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# BELLWETHER

OCTOBER - DECEMBER 2021



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# From the President's desk...

Dear All , heartiest wishes for year 2022 .

We would like to showcase a salient throwback of 3AI 2021 journey :

**450 +** representation of top of line & seasoned **AI & Analytics Leaders & Influencers** representing **400+** enterprises, GCCs, consulting firms, pure play analytics firms, cloud & platform players, Deep tech startups ,Technology services & BPM providers

**4500+ C-suite** – AI & Analytics heads, CDOs , CIOs , CAOs, CMOs entrenched database for targeted outreach

**14000+** active 3AI members base representing industry working professionals, AI, Analytics & data science professionals, SMEs, practitioners, aspirants & academic students & learners

**125+** academic institutions outreach with access to **2,00,000** students for talent outreach

**85+** weekly knowledge insights series sessions delivered by **70 + leaders** attended by **45000+** participants

**11000+** mentorship session hours imparted by our **450+ AI & Analytics thought leaders & mentors** (3AI Mentorus platform)

**6500+** pertinent AI & Analytics job opportunities for 3AI members (in association with **monster.com**)

**1300+** featured articles, case studies, solution accelerators hosted in 3AI (Digital knowledge repository)

**1000+** hours of engaging & immersive video streaming content on our 3AI (3AIflix channel)

**5** large format path breaking & pioneering events: **STORM , E3xR3, Epiphany, Technology Never Dies & Spectre** with 120+ Leaders as speakers

**25+ Leadership Round tables, 20 +Expert Talks & 15 + masterclass** sessions to accentuate thought leadership advocacy

**0.3 Million** external participants attendance for our 3AI events , engagements & interventions

**5.7M** impressions across social media channels

Topical & transformative learning programs based on heutagogy approach (**3AI Surge**)

Reflecting upon at the year 2021 as a whole, we see a year full of immense potential & opportunities for AI & Analytics industry .

3AI has emerged as a force propellant and largest platform for enhancing mindshare, knowledge augmentation , talent outreach , marketing & branding , networking , mentorship & accentuating thought leadership & influencer community .

We look forward to introducing new interventions & engagements on 3AI platform in 2022 . Immense thanks for you participation & association with 3AI .

We wish that together we strive for greater output & success in 2022.

## Sameer Dhanrajani

President, 3AI



## AI-Makers Unpacked Series

Unravelling the most awaited talk show of 2022

HOST:

**Sameer Dhanrajani, President, 3AI**

**Streaming live soon....stay tuned**

**An unfiltered, candid, pacey yet intimate conversation with top of the line, marquee & proven AI & Analytics leaders & influencers that will unravel discussions around**

1. AI-led strategic interventions on reimagining the “New Next” in the enterprises
2. GCCs navigating the change thru transformation, innovation & disruption leveraging AI & Analytics
3. AI becoming force propellant for Platform companies
4. Deep tech startups embedding AI as a core to the business coupled with topical scenarios
5. Best practices and trends in the global AI & Analytics arena.

## QUAD Summit – The AI+++ Summit

Streaming live on Friday, 21st January, 2022 | 3:00pm IST onwards



Over the previous years, 3AI have successfully curated bespoke **85+** knowledge insight sessions, 5 large scale events, **25+** leadership roundtables, **20+** expert talks, **15+** masterclass sessions & allied interventions covering end to end topical, strategic & operational spectrum of AI, Analytics & Data sciences themes & topics. Overall, with our whopping outreach with **4500+** top CXOs & decision makers & talent outreach with **125+** academic institutions covering **0.2 million** students, 3AI events & programs have been attended by **0.3 million** participants grossing **5.7 million** impressions across social channels.

In the continuum of 3AI's essence of differentiation & novelty, 3AI will be coming out with a pioneering & pathbreaking summit to be held on Friday, 21st January 2022, 3:00pm IST onwards.

3AI QUAD will stretch your thinking and broaden your perspectives with a practical, behind-the-scenes look at how Indian, global enterprises, Platform & Cloud providers, GCCs, start-ups are embedding **AI, Data Engineering, Cloud & Design** across the enterprise value chain to work to create value and differentiation. 3AI QUAD is also designed for leaders, senior executives & working professionals that are evaluating the feasibility of introducing QUAD in their organizations, GCCs and businesses, planning to work on AI, Data Engineering, Cloud & Design driven business models. Business leaders who are planning to build their QUAD capabilities in evolving the strategy for their businesses and organizations. Given the cross industry and cross functional relevance of this summit, **AI & Analytics, Data Engineering, Cloud & Design** aspirants, savants, learners are encouraged to participate as well.

The summit will also detail out the strategic significance of QUAD (**AI, Data Engineering, Cloud & Design**) and its indispensability to improve business performance and enabling the enterprise stay relevant.

REGISTER NOW: <https://www.3ai.in/3ai-quad/>

## 3AI ACME Awards 2022



3AI ACME Awards 2022 recognizes & rewards the outstanding contribution of AI, Analytics & Data Sciences leaders, professionals, enterprises, GCCs & provider firms in driving significant value & outcomes and augment the efforts of positioning India as a premier destination for AI & Analytics.

The award categories are open to Professionals, GCCs, Enterprises, pure play analytics firms, startups, BPM & Cloud providers, Technology services players, Consulting firms pertinent to the AI, Analytics and Data Sciences arena and is an exceptional opportunity to showcase talent professionals & leaders, bleeding edge capabilities, best practices, work output & differentiated contribution in AI, Analytics space and get wider recognition in the ever-expanding AI & Analytics industry.

The 3AI ACME Awards 2022 will recognize selected leaders, professionals, enterprises, GCCs, startups across 5 different award categories that have significantly executed the art of solving large, complex & unresolved problems through AI, Analytics & Data Sciences.

 Top GCCs to work for in **AI & Analytics**

 Top Firms to work for in **AI & Analytics**

 AI Changemaker **Impact Awards**

 AI Changemaker **Leader Awards**

 Top HR Professionals in **AI & Analytics**

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# DELL Roundtable Series



## SESSION 1: Reimagine Human & Enterprise Decision Making in the AI era

Friday, 29th October 2021

3AI conducted a successful DELL Roundtable Session Series: **Insights & Intelligence with AI** - SESSION 1: Reimagine Human & Enterprise Decision Making in the AI era. The roundtable unveiled an expert line of thoughts on opportunities and pathways to excel for AI in the age of VUCA world & Industry 4.0 revolution.



**Praveen Kumar** talked about the intelligent devices that are evolving with AI further enabling Organizations to further uptick the ante in decision making. Praveen interestingly touched upon work optimization, productivity, and the role AI has played to transform in the new normal along with self-healing predictive maintenance capabilities transforming the overall infrastructure component in organizations.



**Saraswathi Ramachandra** shared perspectives about automated models and new emerging areas where AI will be a key differentiator. She uncovered the evolution of Organizations with the advent of AI and highlighted the need for seamless end-user experience in the enterprise-level journey to scale and build AI further.



**Sundara Ramalingam Nagalingam** talked about the various technology perspectives that will reshape enterprise decision-making as well as the key limitations which come with it. He shared future trends disrupting Organizations further with data analytics cutting across verticals and strategies to build another version of enterprise decision making in the AI era.



**Shivani Rai Gupta** uncovered key aspects on the importance of clean data & human-driven solutions along with new reusable approaches accelerating new solutions and products and their reutilization within multiple verticals. She talked about the benefits of 5G and its era of devices where units can be connected for making better decisions. Shivani highlighted the importance of reskilling with not only data science as the key but a diverse range of skill-sets for successful build to production model deployments.



**Nitin Sareen** uncovered the DISCO framework and shared interesting perspectives on how AI enhances over a period of time in decision-making process versus the human side of things. Organization is going through a change in the decision making and talked about the bot human enabled meta assessment and performance frameworks and recommenders.



**Saswata Kar** talked about the digital natives, digital natives and the overall reduction of metrics due to outcome models. He highlighted an uptick in productivity many folds in last 2 years and the intelligent use of digital twins and outcome based models in Organizations.



This was very well anchored by **Sameer Dhanrajani** who further touched upon the various facets on enterprise decision making, AI strategic interventions and pathways to further excel for AI in the age of VUCA world & Industry 4.0 revolution.



**DELL Technologies** Insights & Intelligence with AI: Leadership Roundtable Session Series

**Reset Customer Experience (CX) with AI: The Art of Possible**

Friday, 12th November, 2021  
3pm - 4:15pm IST

**MODERATOR**

- VIVEKANAND MANDERI**  
Brand Director, Client Solutions Business  
Dell Technologies
- MATHANGI SRI**  
Head of Data  
GoFood, Cojek
- ANUPAM GUPTA**  
VP - Enterprise Data & Analytics  
Optum
- JAVED**  
Data Science Leader  
Uber
- SAURABH AGRAWAL**  
Head - Analytics  
Lenskart

India's largest platform for AI & Analytics leaders, aspirants & professionals

## SESSION 2: **Reset Customer Experience (CX) with AI: The Art of Possible**

Friday, 12th November, 2021

3AI conducted a successful DELL Roundtable Session Series: **Insights & Intelligence with AI** - SESSION 2: Reset Customer Experience (CX) with AI: The Art of Possible. The roundtable unveiled an expert line of thoughts on how enterprises have implemented AI-driven CX systems and in turn reduced churn, boosted revenue, and lowered cost to serve



**Mathangi Sri** talked about the customer journey, its measurements and the use lot of implicit data in current journeys. She highlighted how CX can be implicitly driven and uncovered strategies for growth of customers with products. She touched upon enhanced rating mechanisms, implicit measurements and their usage across buying patterns. Data lead and human governed will the future of CX, she iterated.



**Saurabh Agrawal** talked about the evolution of customer experience in the last decade and how the overall conventional measurement journey experience is reshaping. He mentioned a strong need for external and internal sentiments to measure customer journeys. The combination of public ratings with in house measurements is redefining the overall customer experience and is well intersected with the concept of AI first vs Digital first companies he shared



**Javed Abdulla** uncovered key aspects on the importance of customer lifestyle & its changing facets in mobility and food delivery industries. With the wider availability of real-time core data and millions of transactions, companies now have an opportunity to accelerate the launch of new products and offerings. He talked about new ROI measurements which can be attributed to investments and opportunities to customize. Don't over-engineer AI keep it simple, he recommended in his closing statement.



This was very well anchored by **Vivekanand Manjeri** who further shared key insights and perspectives around the multiple facets of customer experience, new entrants driving innovation and how AI is transforming the art & science of Customer Experience.



**Insights & Intelligence with AI:**  
Leadership Roundtable Session Series  
Session III

**Problem Solving @scale with AI :  
The New Playbook**

Friday, 26th November, 2021 3pm - 4:15pm IST

MODERATOR

 PRAVEEN KUMAR Dell Technologies	 SERGE DE VOS Anheuser-Busch InBev	 SUBHOBROTO GHOSH Allstate
 DNYANESH BODHE WNS	 ANUPAM GUPTA Optum	

### SESSION 3: **Problem solving @scale with AI: The New Playbook**

Friday, 12th November, 2021

3AI conducted a successful DELL Roundtable Session Series: Insights & Intelligence with AI SESSION 3: Problem solving @scale with AI: The New Playbook. The expert panel touched upon the Business challenges and problems amongst the C-suite which are turning out to be excruciating complex and how enterprises are also besieged with unforeseen and unresolved problems across the business functions



**Serge De Vos** talked about transformation strategies in companies, the evolution of the global analytics centre and the enablement of AI in the beverage industry. He also highlighted the challenges of credit risk modelling and forecasting during Covid times and the new avatar of supply chain management with AI. He iterated on the priorities on tech, analytics and the evolution of the enriched data scientist with domain and analytics experience as value levers for Organizations to problem solve at scale.



**Subhobroto Ghosh** uncovered key aspects of AI strategy and the playbook of AI at scale in insurance and its various domains. Subho talked about the 4cs of problem-solving at scale with new covid scenarios, continuity, collaboration and customer experience management. He uncovered the overall premise of data analytics along with customer experience. And further drilled into actuarial science, usage-based insurance & hyper-personalization. Adoption and implementation is the biggest challenge and it's a continuous process to define the solution with a combination of tools, technology and intent, he reiterated.



**Dnyanesh Bodhe** unravelled key aspects on design thinking ecosystems and the value chains of these existing ecosystems. He talked about workforce transformation and the dependency on AI. He mentioned how Covid helped to adopt AI quicker along with Cognitive load, design thinking and the core competency that Organizations need to think about.



**Anupam Gupta** shared the interesting gamut of use cases and talked about disease prediction and data standardization. He focused on how organizations need to create a holistic member-centric strategy along with different teams working together. He shared further insights on how AI has to be aligned with a business objective, machine learning models which need to be built on ready to scale and the further enablement of the overall talent



This was very well anchored by **Praveen Kumar** who further shared key insights and perspectives & provided a 360-degree view for the multiple facets around AI becoming mainstream to solve large, complex & unresolved problems at scale.

# 3AI EVOKE Leadership Roundtable Series



**3AI EVOKE ROUNDTABLE SERIES**  
SESSION 2  
**AI FOR STARTUPS**  
THE NEW TEMPLATE FOR HYPERGROWTH & CUSTOMER EXPERIENCE

**Moderator**

- Manas Agrawal (Affine)
- Javed (Uber)
- Mathangi Sri (Gojek)
- Saurabh Agrawal (Lenskart)
- Himanshu Mittal (MetLife)
- Ishu Jain (Swiggy)

## AI for Startups: The New Template for Hypergrowth & Customer Experience

Friday, 8th October, 2021

3AI conducted a successful 3AI Evoke Leadership Roundtable Series Session 2 - AI for Startups: The New Template for Hypergrowth & Customer Experience. The roundtable unveiled an expert line of thoughts on opportunities and pathways to excel for AI for Startups in the new normal



**Himanshu Mittal** talked about the diminishing value of true analytics through team silos. He interestingly touched upon entrenching vendor partnerships and its value to core teams & the strong need for a close collaboration between analytics and core business teams to achieve new milestones in the new



**Saurabh Agrawal** talked about new areas where AI will be a differentiator. Embedding AI into the core of products is a key enabler for a competitive edge in marketing and growth. He shared some key perspectives on key customer metrics and a simplified version of the KPI tree in start-ups.



**Mathangi Sri** talked about how a personalized delivery model can be used for profitability and smarter decisions with data. She interestingly touched upon kinds of organizational structures that make data science flourish better in start-ups and how organizations are leveraging it to unlock business value.



**Ishu Jain** shared interesting perspectives on full-scale AI, tips for an enhanced customer experience and retainment, and focus on the importance of geospatial analytics and collaboration as the key to success in start-ups.



**Javed Abdulla** uncovered key aspects on importance of clean data & human-driven solutions. He talked about a broader support ecosystem that has to be balanced and distributed rather than top to bottom.



This was very well anchored by **Manas Agrawal** who further knitted through the gamut of topics and perspectives around AI in start-ups providing a 360-degree view for hyper-growth and customer experience.



## Transforming the Indian Enterprises: The AI Way

Wednesday, November 17th, 2021

3AI conducted a successful 3AI Evoke Leadership Roundtable Series-Transforming the Indian Enterprises: The AI Way. Indian enterprises must speed up their digital transformation to fully leverage AI and extract value from applying AI into their decision-making processes- both for internal as well as external operations.



**Dwiraj Bose** talked about the customer journeys, AI and Analytics being at the heart of boardroom agendas and shared interesting use cases on how Enterprises are working on document-based businesses and leveraging AI to expedite their operations. He interestingly touched upon the bigger challenge on supply and regulatory aspects which further need to be diversified for taking solutions to the next level. The Customer-centric strategies need to have an additional focal point on data-centric aspects to further strengthen the overall Development of AI business in India.



**Purnesh Gali** uncovered key aspects of AI & it's one technology tool that is going to allow companies to leapfrog their positioning in the Indian market. He touched upon key challenges of industry-specific talent and building trust in models and ways to address them. Purnesh further drilled into Industry-specific benchmark models and how they can be leveraged further for data building and measurements. Data only makes sense if it is aligned with the process and seen as the company's competitive advantage, he closed upon.



**Sanjay Thawakar** unravelled key aspects on the importance of consumers and the network of the connected consumer. It is important for companies to leverage this key aspect for superior customer delight and personalization in the changing times. He shared the interesting gamete of use cases and addressed how companies in India can further focus and enable the collection, aggregation, and analysis of information to rapidly strengthen the positioning and competitive advantage in AI solutions.



This was very well anchored by **Manas Agrawal** who further shared key insights and perspectives around the multiple facets of AI intervention and how India is poised at an inflection point to establish itself as a premier destination for AI.

# 3AI Expert Talk & Masterclass Sessions



## Model Ops: Monitoring Performance, Economic Benefit and Social Responsibility

Wednesday, 27th October 2021



**Speaker:**  
**Jacqueline Long**, Principal Solutions Architect, SAS Global Technology Practice

In this session, Jacqueline Long (Jacky) gave a panoramic view of model ops, model governance and how the idea of operationalising AI morphed into the concepts of Model Ops as a whole.

Organizations have traditionally monitored their modelling efforts with respect to accuracy, system performance, and business value. She touched upon how model ops can play a key role in eliminating model debt, getting models into production and how model ops is introducing new economic benefits to organizations. She uncovered the core challenges around deploying model ops, model accuracy, role of model ops in monitoring business and system performances and the various measures been taken for successful AI deployments at scale.

Jacky concluded with key recommendations and insights to modellers, practitioners and emerging AI talent on being focused on model accuracy and performance and its equidistant business benefits in as well. Thanks, Jacky for taking time to be on 3AI expert talk series

# 3AI Expert Talk & Masterclass Sessions



## Reinforcement Learning with Business Applications

Friday, 22nd October 2021



Speaker:  
**Jorge Silva**, Senior Manager – Machine Learning, SAS

In this session, Jorge Silva took the audience through a panoramic view on reinforcement learning journey and how RL based approaches are fast picking up pace with its application to any optimization problem and its enterprise adoption.

Jorge elucidated detailed insights through applications of reinforcement learning in real world, its framework training and deployment. He explored the key aspects on use of reinforcement learning and steps to improve your operational decision making, starting with simulation, optimization, validation and ending with deployment.

He interestingly uncovered upon various approaches on reinforcement learning use cases ranging from Robotics, Text mining, Trade execution in retail.

Thanks, Jorge for this insightful session on Reinforcement Learning with Business Applications.

## 3AI Knowledge Insights Series #65

MLOps Demystified: Building Trusted and Ethical AI



Speaker:

**Aruna Pattam**, Head - AI & Data Science,  
HCL Technologies

Sunday, October 3, 2021

Aruna Pattam relayed fantastically on a 360-degree view of MLOps and how it can be next frontier in deploying machine learning

She described the various avenues of Mlops helping data scientists and the operations teams manage and take the ML lifecycles to the next level. She interestingly uncovered upon various approaches on AI performance, AI Operations & AI Ethics. MLOps brings about agility and speed that is a cornerstone in today's digital world.

We must strive and act together towards building Trustworthy and Ethical AI for humanity and society. With coordinated and persistent efforts, this will further strengthen the responsible AI principles in practice.

## 3AI Knowledge Insights Series #66

Uncovering Decision Models: Drive AI Adoption across CPG & Retail



Speaker:

**Imran Saeed**, Vice President & Global  
Head - CPG, Course5 Intelligence

Sunday, 10th October 2021

In this session, Imran reflected and traversed upon his professional journey sharing nuggets of his experience working with some of the leading industry conglomerates.

Imran relayed fantastically on the different kinds of models to drive AI adoption and consumption & its implementation cycles. He touched upon ways to democratize Data Science adoption in Organizations, the approach to identify the right kind of models to drive AI adoption and consumption and deep-dived into several interesting key trends & job opportunities in the Analytics industry.

Imran unravelled some interesting examples on decision models in CPG & Retail, how to leverage the potential of AI and the new age opportunities. He finally highlighted the approaches to increase AI adoption, build competencies, skills and mindset for a successful professional career in AI.

## 3AI Knowledge Insights Series #67

AI in Retail: The Next Frontier – 2022 and beyond



Speaker:

**Bhaskar Roy**, Client Partner – APAC Business, Fractal

Sunday, 24th October 2021

Bhaskar Roy spoke about everything that's happening in the world of retail uncovering how Artificial intelligence is transforming retail to create the intelligent stores of the future for an enhanced customer experience.

He touched upon multiple themes in Retail- from retail's digital transformation, experiential retail becoming a key trend in retail in the years to come, social commerce, best use of it to identify the right influencer for your brand and the different strategic interventions to drive campaigns more optimally allowing businesses to make their offering more unique and valuable to new and existing customers, all fuelled by vast amounts of data.

He spoke about sustainability and laid a quick map of how that is playing a part in everything from sourcing to the packaging of items to the transport and optimizing across that whole gamut. He uncovered the last mile transformation within the current paradigm with image, video, text analytics together driving a lot of the behaviour changes for a better customer engagement.

Data and new technologies will play an even more important role, working together with retailers, to deliver a unique experience and become the most memorable brand for their audience with hyper-personalization, he concluded.

## 3AI Knowledge Insights Series #68

Developing AI sans Biases & Stereotypes: A step towards an Equitable & Just Future



Speaker:

**Aparana Gupta**, Analytics & Data Science Leader, Microsoft

Sunday, October 31, 2021

AI has the potential to help humans make fairer decisions—but only if we carefully work toward fairness in AI systems as well.

In today's session, Aparana touched upon important aspects around biases & stereotyping in general and in AI systems, when bias becomes discrimination, how human decisions are flawed with the influence of individual or societal biases & stereotyping, how these flaws are moving into AI systems being built, what are the sources of these issues, what measures and tools do we have to tackle these issues.

Aparana explained how is the bias introduced into AI, how AI amplifies it and how to intervene in the ML pipeline itself to mitigate the bias. Inputs on the bias mitigation algorithms across pre-processing, in-processing and post-processing stages...and on available tools and techniques were appreciated by the participants.

## 3AI Knowledge Insights Series #69

Best Practices and Strategies to accelerate across value chain



Speaker:

**Amar Saxena**, Associate Professor, IIM Amritsar

Sunday, November 14, 2021

With different aspects of AI & ML development, it is pivotal to track and apply not one, but several models and decide how to trade-off between them.

In the session, Amar explored in-depth strategies, best practices on how to select the right set of machine learning models. He briefly explained the end to end journey on how the models are finalized and the importance of Akaike Information Criteria.

Amar uncovered how to evaluate various data analytics platforms to get most possible value from AI and how one can drive adoption of augmented analytics by knowing the target audience and the features best suited to it. Analytics professionals need to understand the target audience for these features before rolling them out broadly.

## 3AI Knowledge Insights Series #70

### Uncovering the facets of AI in Transaction Banking



Speaker:  
**Shireen Ali**, VP – Analytics, Citi

Sunday, November 21, 2021

Despite transaction banking being a strategic contributor to overall global banking revenue pools, application and usage of AI in transaction banking is in relatively early stages as compared to consumer banking.

Multiple changes are leading to the evolution of the transaction banking landscape today including regulatory changes, evolving customer needs, decreasing profit margins, digitization of payments, competition from non-traditional players, increased high tech financial crimes and rapid technological changes.

In this 70th edition of 3AI Knowledge Insights series session, Shireen explained how AI is set to become a key differentiator for global transaction banking, playing a key role in reinventing the next frontier of treasury services. Shireen also provided a 360-degree view on the opportunities to leverage AI in the changing ecosystem of transaction banking to defend and extend client relationships.

## 3AI Knowledge Insights Series #71

Leveraging AI to Augment Business strategies in Finance



Speaker:

**Shardul Chauhan**, Delivery Head, Latent-View Analytics

Sunday, November 28, 2021

Finance and Accounting saw a prodigious focus to cash flow and liquidity during the pandemic and it became imperative for companies (especially CFOs) to re-tune their A/R collections strategy.

Over \$120T transactions are done in a year and a significant amount of this capital remains blocked as A/R for a significant number of days due to payments terms. Business Leaders and CXOs are leveraging AI to solve complex problems and to bolster their strategies.

In the 71st session of 3AI Knowledge Insights Series, Shardul explored the role of AI & Analytics in B2B Accounts Receivables space. Discussed important aspects of A/R including DSO, related cash flow issues and key strategic areas of Dunning, Factoring, Suspension, Unapplied Cash and Work Lists. Shardul also shared the AI & Analytics frameworks while discussing case studies on segmentation, payment behaviours, risk scoring and related KPIs.

## 3AI Knowledge Insights Series #72

The Growth of AI applications in Healthcare



Speaker:

**Anupam Gupta**, VP - Enterprise Data & Analytics, Optum

Sunday, December 5, 2021

In this session, Anupam shared his inspirational experiences and expertise on how to succeed in our digitally disrupted world and create value in the Health care domain through re-invention of business models, a culture of experimentation and bold data-driven innovations further enhancing customer success. He talked about the specific challenges in the healthcare industry and the importance of data acting as a fuel-powered with AI solutions.

Anupam explored AI technologies and its applications in healthcare industries such as advancement in wireless technologies, health tracking apps and the rapid expansion of telehealth technologies. He also covered important aspects of affordability in the healthcare system & new models of “value-based care” and how Machine learning algorithms are helping identify patterns and make predictions using cloud computing data lakes.

Anupam also shared frameworks while discussing several interesting case studies on disease prevention through early detection and personalised health experience for patients. He concluded the session with guidance for future practitioners, working professionals and students on how to further enhance their career aspirations in the Health Care domain.

## 3AI Knowledge Insights Series #73

The era of XAI (Explainable AI): Exploring the Decision making Schemas of AI models



Speaker:

**Aditya Kumar Pal**, Lead Data Scientist, Rakuten

Sunday, December 12, 2021

Explainable AI (XAI) is an emerging field in machine learning that aims to address how black box decisions of AI systems are made. This area inspects and tries to understand the steps and models involved in making

In this session, Aditya stressed on the need for explaining AI systems from reasons such as Explain to Justify, Explain to Control, Explain to Improve and Explain to Discover. He explained the concept and principles of XAI and attended to its core concept of Interpretable ML & its taxonomy. He presented different ML Interpretability methods across Tabular, Image and Text sources and also touched upon techniques including SHAP, FACET, MAGIE and Counterfactual Explanations.

# 3AI Knowledge Insights

## Redefining Business with Algorithms



Algorithms will not only drive scores of business processes, but also build other algorithms, much as robots can build other robots. And rather than using apps, future users' lives will revolve around cloud-based agents enabled by algorithms. Gartner expects that by 2020, smart agents will facilitate 40% of all digital interactions.

Organizations will license, trade, sell and even give away non-lynchpin algorithms and single-function software snippets that provide new opportunities for innovation by other organizations. Organizations will also partner with cloud-based, automated suppliers with the industry expertise to advice on ways to avoid future risk and adapt to technology trends.

Wild stuff, but it's no surprise that future value will come from increased density of interactions, relationships and sharing between people, businesses and things — or what Gartner calls the “economics of connections.” The greater the density of connections, the greater potential value you can reap. We've seen interconnection coming of age for a while now and have invested heavily in a platform to empower enterprises with fast, direct and secure interconnections with business partners and network and cloud service providers.

### Redefining Business with Algorithms

The term “**algorithmic business**” is relatively new, but the practical use of algorithms is already well established in many industries. Gartner, Inc. said that enterprise architects (EAs) and IT leaders must begin designing their algorithmic business models, both to capitalize on their potential for business differentiation, and to mitigate the possible risks involved.

Gartner Senior Vice President Peter Sondergaard, provided a deep dive into the not-so-distant future of organizations that are driven less by products, services and customers, and more by “digital algorithms, relationships and interconnections.”

Sondergaard urged established businesses to adopt a “bimodal strategy” (a continuation from last year’s theme) and build what he called a digital business platform, completely separate from legacy systems, that harnesses algorithms, interconnections, the cloud and the Internet of Things (IoT) to innovate, share value, increase revenues and manage risk.

New platforms based on this bimodal model should be far simpler, more cloud-based and more flexible than in the past, with the ability to add and remove capabilities “like Velcro” to support new short- and long-term projects, he said. At the same time, IT should start divesting itself of older systems and functions that are outliving their usefulness or could be better done by other methods. Sondergaard predicted that by 2020, 80% of bimodal companies’ revenues will be digital.

The significant development and growth of smart machines is a major factor in the way algorithms have emerged from the shadows, and become more easily accessible to every organization. We can already see their impact in today’s world, but there is much work ahead to harness the opportunities and manage the challenges of algorithmic business.

Enterprise architects and IT leaders should examine how algorithms and smart machines are already used by competitors and even other industries to determine if there is relevance to their own needs. The retail sector has long been at the leading edge of using analytics and algorithms to improve business outcomes. Today, many retail analysts believe that the algorithms that automate pricing and merchandising may soon become the most valuable asset that a retailer can possess.

In human resources, algorithms are already transforming talent acquisition as they are able to rapidly evaluate the suitability of candidates for specific roles, but the same technology could easily be applied within an organisation to allocate workloads to the right people.

In healthcare, the open availability of advanced clinical algorithms is transforming the efficiency of healthcare delivery organizations and their ability to deliver care.

The practice of sharing and co-developing algorithms between organizations with mutual interests could be relevant to most organizations. It is also likely to be a development model employed in many vertical industries.

## **The Challenges of Algorithmic Business**

The advances and benefits of algorithmic business will come hand in hand with obstacles to navigate. Whether the problems are anticipated or unexpected, as smart computing becomes more pervasive, the implications have the potential to make or break organizations.

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For example, an extreme point of view is that any beneficial effects of algorithms on humanity may be nullified by algorithmically driven systems that are antithetical to human interests. Or, while an algorithmic business model may be deployed with good intentions, it could be manipulated by malicious humans to achieve undesirable outcomes. Undesirable, at least, from the point of the view of the person or organisation that owns or controls the algorithm.

Algorithms rely on the data they are fed, and their decisions are only as good as the data they are based on. Moreover, tricky ethical problems that do not necessarily have a “correct” answer will be inevitable, as a greater complexity of decision making is left in the hands of automated systems.

The scale of change that is made possible by smart machines and algorithmic business warrants considerable planning and testing. Organizations that fail to prepare risk being left behind or facing unexpected outcomes with negative implications.

## **The Transformation in the Post-App Era**

Making sense of all the data about how customers behave, and what connected things tell an organization, will require algorithms to define business processes and create a differentiated customer experience. Algorithms will evaluate suppliers, define how our cars operate, and even determine the right mix of drugs for a patient. In the purely digital world, agents will act independently based on our algorithms, in the cloud. In the 2020s, we’ll move away from using apps to rely on virtual assistants – basically, algorithms in the cloud – to guide us through our daily tasks. People will trust software that thinks and acts for them.

Take this to another level and the algorithms themselves will eventually become smart by learning from experience and producing results their creators never expected. Eventually, they will spawn other algorithms, creating agents out of agents or robots out of robots.

## **The Final Constraint**

Therefore, we have to get the algorithms right. In essence, algorithms spot the business moments, meaningful connections, and predict ill behaviours and threats. CIOs need to be the strategic voice on the use of information, to build the right technology platform, and to become a trusted ally to their CEOs. Calculate the value of your algorithms. Be an algorithmic business. learning from experience and producing results their creators never expected. Eventually, they will spawn other algorithms, creating agents out of agents or robots out of robots.



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