TUTORIAL

NICE FALL 2024

NetWare 2024 & SocSys 2024 Diving into generative-Al to Assess its Current Status

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https://www.iaria.org/fellows/PetreDiniAtAGlance.pdf



Al bot 'capable of covering up illegal trading'

IARIA is member of ORCiD



Trading is increasingly done by computers



Sudden Planetary Storm

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King Charles: AI risks require urgency and unity

King enters debate on AI as UK holds summit and announces global declaration on managing



ermany invests millions into Al nilitary metaverse' that could prever change combat

Apple CEO sings Al's praises on rare visit to Canital Hill



AI has already surpassed human capabilities in several domains which jobs are next?



Disrupted LinkedIn hits 1 billion members, adds Al features for job seekers



US announces 'strongest action yet' on Al safety

The measures have been issued less than 48 hours before the UK hosts an AI safety summit.

US vice-president to say short-term problems with technology a pressing as existential ones, before UK summit





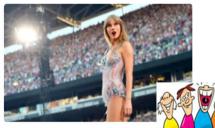


CEO warns of 'very strange outcomes' from new tech with 'superhuman'

Society & Equity

institute

US to launch its own AI safe



Security game-changer for concerts, sporting events that will get you inside faster



Is AI a blessing or a curse? Barcode developer says "it could no either







Terrible things in store if Washington doesn't act on AI race,







intelligence risks, calls for increased national security measures.



Before anything....

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• I acknowledge that generative-AI is a useful approach for certain activities/duties, not necessarily 'artificial', but definitively, not 'intelligent', either; it seems a useful tool on a narrative in context, without any innovation in that context.

YET: multilingual narrative translation: I've seen que tu peux gerer istorii in mai multe limbi" -> "Ho visto che puoi gestire storie in diverse lingue.»

- There are many areas and themes where output from generative-AI tools might be useful, when carefully considered:
- drafting some content (yet to be combed by humans) on a given topic; a reasonable summary on a topic, quick reply,
- coding chucks, multiple programming languages, ... providing useful classroom personalized materials
- making trip/travel plans in certain areas, saving time, pointing to things you might not be aware-off
- others (situation on new nano-art, position ethics,...); very useful at the level of being informed; very promptly!
- As of April, 2024, my observations are that:
- the output replicates (quicker, more comprehensible) what a human can do, usually called 'automation'
- the output is subject of unintended (not easily detectable) mistakes issued with confidence
- the trust in the output (apart you have a clear understanding of expectation) is jeopardized by the nature of data used (not-validated, eventually obsolete, incomplete, not scientific)
- there is a danger of spreading false information (and news, facts)
- there is no accountability, liability, explainability of the output
- Generative-AI is a fledgling piece in the AI jigsaw, useful in trivial cases, mostly informative, but its output cannot be taken as a proved and trustable fact || (try-test-trust-test-again-try-again and so forth, until you loose trust or get confidence)



PETRE — Al-related activities

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• Petre: 1980/90

- Fuzzy-based resource allocation, Automatic knowledge incorporation, CAD/CAM Expert Systems,
- Real-time embedded systems, Space/time thinking and processing, Multi-layers context-based meaning
- Petre: 1992: The First ITC Conference (Montreal), tutoring systems, self-adaptable Q&A professor-student systems (advanced Chatbots)
- Petre: 1997 Dartmouth, Mobile Intelligent Agents (Intelligent Grasshopping Polling)
- Petre: 1997-2000: Nomadic code, Mobile agents, (Grasshopper EU project)
- Petre: 2000-2010: Autonomous systems, Policy-driven systems, Intelligent systems (pushed to Patents, ITU, TMF, standards)
 - Capturing emerging properties, Variable pooling frequency, Self-adaptable decision polices, Reflexive-policies (Digital-Twins)
 - Routers embedded-AI (temporal logic in Syslog processing, policy-driven signal processing)
- AI-driven Selection of Content Servers based on Current Server Availability (dynamic availability, heuristics, real-time)
- Petre: 2010 now (active observer and critic, panels, open discussions)



Petre DINI petre@iaria.org



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Al does not exist in itself! (Ignorance, Arrogance, or Charlatanism)

Al is a parable, an umbrella, a target, a catalyzer, a Morgan the Fairy, an Accelerator, a distant dream, a fight for perfection, to reach the humans' intelligence capabilities.

Steam-engines, pencils, wind propellers, there were ALL steps of inventions towards AI (EXPERIMENTS are imperative)

- a. Can you imagine any AI entity thinking at a pencil, by itself, finding needed materials, shipping them, building the process, building the machinery, finding the glue, the powder, and having it in various types (more than 600 activities)
- b. Same question on simply building a wind propeller pallet, a church, or proposing a recipe. (each item takes a human collective thinking approach)
- c. One may think at ANYTHING and the above statement holds; and this, because everything involves brain activity.

As dreams are not easy to be achieved, humans invented satisfactory levels, for their own comfort (as life is short, we should be proud of something, ©); mainly, the famous 'one step at a time'. © currently, we are at the very beginning of the first step!

There are:

- 5 Levels of Capability Maturity Models (software), as there were/are well too many software failures
- 5 Levels for automation on Driverless Cars, as well to many failures and challenges (to claim one step ahead)
- 3 Levels of Chargers for Electric Cars

and surprise

- (at least) 4 levels of AI capabilities, as of Nov 13, 2023; some, name 7, already; <a href="https://builtin.com/artificial-intelligence/types-of-artificial-intelli



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LEVELS OF DRIVING AUTOMATION



0

AUTOMATION

Manual control. The human performs all driving tasks (steering, acceleration, braking,

NO

 $-\parallel$

DRIVER ASSISTANCE The vehicle features a single automated

system (e.g. it monitors

speed through cruise

2

PARTIAL AUTOMATION ADAS. The vehicle can

ADAS. The vehicle can perform steering and acceleration. The human still monitors all tasks and can take control at any time.



CONDITIONAL AUTOMATION

Environmental detection capabilities. The vehicle can perform most driving tasks, but human override is still required.



4

HIGH AUTOMATION

The vehicle performs all driving tasks under specific circumstances. Geofencing is required. Human override is still an option.



FULL AUTOMATION

The vehicle performs all driving tasks under all conditions. Zero human attention or interaction is required.

THE HISTORIATED OVERTER HAD BEEN THE DRIVING ENGINEER

5 levels of the Capability Maturity Model Integration



Processes are unpredictable and reactive. Managed

Processes are planned, performed, measured and controlled, Defined Processes are more proactive

than reactive.

Quantitatively managed Processes are

Processes are predictable and fulfill stakeholder needs. Optimizing

Processes are continuously improved and optimized.



7 TYPES OF ARTIFICIAL INTELLIGENCE

Q [

FOR EM

- 2. **Artificial General Intelligence:** AI designed to learn, think and perform at similar levels to humans.
- 3. **Artificial Superintelligence:** AI able to surpass the knowledge and capabilities of humans.
- 4. **Reactive Machines:** AI capable of responding to external stimuli in real time; unable to build memory or store information for future.
- 5. **Limited Memory:** AI that can store knowledge and use it to learn and train for future tasks.
- 6. **Theory of Mind:** AI that can sense and respond to human emotions, plus perform the tasks of limited memory machines.
- 7. **Self-aware:** AI that can recognize others' emotions, plus has sense of self and human-level intelligence; the final stage of AI.



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Generative-Al

Do not be disappointed; the model is rather trivial; only the context makes it more relevant; see quantity vs quality!

The working model is like having all the maps and trying to get from A to B, in a mountain region (you have detailed maps of), by checking the stability of any little rock and decide to go one step ahead (after seeing that you didn't fall); and so, repetitively, until the end is reached. Same as marching on moving sand! The process is deemed having additive errors.

The key process: guessing, predicting, and getting a weight of successful action; then, repeat, until you reach the peak!

The approach is based on Large Language Models; a large amount of data is stored; patterns are inferred from it, in the context (derived from a query through a known token). No token means no answer or a tentative (usually wrong) one.

Note: The text is broken down into chunks, which can be as short as one character or as long as one word (or even more in some languages). Jumping from a chunk to another is question of in context-prediction (there are other cosmetics such normalization, greedy decoding, beam, searching, etc.)

Much better than Google translator! Comprehension of narratives with mixed-languages!

Some obvious limitations of generative-AI (as of Nov. 13, '23)

- There are not real bidirectional interactions; the only way for a better accuracy is obtained by rephrasing the query
- Knowledge is limited to public data access only (no private, no scientific databases); therefore, no validated
- Knowledge is behind the real state-of-the-art (however, lagging by a few years, in any domain, means a lot on accuracy)
- The is no guarantee, no liability; this situation leads to limited trust, or no trust at all.
- Some feedback is cooked, incomplete or incorrect; some is wrong but expressed with confidence (test-try-trust-test-....)

YET, Generative-AI is useful in many cases, especially as a quick idea (mostly useful for already knowledgeable people)



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Generative-Al (example)

- Petre: What might follow after 'I am ..."?
- ChatGPT: The phrase "I am ..." can be followed by a wide variety of words or phrases to describe or define oneself or one's current state. Here are some examples:

Descriptions of identity or profession:

I am a teacher.

I am an engineer.

I am a mother.

I am a student.

Emotional or physical states:

I am tired.

I am happy.

I am confused.

I am sick.

Personal beliefs or opinions:

I am certain that...

I am of the opinion that...

I am convinced that..

Back in '80, 90'

Expert systems

Rules-based systems

A* algorithm

AI (Japanese, Fifth Generation)

Lisp

Prolog

Locations:

I am at home.

I am in the office.

I am on my way.

Descriptions of characteristics or personality:

I am outgoing.

I am introverted.

I am ambitious.

I am kind-hearted.

Temporary situations or roles:

I am the team leader for this project.

I am the designated driver tonight.

I am on a diet.

Affiliations:

I am a member of the local club.
I am a Democrat/Republican.

I am a Christian/Muslim/Hindu/etc.



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Generative-Al (example)

• Petre: What physical state can a human be in?

• ChatGPT: Humans can exist in various physical states, based on physiology, consciousness, and activity. Here are some general categories of physical states:

Conscious States:

Wakefulness: The state of being alert and aware of one's surroundings.

Drowsiness: A transitional state between wakefulness and sleep, often characterized by a decrease in alertness.

Sleep States:

Non-Rapid Eye Movement (NREM) Sleep: Divided into three stages (N1, N2, N3), ranging from light to deep sleep.

Rapid Eye Movement (REM) Sleep: The sleep stage associated with vivid dreams.

Altered States of Consciousness:

Hypnosis: A trance-like state of focused attention and heightened suggestibility.

Meditation: A state of deep concentration or relaxation, sometimes accompanied by a shift in awareness.

Flow: A state of being completely absorbed or immersed in an activity, often accompanied by a loss of the sense of time.

Trance: A semi-conscious state, often brought on by repetitive sounds, movements, or rituals.

Physiological States:

Resting: Characterized by a reduction in physical and mental activity, but not necessarily asleep. Activity: Engaged in physical or mental tasks, ranging from mild (e.g., walking) to intense (e.g., sprinting).

Fasting: The state of not consuming food for a period.

Digestive: Post-meal, where the body is processing and absorbing nutrients.

Emergency Responses:

Fight or Flight: An acute stress response, preparing the body to either face a threat or flee.

Freeze: An immediate reaction to danger or threat, characterized by immobility.

Fawn: Behaving in a servile manner or trying to please a potential threat to diffuse danger.

Health-Related States:

Healthy: Optimal functioning and well-being.

Illness or Disease: Compromised health due to infections, chronic conditions, or other diseases.

Injury: Physical damage or trauma.

Recovery: The process of returning to a healthy state after illness, injury, or surgery.

Life Stages:

Fetal: Pre-birth, developing inside the womb.

Infancy: Early stage post-birth.

Childhood, Adolescence, Adulthood, Senior: Various stages of life characterized by physical, cognitive, and social changes.



Let us not foul ourselves!

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Let us set the record straight (as of Nov 13rd, 2023)!

Inventions (~1% on purpose, 99% unintended discovery); on former, I know a very few, indeed!

Basis is: 'understanding' and 'inserting' a new acquired information in the right place of the existing knowledge. Mostly, incidental action, followed by experience, failures, experiments again, improvements, acceptance, improvements, etc.

Let us think at:

Fire

Matches

Tires (cars, bicycles, ...)

C Vitamin

Stickers

Wheels

Bicycles

Music (i) (mind expression, even silent)

Music instruments (ii) (100% invention) for sharing

Al Scarecrow



இOpen/

CEO warns of 'very strange outcomes'

from new tech with 'superhuman'

skills

ancient religious sanctuary dedicated to the Developed in the 8th century B.C., of Delphi and the priestess Pythia, who was famed throughout the ancient world for divining the future and was

Oracle of Delphi

Delphi was an Greek god Apollo. the sanctuary was home to the Oracle consulted before all major undertakings.

Cutting through the Hype

(towards AI - so-called Literacy!)

Fathering Al

Al Experts

AI Analysis

AI Ethicists

Al-based producers

Al Beneficiary

Al culture, Al Literacy

Al skeptics

Al charlatans

Al Governments summit

AI (-self) governance

Al governance

Corporate self-guaranty entitlement

Corporate self-explainability duty

(see: Oracle of Delphi)

Corporate self-safety checking

True AI Enthusiasts and Supporters Professors trying to get various flavors of scientific help in their teaching endeavor: CENTRIC, ICSEA, CYBER, etc.) 10



Al – Media push

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It seems that Media take us for fools and bombard us with alarming news about the destruction of humanity!

When a (right or wrong) statement is endorsed by one known name, there is little chance to object! Yet...!?

Note:

- A crane sure surpasses the capabilities of humans, when it comes to lift heavy pieces.
- An automatic searching engine will certainly exceed the human skills for (quicker) grabbing information from websites.
- Dangers come from humans handling AI-tools, not for the AI-tools; see the dynamite!



メデを思い、 大を思い、 大を思い、 大を思い、 大るをは、 大るをは、 できた。 ないるようで ないるようで

It seems to me being either trivial or wrong statements

https://www.cmswire.com/digital-experience/5-bill-gates-takes-on-the-future-of-artificial-intelligence/

What does the Microsoft co-founder now say about artificial intelligence? You may be surprised.

The Gist

- Deepfake danger. At can help identify deep fakes and safeguard democracy, and there are lessons for customer experience and marketing professionals.
- Al security. Prioritize software vulnerability fixes and establish Al regulation.
- **Job shift.** Manage AI's job impact with support, retraining and strategic policies.



Al - Political push

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STOP Al!: The letter signed by the Band of Six



Tech billionaire Elon Musk makes an eerie prediction about the future of Al



AI UN



Over the course of two days, tech and business executives and world leaders — including Vice President Kamala Harris discussed the future of AI, regulation and safety issues associated related to the advanced technology. Nearly 30 countries including China and the European Union signed the Bletchley Declaration, which recognizes potential risks associated with AI.

It seems to me being an eerie prediction, indeed, but not the sense of the article.

https://www.foxbusiness.com/technology/elon-musk-aieventually-create-situation-no-job-needed

The Gist:

"We will have for the first time something that is *smarter* than the *smartest human*," Musk added.

Musk said, "It's hard to say exactly what that moment is, but there will come a point where *no job is needed."*

"You can have a job if you want to have a job — sort of personal satisfaction — but the AI will be able to do everything," the billionaire Tesla CEO added.

But the lack of guardrails surrounding AI has not stopped Musk from developing *his own generative AI models* to compete with those already available for commercial use, including chatbots ChatGPT and Google's Bard.

A "maximum truth-seeking" AI chatbot could be coming, which he dubbed "*TruthGPT*."



Al Dream - Petre's level 5

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IF you think that this is AI, then, I am kindly inviting you to revisit the meaning of: ai vs Ai vs aI vs AI

(MUST) next steps, for the very first next AI (true) Level:

Mechanisms leading to inventions, things, and facts that are not apriori known: sailing, rowing, flying,... video cameras, cooking recipes, clothes buttons, sewing needles, perfusion needles, bicycle pedals, etc.; they came as a necessity; an artificial piece has no necessities to be fulfilled.

PRIORITY #1

Discovery and understanding of Brain mechanisms; thinking, inventing, acting, self-repairing, body coordination, external exposure, feeling necessities, etc., etc.

This will allow us to go to the next level of AI fulfillment, if ever.

Some timid (yet, in progress for ~ 50 years) steps: Machine-Brain interface, Cognitive Research

The greatest difficulty is that one cannot do conclusive experiments on humans' brain. No experiments, no progress!

Note: Knowledge for understanding mental diseases, Parkinson procedures, addiction, etc. is badly missing.

This might be at Level 5 on the AI-scale in terms of achievements (understanding what does not work in the Brain and invent cures for findings, namely, AI-self-healing via AI itself). YES, this might be the pilar piece of AI dream.



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- Petre: What are the most prominent Cognitive achievements as of Sept '21"
- ChatGPT: As of September 2021, cognitive science, which encompasses interdisciplinary research from psychology, neuroscience, philosophy, artificial intelligence, and several other disciplines, has seen numerous achievements over the years. Some of the most prominent (?: I do not know who decided this complement) cognitive achievements include:

Neuroplasticity: The discovery that the brain is plastic, meaning it can change and adapt structurally and functionally throughout life based on experiences. This challenged the once -held belief that the brain's structure is fixed past a certain age.

Mirror Neurons: The identification of neurons that fire both when an individual acts and when they observe the same action performed by another, leading to insights into empathy, imitation, and social cognition.

Dual-Process Theory: The proposal that there are two systems of thought: "System 1" which is fast, instinctual, and emotional; and "System 2" which is slower, more deliberative, and more logical.

Cognitive Behavioral Therapy (CBT): Development and widespread acceptance of this form of psychotherapy, based on changing negative thought patterns to produce more positive behaviors and outcomes.

Mapping the Brain with fMRI: Functional Magnetic Resonance Imaging (fMRI) has allowed researchers to non-invasively study brain activity, illuminating how different brain regions function and interact.

Understanding Memory: Insights into different types of memory, like procedural, declarative, short -term, and long-term memory, and how they're stored and recalled.

Cognitive Load Theory: The understanding of how cognitive resources are allocated during learning and the strategies to optimize this process.

Artificial Neural Networks: Drawing inspiration from the brain, these computational models have led to significant advancements in machine learning and AI, particularly in tasks like image and speech recognition.

Embodied Cognition: The idea that the mind is not only connected to the body but that the body influences the mind, emphasizing the role of sensorimotor experiences in shaping cognition.

Advancements in Understanding Disorders: Improved comprehension of cognitive disorders such as Alzheimer's, ADHD, and Autism Spectrum Disorder, leading to better therapeutic approaches.

Cognitive Offloading: The exploration of how and why humans use objects and tools in their environment to reduce their cognitive workload.

The Role of Sleep in Cognition: Discoveries related to the importance of sleep in memory consolidation, emotional regulation, and problem-solving.

These achievements only scratch the surface of the continuous advancements in the field. The interdisciplinary nature of cognitive science ensures that it remains at the forefront of understanding the intricacies of the human mind and its intersection with technology and society.

Al - Up front (... Morgan the Fairy)

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Progress on the fields mentioned below happened independently of any kind of AI

- Patterns recognition, Image recognition
- Signal processing, Vision systems
- Cognitive models, Autonomic systems
- Learning models, Predictions systems,
- Convolutive networks
- Speech recognition, Image recognition
- Conversion text-voice and vice versa
- others
- High speed processing data, graphic, streaming
- High Data collection/memory/storage
- Miniaturization, Accessibility
- High speed communication
- Brain-human interface
- others

Artificial Intelligence (AI) originally intended to create machines that could mimic human intelligence: to reason, learn from experience, recognize patterns, comprehend complex ideas, and employ language in meaningful ways, namely, to develop systems that could perform tasks that, when done by humans, would require the application of intelligence (emulation of cognitive functions, associated with human minds.

Over time, Al became an umbrella including a broad range of computational techniques and methods. Towards its original target practical applications helped creating specialized, task-specific algorithms and models. Yet, the underlying ambition remains: to capture or replicate facets of human intelligence in a machine, bridging the gap between organic cognition and digital computation. The fields of Al, machine learning, statistics, and

pattern recognition have interwoven histories, and many techniques have been appropriated or evolved across these disciplines over time

More AI specific

- Datasets (variety, solid methodology, etc.)
- (layered) DeepLearning (CNN, recurrent, transformer architectures, etc.)
- ? ML (accuracy, parameter tunning, computational needs, etc.)



Al - Up front (as a Catalyst, only)

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1. Neural Networks and Their Variants:

- **Feedforward Neural Networks**: Basic networks where connections don't cycle back.
- Convolutional Neural Networks (CNNs): Tailored for image data.
- Recurrent Neural Networks (RNNs): For sequential data.
- Long Short-Term Memory (LSTM) and Gated Recurrent Units (GRU): Advanced RNNs.
- Transformer Architectures: Like BERT, GPT, which have revolutionized NLP.
- Generative Adversarial Networks (GANs): For generating data.
- Autoencoders: For dimensionality reduction and data generation.
- Self-organizing maps, Hopfield networks, and Boltzmann machines: Early forms of neural networks.

2 Reinforcement Learning:

Algorithms like Q-learning, Deep Q Networks (DQN), and various policy gradient methods like REINFORCE, A3C, and PPO predominantly belong to the AI realm.

Monte Carlo Tree Search (MCTS): Used in game-playing AI like AlphaGo.

- **3**. Modern Optimizers: Techniques like Adam, RMSprop, and AdaGrad, developed mainly in the deep learning context.
- **4.** Attention Mechanisms: Especially in the context of neural networks, allowing models to "focus" on specific parts of the input.
- **5.** Transfer Learning: Techniques like fine-tuning where pre-trained models are adapted to new tasks.
- **6**. Few-shot and Zero-shot Learning: Techniques that enable models to make predictions in scenarios where very few or no examples are available.
- **7.** Neural Architecture Search (NAS): Techniques to automatically search for the best network architecture.
- **8.** Explainable AI (XAI): Techniques specifically designed to make AI decisions interpretable.
- **9.** Neural Turing Machines and Differentiable Neural Computers: Extensions of neural networks to give them the ability to work with external memory in a differentiable manner.
- **10**. OpenAl's DALL·E, CLIP, etc.: Represent a new wave of models trained to perform tasks like image generation from textual descriptions.

Al - Looking behind and ahead!

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For everybody's comfort

Humanity will not be replaced by artificial entities as

- There are no personalized memory(ies)
 There is no instant personalized thinking
 There is no visibility on any personal past activity
 There are no feelings of fear, emotions (eventually mimicking by instructions/learning)

Do not fear and do not have compassion on those thousands that regret fathering AI, because there were very few of them; most of the tens of thousands vocal ones truly were and are not.

These two pictures: 2023 – March, Wilmington DE, MedExpress Lab Poster and Vitaly's input from the College of Healthcare Information Management Executives, April 1995, (Canada) triggered my initiative for documentation and for preparing this open discussion.



Lessons learned

- Technologies were developed in a silos with great success
- Last 30 years of achievements allowed comprehensive results
- **Awareness**
- **Education**
- Societal services





Positive

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- Useful, still, caution is the Key
- Our Society changes, our behavior should, too!
- Personalized services:
 - Personalized re- skilling
 - Personalized guideline for home self-healthcare
 - Personalized training
 - Personalized student advice

Educational

- Homework (extending class-work)
- Personalized guideline for home self-healthcare
- Personalized training
- Personalized student advice
- Exercising tools (skills development)



Petre Dini IARIA



Positive

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Hopes on Human and Al-based critical decision systems

- Assisting: Decision paradigm change
 Al and the Human brain need to be used in conjunction; one is not to replace the other
 - bias and trade-offs must be cleared by humans.

 Human + Al-based decisions need personalized H-Al context-based training.
 The feedback loop must be updated based in success-index of cooperation (see Intelligent Tutorial Systems).
 - -` Revisit: Replace Assist Advice | Feedback-by-request, Suggestions-by-predictions

 - Validation: Validate synchronization duration | Validate use case scenarios
 Flow: AI (Personalized-AI) & in-Context (Human skills) -->> Assisted decisions



Petre Dini **IARIA**

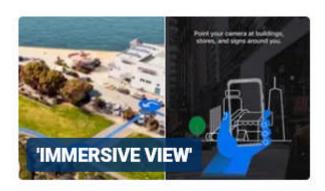
Personalized AI for critical system resilience

- Metaverse is training the Al-based tools with virtual models;
 Simulations, Digital Twins accelerate the system deployments, but no real-world environments.
- Latency, reliability, synchronization (for collaborative work)
- Digital-twin approach can be used for a dry-training Al-Humans for specific tasks
- Décision prediction and feedback as options.
- Updated training and real-time impact feedback.



Positive

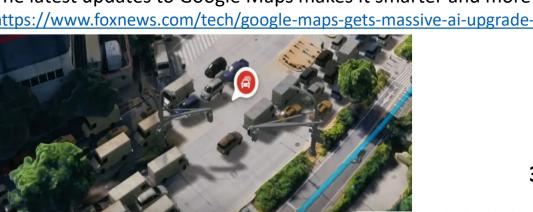
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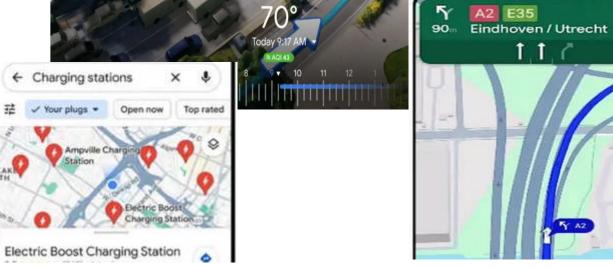


Google Maps getting major upgrade thanks to new trend taking world by storm



Google Maps gets a massive AI upgrade with 5 new features
The latest updates to Google Maps makes it smarter and more helpful
https://www.foxnews.com/tech/google-maps-gets-massive-ai-upgrade-5-new-features







Petre Dini IARIA

3D with Immersive View

1









Can you trust AI for financial advice? Or would you lose it all? Charles Schwab survey finds Gen Z wants to retire at 61, 75% of them would trust AI for financial advice



Petre Dini IARIA

Can you trust AI for financial advice?
Or would you lose it all?



Biden's Al executive order could cement 'wokeness' into platforms: Kara Frederick



Heritage Foundation tech policy director Kara Frederick analyzes Biden's sweeping A.I. executive order and addresses the push to ban TikTok on 'Varney & Co.'







Visa launches consulting practice to advise clients on implementing AI

Visa's new AI Advisory Practice aims to help payments industry clients implement AI for business needs

https://www.foxbusiness.com/technology/visa-launchesconsulting-practice-advise-clients-implementing-ai



Petre Dini IARIA



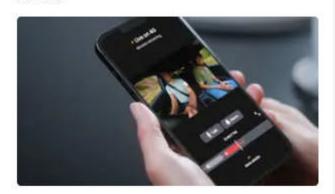


Al tools can be used to analyze large quantities of market data to detect trends and sentiment. (iStock / iStock)





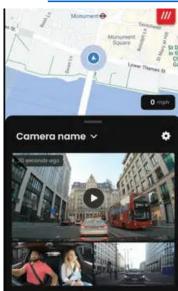
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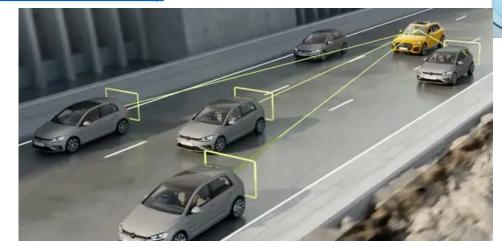


6 ways Al-powered dashcams can save your life and your money



6 ways Al-powered dashcams can save your life and your money See what the world's first Al-powered dash camera can really do https://www.foxnews.com/tech/6-ways-ai-powered-dashcams-can-save-life-money





Petre Dini IARIA













Sam Altman: The extraordinary firing of an Al superstar https://www.bbc.com/news/technology-67461363



OpenAI CEO Sam Altman gives a speech during a meeting in Paris in May. (Joel Saget/AFP via Getty Images/File /

OpenAI investors reportedly trying to reinstate former CEO Sam Altman

Altman said that he 'loved' his time at OpenAI

 $\frac{https://www.foxbusiness.com/technology/openai-investors-reportedly-trying-reinstate-former-ceo-sam-altman$

Just two weeks ago he was in the UK at the world's first AI safety summit as one of only around 100 global delegates. He gave a speech last week about the future of his company and its tech.

I think it's safe to assume he genuinely had no idea what was coming.

Silicon Valley's big guns have so far rallied behind Mr Altman, including former Google CEO Eric Schmidt, who described him as a "hero of mine".

Microsoft boss Satya Nadella said he had "confidence" in the firm. Well, he needs to - Microsoft has invested billions in it, and the tech which underpins ChatGPT is now embedded in Microsoft's office apps.

One character who has been uncharacteristically quiet so far is Elon Musk. He and Mr Altman set up OpenAl together, along with others, but are said to have fallen out over a decision to move it away from being non-profit. There are rumours that it is this very issue which has once again divided opinion within the firm now.



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Al boss Sam Altman ousted after board loses confidence https://www.bbc.com/news/business-67458603



REALITY

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STAGE IS YOURS



REALITY vs. PERCEPTION

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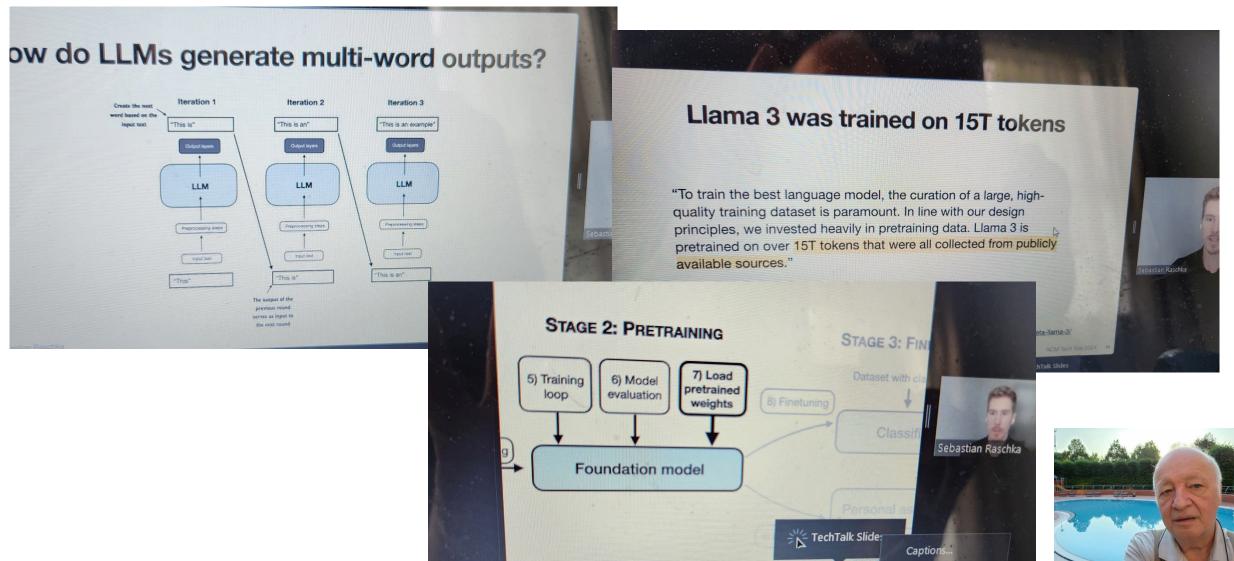


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LLMs









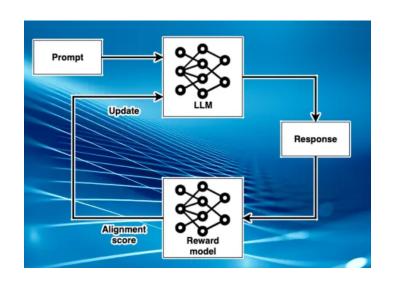
Step 1 Supervised Fine-Tuning

LLMs/ii

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https://aws.amazon.com/what-is/reinforcement-learning-from-human-feedback/

https://bdtechtalks.com/2023/01/16/what-is-rlhf/



RLHF Datasets

Q&A **Datasets**

Step 3 Optimize Policy

Collect demonstration data and train a supervised policy. A prompt is sampled from our Explain reinforcemen prompt dataset. learning to a 6 year old. A labeler demonstrates the desired output We give treats and behavior. This data is used to fine-tune GPT-3.5 with supervised learning.

Step 2 Collect comparison data and train a reward model.

learning to a 6 year old.

A prompt and several model outputs are sampled.

A labeler ranks the outputs from best to worst.

This data is used to train our reward model.

Step 3 Optimize a policy against the

reward model using the PPO reinforcement learning algorithm.

sampled from the dataset.

to update the policy using PPO.

A new prompt is Write a story about otters. The PPO model is initialized from the supervised policy. The policy generates Once upon a time... an output. The reward model calculates a reward for the output. The reward is used

Collect human Collect human preference data demonstration data œ<u>p</u> Base LLM

Step 2 Training a Reward Model

RLHF is also not a perfect solution. Human feedback can help steer LLMs away from generating harmful or erroneous results. But human preferences are not clear cut, and you can never create a reward model that conforms with the preferences and norms of all societies and social structures.





LLMs/iii

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• Are hallucinations a bug or a feature?

- We don't know how knowledge is created, but imagining what doesn't yet exist is part of it. Is creativity a form of hallucination?
 - report Petre Dini
- Creativity may be unwelcome sometimes. For instance, a financial report or a medical diagnose
- Deterministic procedures or specialized domains can be worked with by using augmentation or calls to external systems (e.g., calculator)
- More data, more training, more scrutiny may not be the answer
 - More data will carry similar semantic meaning to existing data
 - What is considered non-biased today, may be seen as biased tomorrow



HALUCINATIONS

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- Hallucinations: Starting for real facts (datasets) and getting incorrect (irrational) answers/output
- Machine hallucinations are in fact, immature LMM training, triggered by the nature of learning and understanding.
 - For humans, learning is peered by perception of meaning and consequences of actions.
- LLM hallucinations are induced by the exploring mechanisms and by the nature of the input data.
 - Hallucinations of output from artificial entities (LLMs,) are unavoidable, as learning is without understanding and there is no perception of the output.
- Only humans can detect hallucinations.
- Hallucinations are induced by the training process based on 'one word at a time' and 'the best guess at each step'.
- Hallucinations are induced by limited backward attention in focusing on forward target
- Key considerations in machine vs human learning (out evaluation should be performed accordingly)
 - Learning/acting with consequences
 - Learning by understanding the meaning (or by attaching a meaning)
 - Learning by chunks vs by words; no human will use sentences 'this, this is a, this is a big' without a context by guessing the best next word)

Note:

- Apart on purpose improper or incorrect training, when doubt in a learning point, the best option (context) is chosen.
- See going over mountains from A to B.

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Hallucinations are human, in nature

- Hallucinations are human, in nature (Hallucinations are glimpses to the reality)
- Practical Leisure: Poetry, Panting (except for realism, in the end, but also too idyllic), stories, especially children's books, some music styles, etc.
- Spiritual behaviors: Dreams, Wish-Tale, imaginations, Angels, ...
- Real inventions: in fact, apriori unintended.

AI/LLM Hallucinations

Generated narratives, generated music, generated poetry, generated nano-pictures, artificial facts/tale,...

Where hallucination are damaging

- When critical predictions, forecasts, or hopes fail, leading to loss of something (material, beliefs)
- In mission critical decisions (health, investments, politics, wars, etc.)



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Why LLMs now?

- Job market virtualization
 - Digitalization and storage of Teradata
 - > Tremendous technology advances (trans speed, comp power, etc.)
 - \$ Billions for training



REALITY vs. PERCEPTION

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HALLUCINATIONS



■ Both Human and AI/LLM hallucinations can be on purpose or unintended.

- The question is that AI/LLM hallucinations cannot be controlled, there is a lack of understandability and explainability, and, even more, 'they are rarely timely discovered'.
- In LLM trained with more that 13 trillions of parameters, it is practically towards impossible to identify a cause.
- So, hallucinations represent a significant risk, but also opportunities; they are part of our existence.
- A few examples:
 - > most of the side-effect achievements of NASA let to practical applications (mostly materials/clothes, solar panel, etc.)
 - C vitamin
 - Tires
 - > almost all the inventions

Hallucinations vs. Synesthesia vs. Dreams vs. Intended actions

- Inherited Genetics or Human Subjectivism
- a. Different perceptions: Wassily Kadinsky saw color when he heard music (complex perceptions)
- b. Different Interpretations of the Same Situations (embedded feelings) [humans excel in this diversity]

By Training

- a. Wrong Information: fake, incomplete, obsolete, inaccurate, biased
- b. Unbalanced Information (taxonomy, Q&A Datasets, overfitting, underfitting, predefined answers in interactive tools, alternative answers (answers 1 or answer 2),
- c. Poor quality of data and inadequate Datasets validation.
- d. Lack of human feedback, as this might be the only way to feel pain on a wrong output
- e. On purpose misleading





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Under consideration

- Customization of Datasets (notice that 1 million of data points is a very small Dataset)
- RAG (Retrieval-Augmented Generation) used for dedicated domains (financial, legal, sports, etc.)
- Reinforcement Learning by Human Feedback accuracy, honesty, and skills are downsides
- Needs
- Increase spanning attention over large sequences
- Bidirectional processing (see Bengal language, where sequence of the words is mostly irrelevant) via activating or disactivating the attention masks
- Concrete situation: Disabling Attention Masks.
- "Disabling the attention masks" means that the model will no longer apply these masks during the attention computation.
- This can have several implications:
 - No Padding Mask: If the padding mask is disabled, the model may incorrectly attend to padding tokens, which can lead to incorrect or meaningless outputs. For example, if a sentence is padded with [PAD] tokens, the model might give undue importance to these tokens.
 - No Causal Mask: Disabling the causal mask in an autoregressive model means that tokens can attend to future tokens. This breaks the autoregressive property and can lead to issues during generation, where the model might use information from future tokens that it should not have access to yet.

Appendix: Understanding Attention Masks

- In the context of Large Language Models (LLMs), such as those used in transformers, "disabling the attention masks" refers to altering the way the model processes sequences of data during training or inference.
- Attention masks are a key component in transformer architectures like BERT, GPT, and others. They are used to manage the attention mechanism, which allows the model to focus on different parts of the input sequence. Typically, attention masks serve the following purposes:
- Padding Mask: To handle variable-length sequences by distinguishing actual data from padding tokens. For example, in a batch of sequences of different lengths, shorter sequences are padded with a special token (e.g., [PAD]). The attention mask ensures that these padding tokens do not affect the model's computations.
- Causal Mask: In models like GPT, which generate text sequentially, causal masks ensure that each token only attends to previous tokens and not future ones, preserving the autoregressive property.



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Conclusion

- Hallucinations caused by the LLM approaches
- LLM efficiency is not too high considering energy and computation power for training.
- One token at a time, ...
- No memory
- No long span over an acquired knowledge (read: 'text') towards the target (short horizon; looking for bidirectional processing).



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- Hallucinations are induced by the process and by selected data
- We will always live with an 'accepted level of hallucinations', in a real society or a digital one, as hallucinations are here to stay
- Awareness and adequate literacy is needed for preventing personal damages (hopefully, in our control)
- The is a danger of being used by wrongdoers (at any level) by altering the process

Be aware

- Identify the cause and find tips to reduce the risks of LLM hallucinations
- Mitigate LLM hallucinations for minimizing the negative impact
- Distil the Ethical Hallucinations
- Identify Good and Bad Hallucinations

Caveat

Hallucinations might (and will) be used for any kind of justification (of the output, or of an action) by wrongdoers and/or bad actors





PORTO July 2024











NASA Turns to Al to Design ...

Our Top Five Strangest Build...

2+2 = 5, all lines are straight, 2 = 10, log(-3) = x

Horses ride a bicycle over the shining cloud of dust!!

Aliens will invest in The House of the rising Sun!

Alice's Adventures in the Wonderland

Metaverse VR AVR Immersion John published a paper on Mars in the year 2500 [24]. There are 5 Planets and one Galaxy only. Army of X plans to attack Y country at midnight, 2024, June 30.

Recommended references on a geology paper.

[x] Pierre, Title 1

[z] Jacobs, Title 2

[y] Stan, Title 3

Note: [x] doesn't exist

[z] has another title

[y] is a carpenter instructions book



LLMs-based: - very good summarization of information they are fed with, even only less than 1% validated as true

- very good mixed (4-5-6 ...) languages, correct punctuation, correct grammar, spelling correction on context-based intuition
- helpful at the informative level, like white papers, very quickly obtained and quite comprehensive
- assumes user's familiarity and experience with a given domain; see, selection an oscilloscope for 5G spectrum, financial aspects,... ³⁶





Items under scrutiny

- a. Are human hallucinations more acceptable than machine hallucinations?
- b. Why can hallucinations of artificial machines occur?
- c. How to spot damageable hallucinations?
- d. How to improve the LLMs processes for minimizing hallucinations?
- e. ...
- f. ..
- g.



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