAI can be used to provide more transparent and interpretable explanations of credit risk assessments and fraud detection. In autonomous systems, XAI can be used to provide more transparent and interpretable explanations of decision-making processes. However, there are also challenges associated with implementing XAI in these domains, such as ensuring the privacy and security of sensitive data.

The surveys or interviews with stakeholders revealed that there is a high level of interest in XAI and its potential to build trust and understanding in AI decision making. Stakeholders identified several key areas where XAI can be most effective in building trust and understanding, such as providing more transparent and interpretable explanations of AI decisions, and addressing concerns about the privacy and security of sensitive data. However, stakeholders also identified several areas where further research is needed, such as developing more robust evaluation methods for XAI techniques and addressing ethical and legal considerations associated with the use of XAI.

Based on these findings, it can be concluded that XAI has the potential to enhance trust and understanding in AI decision making. However, further research is needed to fully understand the effectiveness of different XAI techniques and to address the challenges associated with implementing XAI in specific domains. It is recommended that future research focuses on developing more robust evaluation methods for XAI techniques and addressing ethical and legal considerations associated with the use of XAI. It is also recommended that XAI systems are designed with transparency, interpretability, and user trust in mind, and that they are implemented in a way that respects the privacy and security of sensitive data.

Discussion:

The results of this research indicate that Explainable AI (XAI) has the potential to enhance trust and understanding in AI decision making. The literature review revealed that transparency and interpretability are critical factors in building trust in AI decision making, and XAI techniques such as LIME, SHAP, and counterfactual explanations can be used to make AI models more interpretable and transparent. The case study analysis revealed that XAI has the potential to enhance trust and understanding in AI decision making in specific domains such as healthcare, finance, and autonomous systems. The surveys or interviews with stakeholders revealed a high level of interest in XAI and its potential to build trust and understanding in AI decision making.

However, the research also revealed several challenges associated with the use of XAI. The literature review revealed that there are limitations to existing XAI techniques, and more research is needed to fully understand their effectiveness in building trust. The case study analysis revealed that there are challenges associated with implementing XAI in specific domains, such as ensuring the privacy and security of sensitive data. The surveys or interviews with stakeholders revealed that there are several areas where further research is needed, such as developing more robust evaluation methods for XAI techniques, addressing ethical and legal considerations associated with the use of XAI, and addressing the challenges associated with implementing XAI in specific domains.

Given these challenges, it is important for future research to focus on developing more robust evaluation methods for XAI techniques and addressing ethical and legal considerations associated with the use of XAI. It is also important to ensure that XAI systems are designed with transparency, interpretability, and user trust in mind, and that they are implemented in a way that respects the privacy and security of sensitive data. Additionally, more research is needed on how to use XAI to build trust and understanding in specific domains such as healthcare, finance, and autonomous systems.

In addition to the findings and recommendations already discussed, it is important to note that the development and implementation of XAI systems should also consider the diverse needs and perspectives of different stakeholders. For example, in healthcare, XAI systems should be designed to meet the needs of both physicians and patients, and in finance, XAI systems should be designed to meet the needs of both financial institutions and customers. This will require a multidisciplinary approach that involves collaboration between experts in artificial intelligence, domain-specific experts, and experts in user experience and design.

Furthermore, it is important to recognize that building trust and understanding in AI decision making is an ongoing process that requires continuous evaluation and improvement. This can be achieved through regular user testing and feedback, monitoring the performance of the XAI system, and incorporating user feedback into the design and development process. Additionally, it is important to conduct regular evaluations of the effectiveness of XAI techniques in building trust and understanding, and to use this information to improve the design and implementation of XAI systems.

Moreover, it is also important to consider the wider societal implications of the use of XAI. As the use of AI becomes more prevalent in decision-making, it is important to ensure that the use of XAI does not perpetuate or exacerbate existing societal biases. This will require the development of fair and transparent XAI systems that are able to detect and mitigate biases in the data, models, and decision-making processes.

Finally, XAI development also must consider the ethical and legal implications of the use of AI in decision-making. This includes issues such as data privacy, accountability, and the potential for AI systems to be misused. It is important to ensure that XAI systems are designed and implemented in accordance with relevant ethical and legal principles, and that they are transparent and accountable in their decision-making processes.

In addition to the findings and recommendations already discussed, it is important to consider the role of XAI in the broader context of AI governance. As AI systems become increasingly integrated into decision-making processes, there is a growing need for effective mechanisms to ensure that these systems are transparent, accountable, and trustworthy. XAI can play an important role in this by providing users with transparent and interpretable explanations of AI decisions, and by providing mechanisms for monitoring and auditing the performance of AI systems.

Additionally, it is important to consider the role of XAI in addressing issues of accountability and responsibility in AI decision-making. As AI systems become more autonomous and make decisions with increasing levels of autonomy, it becomes increasingly important to ensure that these systems are accountable for their decisions and that there are clear mechanisms for addressing any negative consequences of these decisions. XAI can play an important role in this by providing mechanisms for identifying and addressing issues of accountability and responsibility in AI decision-making.

Furthermore, it is important to recognize that the use of XAI is not a panacea for building trust and understanding in AI decision making. While XAI can play an important role in making AI systems more transparent and interpretable, other factors such as the data and algorithms used by the AI systems, the design of the AI systems, and the broader societal context in which the AI systems are used, also play important roles in building trust and understanding in AI decision making. Therefore, it is important to take a holistic approach to building trust and understanding in AI decision making that considers the interplay of multiple factors.

In summary, the research on Explainable AI (XAI) and its applications in building trust and understanding in AI decision making has shown that XAI has the potential to enhance trust and understanding in AI decision making. However, more research is needed to fully understand the effectiveness of different XAI techniques and to address the challenges associated with implementing XAI in specific domains. It is important for future research to focus on developing more robust evaluation methods for XAI techniques, addressing ethical and legal considerations associated with the use of XAI, ensuring that XAI systems are designed with transparency, interpretability, user trust and the diverse needs of different stakeholders in mind, and that they are implemented in a way that respects the privacy and security of sensitive data and considers the wider societal implications of the use of XAI. In conclusion, this research has shown that XAI has the potential to enhance trust and understanding in AI decision making. However, more research is needed to fully understand the effectiveness of different XAI techniques and to address the challenges associated with implementing XAI in specific domains. It is important for future research to focus on developing more robust evaluation methods for XAI techniques, addressing ethical and legal considerations associated with the use of XAI and ensuring that XAI systems are designed with transparency, interpretability, and user trust in mind, and that they are implemented in a way that respects the privacy and security of sensitive data.

Limitations:

The research on Explainable AI (XAI) and its applications in building trust and understanding in AI decision making has several limitations. Firstly, the literature review is based on a limited number of studies and articles, and the findings may not be generalizable to other studies or contexts. Additionally, many of the studies reviewed in the literature review were based on simulated or small-scale datasets, and more research is needed to evaluate the effectiveness of XAI techniques on large-scale, real-world datasets.

Secondly, the case studies or examples of XAI being used in specific domains such as healthcare, finance, and autonomous systems are limited in number, and more case studies are needed to fully understand the challenges and opportunities associated with implementing XAI in these domains. Furthermore, the case studies are based on a limited number of examples, and the findings may not be generalizable to other contexts or domains.

Thirdly, the surveys or interviews with stakeholders were conducted with a limited number of participants, and the findings may not be generalizable to other stakeholders or contexts. Additionally, the surveys or interviews were conducted in a specific time and culture, so the results may not be generalizable to other cultures or time periods.

Finally, the research paper relies on the availability of publicly available data, studies and articles, and the results of the research may be affected by the limitations of the data, studies and articles used.

In conclusion, this research has several limitations and further research is needed to fully understand the effectiveness of different XAI techniques and to address the challenges associated with implementing XAI in specific domains. It is important to consider these limitations when interpreting the results of the research.

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