



# BUILT FOR CHANGE: EPISODE 11

## AUDIO TRANSCRIPT

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Will: It would almost be impossible for you to think of a hospital that had a mantra that said, “move fast and break things.”

Elise: This is Will Griffin.

Will: Because you touch so many people, so many people rely on you. Well in Silicon Valley, it's totally opposite.

Josh: Will is the Chief Ethics Officer at a tech company called Hypergiant. And he thinks that ethics should be embedded into tech. Which doesn't exactly jive with infamous Silicon Valley mottos like 'move fast and break things.'

Elise: Will says that unlike the tech field, disciplines like medicine have a robust history of ethics training.

Will: Medicine really started and it was rooted in religion. And it was theologians who really were also the doctors. Now that was good and bad historically, but what it did was it created at least a moral framework and moral values were injected into medicine from the beginning.

Josh: You can trace medical ethics all the way back to 400 BC to Hippocrates

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and the Hippocratic Oath. You may have heard it, “first: do no harm.”

Elise: In law, ethics have been part of legal education since the 19th century at Harvard. And Will points out that ethics education in law and medicine doesn't stop in school.

Will: The licensing requirements require you to have continuing education in ethics, just to keep your license to practice those disciplines.

Josh: Even business schools require ethics courses. But the tech field on the other hand?

Will: There've been whole generations of engineers and computer scientists who've been educated and trained without a single ethics, philosophy, or moral reasoning requirement in their disciplines.

Elise: And that's a big problem. Because just like hospitals, perhaps even more than hospitals, technology touches so many people.

Josh: And we're starting to see the way that tech can permanently alter the fabric of our society. And sometimes, that doesn't look so good.

Will: In Detroit, there were people who were being arrested using facial recognition technology, and a post-

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hoc analysis of their arrests show that in 94% of the cases, the facial recognition identified the wrong suspect.

Elise: It was more – 96%. Error rates were higher for people with darker skin. And this isn't a one-off incident. There was widespread reporting about the use of facial recognition to monitor people during the Black Lives Matter protests in 2020.



Will: Well, once society realized the way facial recognition was being used, and the high level of error rates with facial recognition, then there was a backlash and a pushback.

Josh: After this incident, some of the largest tech companies in the world enacted a moratorium on selling facial recognition technology to police departments.

Will: And I always use that example cause people say, 'Well, we don't want ethics to slow down innovation.' Well the reality is ethics actually makes your solutions more robust and it makes them last and sustainable. Because if you don't ethically vet your use cases, they go into the public. They cause harm. Then the public will backlash

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and then it'll either lead to bans or the end of that technology completely. Ethical vetting really makes your products more robust.

Elise: So what if, instead of "move fast and break things," the tech mantra sounded a little different?

Will: With that software, we're going to elevate humanity. With that software, that will allow us to be greater stewards of our obligations together. With that software, we are going to deepen the social compact that we forged with each other.

Elise: I'm Elise Hu

Josh: And I'm Josh Klein

Elise: And this is Built for Change, a podcast from Accenture.

Josh: So what Will says about reconfiguring the fundamentals of the tech industry in order to build a better future, I just find it hugely refreshing how deeply considered it is. So Elise, if you could design the future, if I could give you a magic wand

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and if you could architect that, what would that look like? I mean, is it all hoverboards and robotic cappuccinos? Like what's that look like?

Elise: Okay. So... it's definitely no more reliance on fossil fuels.

Josh: Yeah

Elise: A lot less plastic.

Josh: Yeah.

Elise: I would actually prefer that these people who are designing technology are thinking 20, 30 years out ahead. And thinking about the implications of that.

Josh: Right.

Elise: I just want a healthier place, not just for the planet and habitats, but also for humans and societies.

Josh: Yeah. It's interesting. It feels like we have more technology, more power, more capability than ever before and all the same inequalities, right? And maybe it's time to address some of that. So today we're going to go ahead and look ahead and imagine that future society that's emerging from the other end of this pandemic. And we're going to talk to some business leaders who are already preparing for this new world.

Gianfranco: There are forces that are converging, that are basically disrupting almost every industry.

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Josh: This is Gianfranco Casati. He's the Chief Executive for Accenture growth markets.

Gianfranco: I'm what we call a veteran of Accenture.

Josh: Gianfranco has been with the company for nearly 4 decades....

Gianfranco: Actually, 37 years.



Josh: So needless to say, he's been advising businesses for a long time. And Gianfranco says that all the changes that are happening in our world right now are giving rise to a new society: one we've always imagined, you know, with green cities, ethical technology, and rapid eco-friendly transportation... And businesses need to be ready for it.

Gianfranco: All these elements of the lifestyle have changed. And those changes are in many ways, irreversible.

Josh: So, Gianfranco's research team asked an important question: What will this new society look like?

Gianfranco: The way the world is emerging, from the research that we have conducted, is a world where individuals will be exposed to a much more

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connected living. There will be an extraordinary focus on preventative health care and individual well-being. And there will be an extraordinary emphasis around a sustainable economy. There is a much stronger sense of stewardship and ability to return the planet to the next generation in a better shape today than it was only a few years ago.

Josh: In our future society, people will live in smart habitats - in smart cities, powered by green energy, with tree-lined pedestrian walkways. Packages will be delivered by autonomous vehicles, and preventative healthcare will make entire populations healthier. Product supply chains will be transparent and sustainable, and responsible AI will be intertwined with our physical environment.

Josh: I know, it's a far cry from our current reality. But according to Accenture's research, it's on the horizon.

Gianfranco: Well-being in general is

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the new sustainability. This is going to change the dynamic in between citizens and government, employees and employers. And all these elements of change are enabled by new technologies.

Josh: There are companies who are already acting. They're preparing for this emerging society that we're talking about. They are the Forerunners.

Gianfranco: The Forerunners are the companies that see all these changes that we're talking about. So these are companies that are taking action to reshape their growth strategies to seize future opportunities.

Josh: Forerunners are ready for the society of connected living, transparent supply chains, and environmentally sustainable transportation. They're already out-performing their peers. And these companies actually share a specific set of behaviors: things they're all doing to prepare for our new society. And Gianfranco says that businesses who haven't yet prepared for the future can learn from these behaviors.

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First: they're targeting versatile talent.

Gianfranco: When we think about versatile talent: Leaders who can flex between being sort of tech gurus and social scientists.

Josh: Gianfranco says companies need a new set of skills to make sense of our data-centered world. you might think that of course a tech company would want to hire talent with STEM skills... but what's really going to set that company apart? Well, in tomorrow's society, we need to hire talent with an understanding of humanities and education and social science. For example...

Gianfranco: The most fascinating one maybe is the digital anthropologist. A digital anthropologist is, as you can tell, two things combined. Is somebody who has the background, the skills, the sensitivity, which is typical of an anthropologist, but applies those skills, to the human behaviors



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in an increasingly digital world.

Josh: Gianfranco says it's important that businesses have talent who can understand how people interact with technology, mitigate bad "side-effects", and create technology that's genuinely useful to its users. Another example of the kind of versatile talent that Forerunners are staffing is a Technology Ethicist, like Will Griffin who we met at the top of the episode. Which leads us to the next Forerunner behavior: They're using technology responsibly.

Gianfranco: While technology is fundamentally important in the progress of humankind, it's also true that we don't have a great track record of making only a good use of it.

Josh: We need to be vigilant about preventing unintended consequences, like bias in facial recognition software. And we need to make sure that technology access is universal. And this is critical. Because how technology is deployed today, where, and for whom, will make all the difference in creating a better, more equitable society...

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Gianfranco: It's a bit of an optimistic view but I want to believe that the experience we had through the explosion of the internet and the consequences of it has given us some quite good lessons to learn from.

Elise: I love this idea of a new set of skills, a new class of roles for talent... and when you think about it, it makes sense because we know that automation and a lot of AI has really changed what we as humans need to do in order to be useful and add value to companies.

Josh: Yeah, absolutely. I mean, the, the first thing that comes to mind for me is the World Economic Forum. I think it was a year or two ago, maybe it was even before the pandemic, they came up with a list of skills that people would need to be successful going forward. And almost none of them were STEM oriented. They were all around collaboration.

Elise: So it's not long division?

Josh: No no, it's all about how do you relate to other human beings.

Elise: Right, it's that which makes us human, um, things that make us empathetic or adaptable, creative... Things that machines can't learn or they can't learn easily.

Josh: Absolutely.

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So next, we're going to dive a little deeper into both of these 4runner behaviors that we talked about, the targeting versatile talent and using technology responsibly. Here's Hypergiant's Chief Ethics Officer Will Griffin again.

Will: The benefit to being a generalist is if you're intellectually curious, you learn about a lot of different things. And as you get older, which I kind of am now, your depth actually increases.

Josh: Will calls himself a "generalist" because he did a TON of different things before he became a Chief Ethics Officer. He was an investment banker, he went to Harvard Law School, he was a consultant at one point, he worked in entertainment, TV news, he was an entrepreneur... and all of this experience attracted the attention of a guy named Ben Lamb. Ben is the founder of Hypergiant, a technology company who basically works with their clients to literally CREATE that future society we've been talking about - using AI.

Will: When he started Hypergiant, he had a vision which was to use AI and technology

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to deliver on the future we were promised. You know, which was precision medicine, carbon neutral technology, solutions to some of the world's most pressing problems.

Josh: Ben thought Will's varied background made him an asset. And so Ben was trying to figure out where Will could fit into the company's leadership.



Will: And he said, ‘What do you think about ethics?’ And then, you know, I tell him, ‘Uh, well obviously, uh, I’m for them. [ironic laughter] You know, I believe in them. But what I began to realize is that ethics within tech are gonna actually refashion and reshape the type of civilization we live in, the social compact between humans...

Josh: He went and did some training, met with some ethicists...

Will: And then because I was trained as a generalist, it’s relatively easy for me to draw analogies between the fields of law, the field of medicine, the field of finance and technology.

Josh: So, Will joined the Hypergiant team, working to infuse ethics into everything Hypergiant does. Hypergiant develops

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AI solutions for their clients in a few key areas, like defense, infrastructure... [Think, roads, bridges, transportation]... And even in space. A lot of times, this takes the form of predictive maintenance: which is monitoring machines so they can be fixed before they’re broken.

Will: While doing that, what we want to do is we want to consider the entirety of all of humanity, both living and in the future as a constituency and a stakeholder, and ensure that the solutions that we develop and deliver actually push humanity forward.

Josh: So, what does it actually look like to embed ethics into a technology workflow?

Will: It goes like this. A client comes to us. They have a tech problem that they want to solve.

Josh: Usually, developers will work on solutions to that business problem, and once they find a solution, it goes straight out the door to the client. And, that’s it. But here’s where Hypergiant’s process is different.

Will: Now those solutions are all vetted by our ethical framework.

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Josh: Hypergiant’s Ethical Framework is called “Top of Mind Ethics.” For each and every tech solution that the engineers develop, they have to pass the test on each of these three ethical questions:

Will: The first part is the law of goodwill. Is there a positive intent to this use case? That’s the question. The burden of proof is on the designers and the developers to answer that question affirmatively. If it meets that criteria, then it goes to step two, which is the categorical imperative, which basically is a maxim, which says that if every company in our industry, every industry in the world, deployed technology in this way, what would the world look like and would that world be desirable?

Josh: This requires some imagination because it’s not enough to just say, “Well, if only we’re using technology this way, then it’s fine.” Instead, they need to imagine their technology was deployed everywhere, in every industry. Is that a good world to live in?

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This leads to the third question in Hypergiant’s Top of Mind Ethics Framework: the law of humanity.

Will: Are people being used as a means to an end? So profitability, growth, efficiency... or is the purpose of this technology to benefit people directly?

Josh: The challenge here is to prove that humanity will actually benefit from the technology. Sure, profitability, growth, and efficiency can be complementary goals, but the question is: will the pursuit of those goals be at the expense of human beings? So, after an engineer answers those three questions, it gets passed off to something called “The Red Team.”

Will: So the red team is somebody within our company who’s not interested in that use case. Like they don’t make money from it. They’re not working on it. So then they take those affirmative defenses created by the designers and developers, and then they poke holes in them.



Josh: Next.. the developers will modify their work, and then...

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Will: This whole file is recorded digitally, kind of like the Supreme court, then it goes to an ethics review board.

Josh: The ethics review board looks at the reasoning, the objections, the modifications, and then they either approve it, or they send it back for even more work.

Will: Yeah, it could sound like an extra step in the process, but for visionary companies and forward-thinking companies and industry-leading companies, it makes us stronger because combined with our coding, combined with our design thinking, combined with our logical reasoning, we can also add a whole tool set of ethical reasoning, which should make our solutions more robust and stand the test of time.

Josh: So, when a client approached Hypergiant to create an AI predictive maintenance solution to their fleet of autonomous trains? Hypergiant didn't propose a totally AI-run system... even though they could have. Will says Hypergiant feels an ethical responsibility to avoid displacing human workers in its solutions.

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It's not that they feel technology shouldn't improve the nature of work, but that it should do so in a way that keeps human workers on board and meaningfully employed.

Will: When you use technology and robot process automation that displaces human workers, what you now create is whole communities of idle people who don't have jobs and when that happens, it creates civil unrest and social unrest. And that is what tears at the fabric of society.

Josh: So Hypergiant's ethical framework pushes their developers toward solutions that combine AI predictive maintenance with human workers. It's safer for the workers, better for communities, and it makes for a more pleasant experience for users (in this case, the riders of autonomous trains.)

Will: The machines can make the humans superhuman, and humans can make the machines more humane.

Will: When you bring in change of any type there's friction.

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You have to be comfortable with conflict. Very comfortable. And then you have to have enough empathy to know that your real goal is not to displace designers, developers, and engineers, but your real goal is to also help them grow and get them to see that this makes them more valuable, not just to themselves, to their companies, but also makes them more valuable to society and to humanity. And I think at the end, that's really the goal, but it's not for the faint of heart. So strap in and get ready for the fight.

Elise: Okay. Obviously we've known "do no harm" has undergirded medicine forever. And now I love this framework that we're talking about for tech, because it's a start to having some sort of underlying principle for tech creation... and there's a business case for this too, because younger generations that are coming up into the workforce have been noted as being more activisty right?

Josh: Right.

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Elise: And so if you are recruiting and you want the top talent, then you want to be able to say, look, we have ethical frameworks. We think about things holistically.

Josh: Right. It's like that new tech mantra. Using technology to care for people, care for the planet, and care for you....So that brings us to our third Forerunner behavior and that is investing in human care. Next up, we're going to learn about how one business leader has re-imagined a very old industry to prioritize the health of their customers.

Barry: I studied actuarial science. So the study of insurance effectively.

Josh: This is Barry Swartzberg. He's the co-founder of Discovery, an insurance company.



Barry: They typically say that people who study actuarial science have got a fairly boring personality, but you find that actuaries in South Africa are slightly different.

Josh: Ha!

Josh: Barry's right. He can even make a story about health insurance totally captivating.

Barry: So I'm from the city of gold, which is called Johannesburg. We started a health insurance business in South Africa in 1992.

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1992 was at the start of the fall of apartheid.

Josh: Needless to say, there was a lot going on in South Africa at the time. And in the midst of all of it, Barry and his business partner Adrian Gore decided to start a health insurance business.

Barry: And let me explain the situation to you at that point in time. What you had was an under supply of doctors and hospitals and pharmacies in South Africa, and that's unlike the United States where you typically have an oversupply of provision of care.

Josh: What Barry means is that in the US, there are typically more doctors and hospitals than patients who need care. So what insurers can do is go to a doctor and say, 'hey, I'll fill your waiting room by making you "in-network" provider for our customers, and in exchange? You cut me a good deal': A discount, or some type of reimbursement.

Barry: But in South Africa, you couldn't do that. So you couldn't make a market out of doctors. So you couldn't look at the supply of healthcare. You had to look at

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demand for healthcare. So how do you do that? You focus on the consumer, you try and get the consumer healthier. You try and keep the consumer out of the healthcare system.

Josh: That was a drastically different mindset from traditional health insurance. Historically, Barry says, an insurer would base a customer's premiums on risk, and they evaluate it up-front.

How old are you? Do you have a history of illness in your family? What's your BMI? But there wasn't a ton of emphasis on actually affecting the health of customers. So Barry and his partner began to think they could affect the health of their customers by getting them into the gym. They created an incentive-based program, and they called it Vitality. It was simple. Your health insurance came with a gym membership.

Barry: And it became an instant sensation. The Vitality program took off because people wanted access to the gyms and they want to lead a healthier lifestyle. And then we started thinking, well, you know, once, once we're doing this, we should add to the program.

Josh: Next, Vitality

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added incentives to get patients to go to their doctors for general health screens.

Barry: Our business actually took off exponentially from then. We started getting a lot of knowledge about the client, about their behavior and about understanding the link between behavior and risk.

Josh: What Vitality figured out in those early years is that a totally different model of health insurance was possible. Instead of insuring risk, they could insure behavior.

Barry: 50 years ago. I mean, risk was sort of infectious diseases. But today, most diseases are diseases of lifestyle. About 60% of all mortality is actually driven by four behaviors. And those behaviors are whether you smoke or not, whether you drink excessively, whether you exercise and how you eat your nutrition.

Josh: So, Vitality expanded. They incorporated nutrition, mental health, sleep health - all aspects of their customers' well-being. And healthy behavior was incentivized through a reward system. Everyone started in a "blue" status.

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You'd earn certain small rewards.



When they went to the gym, got their healthcare screens, they'd move up to "bronze" where they'd get even better rewards.

Barry: And as you moved up all the way to gold and to platinum, you've got phenomenal rewards. And over the years we've used different types of rewards. So we've used weekly rewards and annual rewards and travel and hotels, trying to find out what rewards would incentivize a person to change behavior? What will it take for you to stop smoking? Would it take a health incident? Would it take an incentive? Is there a reward big enough for a person to get off the couch for the first time?

Josh: Okay, fast forward to today. It's been almost 30 years since the original Vitality program launched. And it's expanded. Vitality now has car insurance and life insurance too. Users log their behavior in the Vitality app, which can be verified with wearable digital devices like exercise watches or smart phone activity monitors. Customers are incentivized

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to exercise and eat healthy with rewards like free weekly coffees, spa experiences and yes, even lower insurance premiums.

Barry: So we're actually in 31 markets around the world. Wherever we've implemented the program, it has worked. So how do we measure that it works? What actually happens is younger, healthier people like the program. They join. So we see an uptick in new business. We see an uptick in persistency.

Josh: That means people tend to stay with Discovery as their provider for longer. And a healthier client base means the company spends less on healthcare costs. So it certainly works on the business-side. But what about the million dollar question? Does participating in Vitality actually make the customers healthier?

Barry: People actually do change behavior. People who moved up the statuses to gold and above actually exhibit far lower mortality rates and morbidity rates. About... as people move up the statuses to gold and higher, their mortality rates are around half of the

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people in blue.

Josh: Vitality has plans to go even further. They plan to use health data to generate more personalized preventive care recommendations, which can hopefully make their customers EVEN healthier.

Barry: What we've been focusing over the last few years is personalizing it and then trying to prioritize interventions. For me, it might mean my body mass index is slightly elevated. I should reduce my body mass index. That's the most important thing for me. What is the best next step for you as an individual?

Josh: Barry attributes Vitality's success to its simple vision: Make people healthier. It's a vision that's easy to buy into. So staff, clients, and partners are fully on board.

Barry: The relationship between society and corporations is sort of a chasm, and I don't believe that it's sustainable. I really don't believe that you can have these forces in the world working against each other. So for me, it's about trying to find those

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places where these different elements of society work together. We are more profitable by our clients leading a healthier life, right? You know, it's not like we want to reduce profitability. We're trying to be as profitable as possible, but within that idea, within that thinking that it's good for society and good for our clients and good for our staff at the same time. Maybe it's a naively optimistic view and, you know, people think I'm crazy and completely naive. That's the way I think it should be...that different elements of society don't oppose each other, but work together for common cause.

Elise: I feel like gamification always works on me. Right? Like I use a language app, for example, and I have a streak of 47 days or something and I just don't want to break my streak. So why shouldn't we have been gamified when it comes to healthy behaviors, all along? Man, I think I would work out way more if I felt like I could be rewarded for it.

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Josh: Sometimes it works too well. The other day I woke up at three in the morning to use the restroom and I ended up like cleaning the counter. Cause I wanted the points on our chore tracking app. It's just too much. It's too much.

Elise: It does really feel like a tide has turned though with new technologies like these and new attitudes. And it seems like these two companies in particular really understand that an ethical future with healthier people is possible.

Josh: Absolutely. If they help society make the changes that are needed in order to get there.

So... to learn more about the trends in today's episode, check out the Rise of Forerunners report at [accenture.com/built for change](https://www.accenture.com/built-for-change).

And for some deeper dives into some of the topics we covered today like Sustainable business, listen to previous episodes of Built for Change.

ELISE: Thanks to Accenture's Gianfranco Casati.

JOSH: And to Will Griffin and Barry Swartzberg for talking to us!

ELISE: Built For Change is a podcast from Accenture.

JOSH: More episodes are coming soon. Follow, subscribe, and if you like what you hear, leave us a review.

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