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AI FOR ALL? INCLUSION, BIAS, AND
OPPORTUNITY FOR PERSONS WITH DISABILITIES
SESSION 173
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(Captioner standing by)

>> JUDITH HERMETTER: Welcome, everyone. I am pleased to be moderating the session today on behalf of the Equitable AI Alliance. It is an initiative supported by the Zero Project and Seneca Trust.

I will briefly explain what our Alliance does. It is to bring experts with direct experience of disability and technology to conversations around AI. But also bring them into conversations, decision-making and diverse Conferences around the world, to make sure that the voice of people with disabilities is heard.

Just to put it into perspective, we're not really talking about a minority here. We're talking about more than one billion people worldwide. Children, but we're also talking about other people that are active in their lives, live independent lives, and it is not just users of wheelchairs, not just blind people who might come to mind, but it is also a lot of people who have invisible abilities. We're talking about a very diverse Group of people. We have three fantastic speakers with us here today.

To my left, it is Christine Hemphill, who is managing Director of Open Inclusion, which is a disability inclusive research design and innovation organisation.

And we have Jürgen Menze, Disability Inclusion Specialist at ILO Global Business and Disability Network, which supports companies on their journey to become inclusive of persons with disabilities by providing technical guidance and facilitating peer-to-peer exchange among businesses.

And we have Bianca Prins, who is head of accessibility at ING Bank. And so this is a National Banking and financial services corporation.

Now, coming back to -- I'm not sure why the presentation is moving.

So let's go back to the slides. Here we are. Could you please ... just make sure it is not going by itself.

Okay. We're having technical issues with the presentation. On this slide, there is a QR code that leads you to the website of the equitable AI Alliance. Trying -- to get back to it. If you want more information, scan this QR code. As you can See at Palexpo, at the Agenda, across the exhibition halls, AI is here and it is everywhere. It is across all spheres of life. In biometrics, consumer products, self-driving cars, car giver robots. It is really enormous, and the complexity of the topics is enormous. AI evolves rapidly, which brings challenges and questions in areas like Governance and datasets and frameworks and compliance and we have seen this here in conversations at this Conference. In our role here as the Alliance we are here to ask about what is our role in these debates.

Are we offering tools that are accessible to the one billion people? Or do people with disabilities risk exclusion and discrimination from day-to-day life activities, education and other spheres of life?

Algorithms tend to be biased against people with disabilities and we should address it because it is our social responsibility. There are ways to do it, which we will explore today.

We will be talking about risks, but there are huge opportunities in AI in creating inclusive and dedicated products. And services.

For instance, there is natural language processing, and there are tools and products that allow for speech to be processed and understood and also processed in a person's own voice.

So for example, people who lose their ability to speak for themselves can use AI-powered tools to communicate in their own voice, even if they experience diseases such as ALS for example.

Another example for those on the autistic spectrum, sentiment analysis can analyze text to suggest the emotion behind it.

Combined with robotics, AI facilitates autonomous navigation and also allows to handle objects, for example. There are many, many more examples, but at this point, I would like to hand over to Jürgen, as he will give us some very concrete examples and some insights when it comes to the workplace. And employment. And this is really a key area for independent living and fully being able to fully participate in society.

So Jürgen, over to you. Just as a heads up, there will be time for questions later. So do take notes if you would like to ask

anything.

>> JÜRGEN MENZE: Thank you, Judith and thank you to all of you for coming. Just a little on what I do at ILO. It is part of the United Nations system. You might have seen the logo, it is supporting the Conference also. You might have seen the ILO works on AI and employment in general. One of my colleagues recently also presented a report on how AI challenges the labour market, are many people being afraid of losing their jobs.

We know that this sometimes might happen but also transforming the labour market. My role is the coordination as Judith said of the Global disability and business network, which is the coming together of many enterprises, some IT but many industry Sectors.

They all need to think about how to use AI to not discriminate but include persons with disabilities into our workforces.

Now, I have been asked and I happily complied to think about opportunities and risks when we talk about AI.

In the workplace, from a disability inclusion perspective. Now let me talk about first opportunities.

I think the key is when we talk about opportunities, these opportunities are basically when individuals with disabilities use AI tools, AI solutions, the risks are more associated when institutions use AI that then negatively affect persons with disabilities.

Not sure -- so the correct slide is now up. I think three major areas, when we think about opportunities, using AI in the area of employment of persons with disabilities are first, increased accessibility that we have well, in the labour market, but in generally in society and we use for example, now here also captions. I assume they're AI generated. I don't see a human captioner here. This is a great example of how for example, AI makes information near accessible here in this case, for hard of hearing or Deaf persons. Of course other accessibility solutions that AI provides in the workplace. We see how AI is used more in more in sign language interpretation. Accessibility in general can be very much pushed by AI.

Also in the workplace. Then what is interesting that AI can be used by individuals with disabilities but also of course others when looking at their CV. We have to understand people with disabilities typically face depending on the onset, the time of the onset of a disability could be a person born with a disability or acquiring in younger years so they might have been excluded from formal education from vocational training, early on, having very few or no opportunities to gain work experience. So when the CV are broken, so to say, all over the place to say, because of the discriminatory practices in the labour market, the AI tools might be able to help people with disabilities designing a CV, so to say, that isn't also more digestible, so to say, attractive for recruiters, looking at nonstandard CV. Turning a nonstandard CV into a standard CV. That AI can be useful for.

And how do we actually recruit the right people for the right

job? That is a general question for HR department, for managers all over the world. How do we get the right people for the right job?

Oftentimes, organisations or companies have rules in place that may not lead to the fact of getting the right person for the right job. When we use AI to look at the specific skills that the specific job role requires and match that then with the skills that a person with disabilities, but also other persons have, that can be quite useful. And concrete example here on the slide, for example, a predictable is an app that helps people predict, based on previous patterns on how they write, to predict their -- what they're about to write. And of course, that can also be helpful in the workplace. This is more like how individuals with disabilities can use AI also in accessing and staying productive in employment.

Now, from my perspective, we need to talk more about the risks. Because in the risks area that is something that institutions, and institutions can also -- I'm talking here mostly about companies.

So how can companies use AI in also getting people into jobs including persons with disabilities?

So there are several challenges. First, HR tech, the previous data is already biased. Because we know persons with disabilities around the world, independent of the country and Region, have lower employment rates because of barriers in the labour market, attitudinal barriers. Because persons with disabilities are underrepresented, HR is already biased against people with disabilities. That is a past experience.

Another area is discriminatory automation. The AI might not be good at actually empowering people with disabilities but rather discriminating through the processes. We have seen terms where you come from disability specific University, for example, the CVs are screened out, filters by AI, that is horrible, discriminatory and companies need to be aware that there are also legal risks associated to using such tools.

The third area, algorithmic management.

See that more and more entering from a blue collar to white collar job level, so to say. That the tracking device, is rigid, not allowing for flexibility, when you think of the parse delivery services, that it doesn't allow the flexibility that some people with disabilities, but also other people might need to do their work productively.

And the example on the slide, very concerning, we have done in the context of the Global business disability network, and the events and webinar on hiring tools that discriminate against people with other tools. Someone might not be able to physically smile and the AI thinks it is not someone to work with. Or involuntary movement or stutterer that AI thinks is not a good fit for the job. Because the AI tool filters this person with a disability out of the job process. Thanks.

>> JUDITH HERMETTER: Thank you, Jürgen.

And we have Bianca Prins who will tell us about risks and opportunities in a different area, financial inclusion. How is AI

making a difference for different products and services? Bianca Prins, over to you.

>> BIANCA PRINS: Thank you. I will give a brief introduction. I'm Global head of disability at ING Bank. We serve almost 40 million customers globally, this includes businesses. And we have 60,000 employees, and that means AI impacts our business, as it does any other business.

One reason for me to get involved in accessibility and AI is that the AI Act actually includes the European Accessibility Act in their legislation.

And also includes that you have to respect the Convention on the Rights of Persons With Disabilities. So I'm really work working on AI from a policy perspective within the bank.

If you look at AI, there is opportunities, but there is also risks. So let's start with the key considerations.

What I notice is that we really have to look at ethical standards on how to use AI. Because for example, bias is one of the crucial risks. And bias often results from data which is not representative of the community, meaning that the data used to train the system does not recognize a person with disabilities, like the examples Jürgen gave. It doesn't understand that if you do not look into the camera you might be a blind person, for example.

So all of the small things, it needs to be in there.

What we also notice is accessibility should not be a burden of the consumer or the user. So it should not be that if you use an AI tool you always have to ask for help because you ran into trouble because of a disability.

And that is related to also the banking services. But also to the application of the digital accessibility. Finally, ethical and security standards for AI driven technologies. I notice from a banking perspective that quite a lot of people use assistive technology, but not always in the safe way. Meaning that the AT you are using might be safe, but could be a risk of being a victim of fraud.

It is important that all apps we use are safe. We know they are safe. Because you can never trade accessibility for your privacy.

That brings us also to the risks of nonequitable AI in banking services.

I will not walk through all of these. I think the presentation will be shared afterwards. I will take the crucial ones.

Noncompliance with digital accessibility requirements standards as I mentioned, using AI, you also have to make sure it is compliant using the standards for digital accessibility. Meaning that it has to be either WCAG compliance in the standards in the country of operations. My personal advise is to go way above because we have different regulations and look at the highest regulation applicable and apply that first and not go for a lower version.

But if you are operating on a Global space, it is important to follow that.

So really practical.

If you look at data -- sorry, unfair treatment assessing financial services, again, people with disabilities are often underrepresented in data. What we found out by accident, actually was that because people with disabilities are often less active on Internet, we found they got unintendedly a lower -- a higher interest rate opportunity for a loan. Meaning you have to pay more interest on the loan. This was not done on purpose. It was found because the algorithm did not recognize the person as a customer. Meaning if you have a customer in your system and the person has a disability, but uses less digital and uses more the physical contact point, it means the system doesn't recognize the customer as much as it should. That is a simple thing.

People were not recognized by the system. Equally, logging in to your bank for security reasons, you see now more often, for example, that you have to take a picture. If you are blind, it is really hard to take a picture. It is possible to do that. But it really has to be working and accessible.

So again, data bias. Any AI-driven recognized systems, if your system recognize an assistive technology user, for example, you cannot use that information as registering the person as a person with disabilities in the system.

On the other side, if the person is recognized and the data is used in a good way, so in an ethical way, you can offer certain framework where the person can do and manage the bank affairs easily, working with the assistive technology.

So yes, the system should be able to recognize the assistive technologies but never use that information in decision-making.

So moving to the last -- and also quite funny, because I already mentioned already the opportunities and risks. I think that is one of the crucial things. Because every risk there is, for excluding persons with disabilities in AI, there is also an opportunity there.

So if data is used wrongly to make decisions and it is data you know about a disability because the person uses assistive technology, you have to make sure that this person can access the financial services. But not use the data in decision-making. Also, what we found is that AI can detect a dedicated protocols. That is again, use it for good. Meaning that if you have AI and recognizes that a person has a disability, set a protocol in motion. Make sure that you have information on the person's requirements.

So not if the person has a disability but on accessibility requirements. You can activate a protocol. So a person can manage their financial affairs in a safe and equitable manner.

So the Sector should have the ethical standards for assistive technologies. What I notice quite right now is that often there is not a clear information.

If you read your general terms and conditions, it says you can never share your pass code for banking apps.

But if you use certain technologies it might be that you accidentally share your pass codes. And there should be guidance on that. Guidance by the banks, but also guidance by the organisation

for finding the technologies. With increasing AI involved, it is really important that the data used is protected. So it is not just about using the technology in a safe way. But it is also about the data being protected, which has been read out by the system.

In essence, I truly believe that AI is an opportunity but there is a lot we have to manage to make it safe and secure. And if I look at banking, there are three things that come into mind. A, make sure we have representative data to offer equal products and equitable products. And make sure assistive technology is safe. People are warned.

Maybe it is an idea to say this is a recommended technology you should use because we believe it is safe.

And the third one, make sure you include persons with disabilities in the development of products and services so we know for sure that persons with disabilities can use them and get fair treatment. And if there is any form of doubt, not making that the person has to ask for help, but the system offers human assist when needed. So that's mine.

>> JUDITH HERMETTER: Thank you, Bianca. For everyone that would like to download the presentation, it is available as an accessible PDF. Just for information.

Christine Hemphill, you will talk about how to amplify and mitigate risks. Can you tell us about how organisations and decision-makers, what they need to do for us to move forward?

>> CHRISTINE HEMPHILL: Thank you so much, Judith. I'm Christine Hemphill, I'm the Founder of Open Inclusion, pardon me. We look to very practically inform organisations as to what can they do with this. It is really important to understand, yes, there is key and opportunity, and how do we address it? If terms of AI, I supposed, we have done research in AI. Last year we were doing a major piece of research as part of a Programme I work on with the people-centred AI, at the University looking at attitudes of disabled and nondisabled people have about AI, how they use it now, what their perspective is in the future. This was really informative to us to what I will share with you now.

We had the privilege and pleasure to speak with experts working at the intersection of disability and AI. I will share some of their thoughts here today.

In short, what can we do? It is important to understand, yes, there is a challenge here and an opportunity here. What can we do to empower and enable the opportunity and limit and derisk the challenges coming through with AI more pervasively, coming through our society? And particularly coming through in the more institutional ways as Jürgen was mentioning in health, education, employment, justice, and human rights.

You know, these fundamental areas of society.

So firstly, inclusive design. I'm an inclusive designer, through and through. Researcher is empowerment of inclusive design. It makes better solutions when you start with broader perspectives. So can we start with broader perspectives? Today, when you look at

who is in this room and who is here at this Conference, at the AI for Good, it is wonderful to see a really broad range of perspectives.

Visibly we can see there is a difference here, more so than most AI Conferences that I have the pleasure of going to speak at.

We need more people involved as a foundational element of AI, not as an afterthought to check in with later. We need to consider where AI is applied and both Jürgen and Bianca have talked effectively about how empowering AI can be to individuals with disabilities when used. It can solve really big unmet needs sitting out there in our society today. It can also create new ones. We need to be conscious of both sides of this and working with people with disabilities all the way through the process. We'll identify where the risks are and be able to mitigate them.

We'll also be able to identify where opportunities are to extend AI and its use so we can solve for unmet needs today.

Data is biased. Bianca was talking about how you are looking to social data means that people might get different interest rates. It is incredibly biased. It is biased because it is missing data. It is secondly biased because it reflected a biased world. And thirdly it is biased because is because we don't always attribute the disabilities and we can see the underlying reasons for that.

There is so much bias within that, we need to be conscious when we put an algorithm sitting on top of the data bias. We will bring that bias through.

Sadly, with AI, we're not just seeing that it brings the bias through from past to future, either from gaps or from reality of biased worlds, it is also amplifying the bias. So algorithms actually in the way they manage data and in the way they predictively move with data sets that are underlying, they don't just reflect, but amplify in the way they're being used today. So this data bias has a double impact.

Who can engage in creation, testing and use of AI solutions means who will benefit from this? This is an amazing and very powerful set of technologies. We need to make sure there is a much broader base of people who can engage and Bianca was talking about assistive technology and accessible technologies, while we have AI systems and solutions that are inaccessible and limit people's ability to engage with them, who need assistive and adaptive approaches, let alone employment of people into the AI space, it can create biases as who is the creator and who is it created for, we will have problems with the data and solutions.

We need to make sure it is easier to create and create across a broader range of needs. Data privacy and safety is mentioned, but collecting and synthesizing data means holding a lot of data. When you hold data about people's protective characteristics such as disability when it can be used or misused in different ways, it is incredibly important to know where it is going, who it is being shared with, what consents enable that sharing and is it being held to the consents? Are the consents hidden on terms and conditions that are so long that they're entirely inaccessible to everyone not just

disabled people, or are they clear? Today they tend to be hidden.

Who is left behind is an outcome. We need to design guardrails in testing the outcomes. Assume there will be failure in the process and put in the guardrails and check the outcomes to see who can be -- what is actually happening across society. How is that either inclusively or exclusively impacting different communities such as those with disabilities. Policy and protection is absolutely needed but it is going to be too slow. AI is already here. It is already impacting every Sector of society and that means corporate and industry policies and protections need to be in place before we get the National and international protections at the level we will need them. So whether that is an organisation as we are with 35 people or whether it is as a Global network such as ILO or Global organisation such as ing, this -- ING Bank, this is going to be really important. Thank you.

I have three gorgeous quotes. I had mentioned we had the pleasure of speak with wonderful people about this. The first one is from Sara with Google. She's been working in the area of AI and voice technology for decades. She says I think we talked about all the potential of bias. It is the data. It is the model development and it is the evaluation. Just be aware all of the potential areas of bias and then also identify the level of risk. What is the risk? Is it financial? Is it social? Is it life-threatening for someone with a disability? Keep that in mind. What is the cost of an error here?

I think this really working to consequence scanning in AI is critical. There is so much noise and so much to keep our eyes on, if we start with where can we do most harm, we can advocate for better change in areas of greatest consequence.

Ariel Silverman, the Director of research for AFB talks about how AI works to averages. We have mentioned this. Disability is a nonaverage characteristic. AI is trained on averages. So when it encounters someone that is not average,ing if protective measures aren't taken, it is likely to reject or be biased against the person who is not average. We have heard from Jürgen about how it happens in the workplace.

Lastly on a positive note and Judith was mentioning this particular case study before. Aaron's avatar is one that allows people to maintain their voice after losing it through conditions, such as ALS, or Huntington's disease. The first avatar they created, at the Scott Morgan Foundation cost 25,000 to make. Lavon Roberts said we can basically give an avatar to someone at no cost. That is the power of AI.

To leave you with what to do, what to remember, how ask can I ask. So CD and learn. Take the time as you are doing here today, to consider how might people with different personal characteristics and access needs be impacted by the solutions you are designing? Really proactively consider that, and understand the value of inclusive engagement.

Right up-front, engage people, ask and learn. Start with people with really differentiated experiences. Even within the world of

disability, it is an incredibly heterogeneous community with different barriers and experiences to bring to the floor. Learn from the people that are the experts in the space, most fully those with personal experience and those with professional experience that might be able to listen across the community and engage across the community more easily.

And authentically balance the collaboration. This isn't about performative collaboration, it is about deep engagement, sharing power, not just space. That allows you to derisk what you are thinking about making. Think about the impact of the why and Sara's comment before, what are the consequences that might go wrong here? Also what might go right. Work on both edges of where the AI can be more powerful, particularly for people who have additional needs.

The data is the algorithm risks, and the outcome risks and the risks of unintended use or implications all need to be considered at this point. And then extending the solution. So designing for specific inclusion, addressing the functional, social, emotional barriers, not just the functional ones. Empower people, give them Agency, enable people, give them capability to engage in your solutions all the way through. And nobody is going to get it right first up. Take the learnings all the way through the practice. Reflect, revise. If we can share across the community and we can all learn from what is going on.

>> JUDITH HERMETTER: Thank you, Christine. Before we get into the questions, I just want to build on what you just said Christine. Do engage. Please do engage and learn. Here's some way of how you can engage with us as the Equitable AI Alliance. We are cross-sectoral network of experts. We have experts from all around the world. Different expertise, and there are Engineers, policymakers. So you can engage by for example, connecting us with organizers of Conferences to bring in experts on disability inclusion.

There is also in order for you to learn more about what to send, there is the equitable AI Knowledge Hub, which is a free resource for Q rated papers, opinion pieces that are all about. Expertise at intersection of AI and disability inclusion. It is a free resource. It is available on the Equitable AI Alliance website. You also have the link on the Conference platform for this Conference. If you would like to explore.

If you're organizing webinars we encourage you to bring in disability inclusion experts. Reach out to us. We can help with webinars tailored to your needs and to your particular topic relating to AI.

And we also encourage you to join our LinkedIn Group on disability inclusive AI.

You have a QR code here. So also for everyone joining us online today, there is no Q&A function in the Zoom meeting you're in. But if you would like to get -- if you would like to engage and ask your questions, go to this disability inclusive LinkedIn Group. There is a post by Christine. Feel free to leave a comment. We'll make sure to answer your questions directly in this thread.

So now, over to you. Are there any questions for our speakers? Yes?

>> ATTENDEE: Has been far more effective in enabling me to talk to it. For the last two and a half years I have been auto didactic with AI despite my disabilities. And forgive me for not turning this into a question.

It is the kind of thing, even celebrities, even Bruce Willis can't communicate with his family anymore. His language changes too fast to keep up. But AI could. That's the kind of disability that focusing on first. And I guess the question is more what do you think?

>> JUDITH HERMETTER: Thank you for sharing your experience. Christine, do you want to ...

>> CHRISTINE HEMPHILL: Can I say I'm delighted you are a developer working in this space. This is what we need. This is what we need. We need more people with a broader range of experience up-front doing the design and development solving the problem. Firstly, thank you. I'm so delighted you are in this space. Secondly, when we were doing the research last year. Our dear friend who spent his life in assistive technology talked beautifully about how AI is enabling people who are developers and designers in this space. And he himself uses a number of AI tools to do his development.

And he talked about you no longer need 10 flying fingers to be able to do this at the same pace as everyone else. You now just need the mind and the creativity to be able to imagine it. I think all that we worry about AI -- and there is lots of very good reasons to get really nervous about the power of AI and where it is being applied in a less conscious and less inclusive way right now. We need to see the joy and the excitement of the solutions coming in and empowering and enabling the creativity and capability of a very large and very diverse community in many different ways through its powers. So thank you very much. I really appreciate you.

>> ATTENDEE: You and everyone else here, too. Thank you.

>> JUDITH HERMETTER: Sorry, you had a question as well. Would you mind taking the microphone to make sure everyone can hear?

>> ATTENDEE: First, I wanted to thank the three of you. It was wonderful. My name is Lane, I'm from Canada, I'm a graduate student.

I wanted to kind of pull on this thread about inclusive design, specifically to ask whether you have seen this process? Where you have seen the process work well? Maybe where it hasn't worked as well? I think within this space there are a lot of barriers that can be run into when lived experience isn't valued on the same level as technical expertise. I'm wondering if you have seen any, I don't know, examples where lived experience is valued on the same level or more so than technical expertise when specifically designing the AI systems?

And kind of a second question I had is whether you have seen sort of rights-based approaches to maybe mitigating the question of privacy and this idea if you use adaptive and assistive technology and whether you give up your rights to privacy. And whether you see approaches to rights based designs in the system, specifically in

the financial and fintech perspective.

>> BIANCA PRINS: I will start with the last question first. If you look at apps -- there are many apps, for example, for assisting people with visual disability. I notice there are a lot of people working on this. With everybody working with their heart and there is a lot of work being done with people with disabilities. There the problem comes in, in that case, I think it is also a good example of inclusive design. For example, be my eyes is one of them.

But on the other side, there is also the consideration about what is being done with the data and how it is being protected. And especially with current discussions for example, data going to U.S. servers, there is a big challenge on that one.

And if you really look at security, then you have to make sure that your data is encrypted, it is safe, and it is not open to anyone too. In that perspective, there is good examples. There are a few very good apps and I see every now and again new ones popping up, where people with disabilities are involved, but unfortunately, many of these apps are -- if you ask them about security and if you ask them about can you make, for example, can you explain to us how your app is secured and privacy is guaranteed for our users, the businesses cannot answer that very well. And I think it is two things.

You need Engineers who can explain why something is safe and secure. But you also need the people with disabilities in the development.

So it is a balancing act. I don't have any direct examples because I forgot the name of the app which is currently working on this. But that is one of the considerations I give, if anybody from AT assistive technology Sectors come to me and ask how can I make sure the app is safe. It is really about looking into the kind of questions. We're strict, we're really strict as a bank. It is because we're responsible for so much money and that needs to be protected.

So ...

>> JUDITH HERMETTER: Thank you, Bianca. Jürgen, you also. We are running out of time, a quick answer.

>> JÜRGEN MENZE: A couple of perspectives from the ILO Global Business and Disability Network. Our companies understand if they don't design in an inclusive way, there will be additional costs. It will be a cost factor if you have to revise the website, your internal IT systems. It can help to have employee resource Groups for employees with disabilities but also for employees with dependents with disabilities who are oftentimes doing this on a voluntary basis. So that is a concern. They also need to be compensated for giving advice, based on the lived experience when they encounter barriers, including of course in the IT structure. AI related.

Now, on assistive technologies in the workplace, one would say it is typically covered by reasonable adjustment and reasonable accommodations and the more we create an inclusive, accessible environment, the more the need for reasonable accommodations and assistive technologies might be reduced. So that just to add that

of course, we have since U.N. Convention on the rights of persons with disabilities, so more than almost 20 years now, almost universally ratified by the U.N. Member States, the Member States are also in charge of enacting legislation, which makes the denial of reasonable adjustment at the workplace a discriminatory act, feeds into making sure that people with disabilities can use assistive technology also in the workplace.

>> JUDITH HERMETTER: I think we are already past time. Sorry. We have to conclude here. Please do engage in the conversation. Feel free to come over. We'll be here to talk outside of this room. So thanks to everyone for your attention. And yeah. Have a nice day. (Concluded)

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