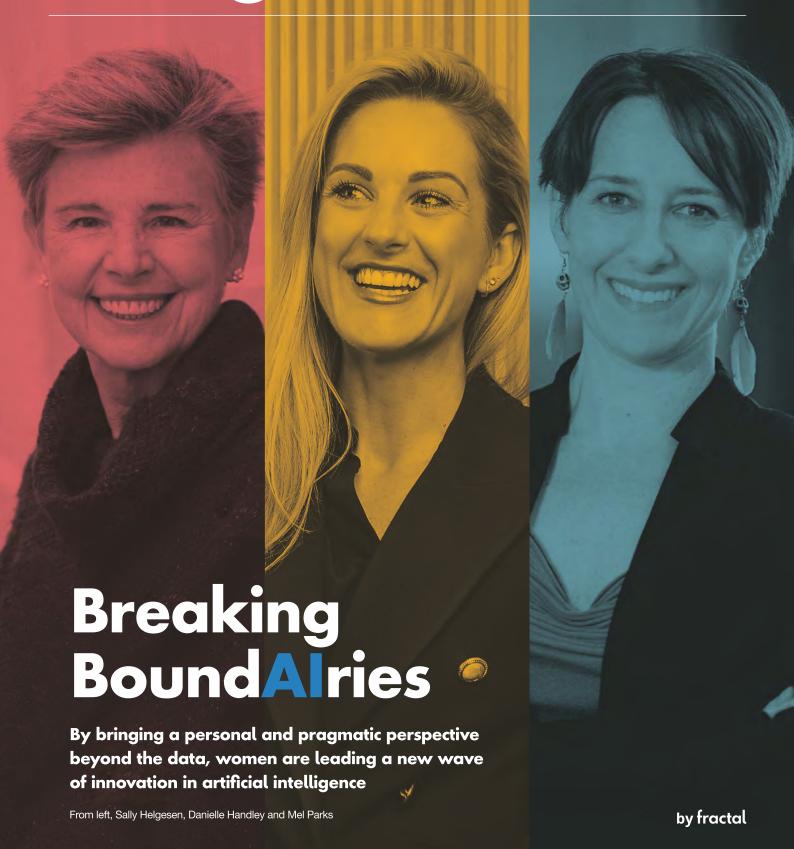
ai:sight

Volume 5: May 2023



Hacking hesitancy

How behavioral science can explain decisions about vaccine uptake

Dr. Pet: predictive analytics for your furry friend

The AI app streamlines early cancer treatment for beloved cats and dogs

Changing how we change

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EDITOR'S NOTE

Different perspectives

From problem-solving to building inclusive workplaces

Women are essential for developing the future of Artificial Intelligence (AI). From data structuring to tackling applications, female perspectives bring an invaluable lens that can unlock lasting and powerful solutions. As Sangeetha Chandru from Fractal notes: "Al requires a practical approach- something women excel at."

It's a unique combination that can deliver effective results. Like those achieved by Danielle Handley of Bupa, where Al is being used to shape the healthcare experience. Or by Mel Parks of Save the Children Australia, deploying Al to deliver change in the important areas of child protection and universal access to education, among others. Learn more about these inspiring leaders who blaze new trails every day by flipping page 3!

With great leaders, we also need inclusivity. It is the key to creating a successful organization. Sally Helgesen, one of the world's most esteemed leadership coaches, has just released her new book packed with guidance on fostering an inclusive environment! She told us: "Be bold and set an example - create space for honesty by being honest yourself, and don't be afraid to ask questions when you need clarification." Get in-depth insights into building better teams on page 19.

What is very clear from conversations like these is that people have very different perspectives on the same issues. This is particularly evident concerning vaccinations. Countries trying to boost their vaccine uptake recognize that a one-size-fits-all approach to public health promotion will not yield the best results.

Ram Prasad, the co-founder of Final Mile, a Fractal Company, explains how behavioral science can help understand what drives people's decisions about new vaccines. This, in turn, can drive the development of tools to guide health workers in conversations about vaccination. He explains more on page 9.

I hope you enjoy the different perspectives on this issue of ai:sight.



Susmita Roy Managing Editor

Breaking bound Alries

Mel Parks Chief Operating Officer of Save the Children Australia

Danielle Handley APAC Customer Director at Bupa

By bringing a personal and pragmatic perspective beyond the data, women are leading a new wave of innovation in artificial intelligence.

Women are spearheading a revolutionary change in different industries by utilizing the power of artificial intelligence.

These torchbearers come from diverse backgrounds: entrepreneurs, academic researchers, industry specialists, or venture capitalists. What binds them is their commitment to carving out a viable path for future generations and shaping the future of technology. They represent and inspire young female leaders striving toward success!

Sangeetha Chandru, Chief Practice
Officer of Retail at Fractal, has more
than two decades of experience leading
transformation in the retail industry, both
within organizations and as a consultant.
During that time, she has seen how
data has been at the heart of every
organizational transformation.

"The work that's happening in Al today may seem inaccessible to the layperson, but at the very heart of it, it's a very pragmatic approach to solving some of our most complex problems," Chandru said. "Essentially, Al brings unprecedented computing speeds to convert huge volumes of data into something we can use to make decisions. And this transcends the technical environment and feeds into every aspect of the retail business. It's about democratizing data, and women are at the forefront of that."

Women – including in Chandru's team – work at every level to drive insights. They are helping organizations structure their data, solving bespoke functional problems in marketing, supply chain, or technology, and leveraging Al to disrupt and innovate their businesses.





Meanwhile, AI is rapidly transforming our data landscape thanks to reporting mechanisms, self-serve capabilities, and other tools that empower many users to make decisions. These have created newer career paths that women leaders across distinct roles and industries are leading in a way that was impossible ten years ago.

One of those women is **Danielle** Handley, APAC (Asia Pacific) Customer Director at Bupa. Handley is an experienced leader in enterprise strategy and innovation in the financial services sector. Now she focuses on how AI can help Bupa understand its health insurance customers and shape their healthcare experience.

"Ultimately, we need to figure out how best to leverage AI to wrap the right advice and suggestions around each customer to meet their needs. For example, how can Al help me apply science and predictability in decisionmaking to guide our customers to the right pathways across their lifetime health journey? How can we use it to provide the data in a consumable way that is personalized for that customer, based on where they are in their health and well-being journey?"

Answering these questions takes an inquisitive mind and an open attitude to the possibilities that technological advances bring.

"Wherever we can use AI to do tasks like day-to-day information capture or taking payment, we are also creating capacity for our teams to have human-to-human conversations with customers where emotion and judgment are required," Handley said. "There are some exciting advances in Al, such as conversational Al, which can help us remove friction, especially from the front end of the customer experience."

Fractal's ReBoot program has enabled many women to develop new technical and professional skills, work closely with industry experts and expand their networks.

children's basic needs like health and education, Mel believes technology could also help their happiness.

"We are increasingly working on climate adaptation in partnership with communities throughout the world, and we know that children are rightly very concerned about the climate crisis," Mel said. "Al models that predict climate implications and help us undertake the right interventions in communities will benefit the environment and could even help to reduce climate anxiety in children. If we get that right, I hope children's overall well-being will improve too."

Mel's path to senior leadership has seen her become an empathetic advocate for upcoming leaders.

"There are micro-interventions that I do as a senior female leader that I would have liked somebody to have done for me when I was coming up as a leader," Mel said. "For instance, I encourage

emerging leaders to take on broader roles and try to create opportunities for quiet or less confident voices to be heard, particularly younger women or people from culturally and linguistically diverse backgrounds."

Mel has two key pieces of advice for women aspiring to leadership positions now.

"It's critical to understand what is important to you and to work in a way that aligns with your values," Mel said. "When that happens, it shows in the way you lead. In addition, it's important to approach risks – including career opportunities – focusing on what you might learn, the skills you could gain, and how the experience can help you be a better leader. If you do those two things well, people will engage with and follow you, and you will learn from each other."

It has taken grit for many of today's women leaders to get to the top

and stay there. For decades, girls and women were discouraged from studying science, technology, engineering, and mathematics (STEM), which were regarded as masculine. And in the workplace, inflexible routines can make it challenging to combine a career with commitments like raising a family causing some women to self-select themselves out of career opportunities before they reach the top. And fewer women leaders also meant less representation to chart a path for the next generation.

But that picture is gradually changing. Women like Chandru, Handley, and Parks show future generations what they can achieve in STEM fields. Technology leaders, governments, and educators are running programs to encourage, and mentor girls and women in STEM education, from elementary school to university level – and their efforts are starting to pay off in the workplace. Meanwhile, organizations are introducing flexible policies that allow a healthier balance between work and family.

Many companies now provide for and support those who have taken a career break as they return to the workforce. Fractal's gender-agnostic ReBoot program is one example. It has enabled many women to develop new technical and professional skills, work closely with industry experts and expand their networks.

"When women reach leadership positions, we must turn around and clear the path for others," Chandru said. "A huge focus within my practice is on creating the right platform to nurture women's talent, so they will take on leadership roles within Fractal. By ensuring women know they have a path for growth and success, we are beginning to see the potential of an inclusive STEM community – and better business outcomes."

Handley combines a strong vision of what she wants to achieve with the flexibility to embrace new developments and the possibilities they create. So, what is her key advice for those who want to follow in her footsteps?

"Don't be afraid," Handley said. "Be curious about the data and how it can be used, and constantly challenge the what-if scenarios. I am not a data scientist; I do not develop the logic behind AI, but I always ask those questions and then rely on my team's amazing brains to put the data to work. By constantly exploring and challenging the scenarios around AI, we can unlock new possibilities."

Mel Parks is the Chief Operating Officer of Save the Children Australia and has previously led complex change for financial services organizations. She sees great potential for ethically applied Al and analytics to support better decision-making, boost productivity and

improve stakeholder outcomes.

"One of the big challenges for leaders is to foster a dialogue about opportunities for the application of advanced technologies," Parks said. "The sweet spot is identifying use cases and thinking about what toolsets will enable maximum impact. If you don't have leaders who can think about how those elements come together, it doesn't matter if you have the world's best technology or problem statement."

Mel and the team at Save the Children Australia are exploring how to best use AI in their work. For instance, Al-enabled image detection could help identify children at risk of malnutrition, especially in locations difficult for medical professionals to reach. Predictive models could help users of the organization's Library For All business, providing experiential, real-time tools to improve children's learning capability on basic literacy or numeracy. And while Save the Children Australia focuses on meeting



COVID-19 was a game-changer for vaccines. We saw great success with effective vaccines developed in record time. But new challenges emerged, which, in some countries, are still preventing those vaccines from reaching everyone who needs them.

One key obstacle is vaccine hesitancy. People may start intending to get the vaccine, but many may not. Their reasons may include anything from inconvenience to media influences, perceived distance from sources of infection, and fear of side effects.

So how can we change this picture? One way is to shift away from the one-size-fits-all promotion of public health measures. Suppose we understand what is driving an end user's hesitancy. In that case, we can start a more nuanced conversation to pave their path toward vaccine uptake.

To help tackle this issue, Final Mile surveyed the populations of four countries with varying levels of vaccine hesitancy: Burkina Faso, Côte d'Ivoire, Kenya, and Pakistan. We wanted to:

- Identify the population segments that are most likely to resist or hesitate about vaccination.
- Empower frontline health workers to help change those people's minds.



Above all, our data must provide a rock-solid foundation for future public health strategies. To get that information, we conducted large-scale surveys of the population in each country. Most interviews were done in person to ensure that people with no internet or phone access were included. We needed to ensure that no bias or value judgment was associated with people's vaccination decisions, so we didn't ask direct questions about them. Instead, we asked them about the sources of information they trust or how the pandemic has affected them.

Next, we used psycho-behavioral segmentation – a common approach in the private sector to identify clusters of people who can be targeted with specific messaging. We applied machine learning algorithms to identify those segments in each population based on the differences between behavioral drivers. This meant we started with a blank page, and each country could have any number of different segments based on what the algorithm saw. Our other conditions were that each citizen fit into only one segment. That segment could be identified from a handful of indirect auestions.

But what does the frontline health worker make of all this data science? Well – nothing. They don't need to be burdened with all the technicalities since they already have too much to do. To put those data insights into action, all health workers must engage effectively with the end user based on the results. They can do this using a simple typing tool, either through a website or mobile device. The tool will assign each end user a segment based on the answers to those four

or five questions. That segment might be color-coded or characterized by emotion to make it easy to understand. Then the typing tool will guide what the health worker should discuss with that person.

Take the 'distrustful' segment, for instance. It's one of seven segments we identified in Kenya. Its members tend not to trust the government or health authorities. As a result, they will not be receptive to arguments about the severity of COVID-19 or the vaccine's safety. This conversation needs a different starting point: building trust before introducing any health intervention.

Taking its cue from the private sector, this nuanced form of segmentation can also be used where in-person conversations aren't possible. Think of how all those advertisements for cars grab your attention whenever you're thinking about buying one. Our vaccine-hesitancy drivers have the same effect. So, a billboard campaign could target people in the 'anxious' segment with messaging about the vaccine's safety. In contrast, one for the 'distrustful' segment would focus on building trust in the health care system.

As we evaluate the impact of this approach on COVID-19 vaccination hesitancy, we're also looking at how it can be effective in other areas of public health. For example, we already see outbreaks of measles in Africa after the pandemic disrupted routine immunization. Psychobehavioral segmentation could help us gauge how much of that impact is related to vaccine hesitancy and how entrenched or temporary that

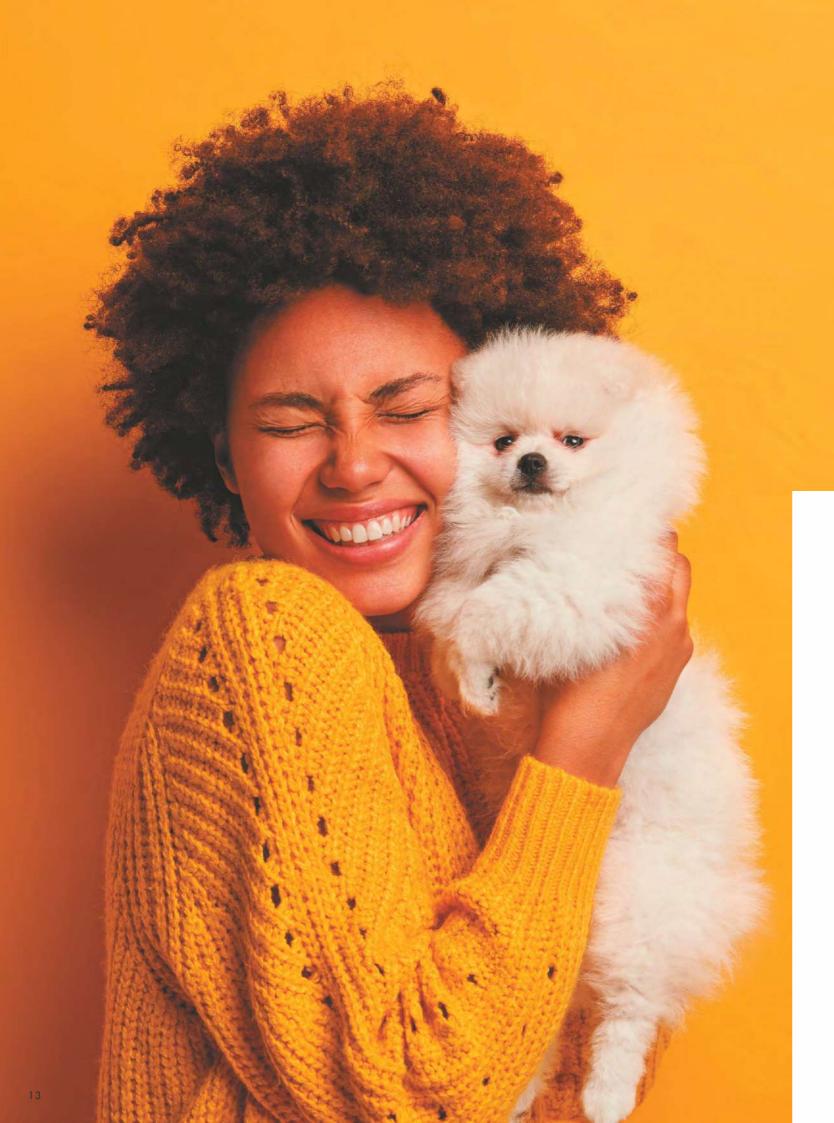
hesitancy is likely to be.
Uncertainty, poor messaging, and misinformation around the COVID-19 vaccine have also undermined traditional assumptions that all vaccines are good. As a result, we could see increased hesitancy around new vaccines being developed for diseases like malaria and human papillomavirus (HPV). By exploring what drives the demand for misinformation, alongside psychobehavioral segmentation on vaccine hesitancy, we aim to help drive the uptake of these vaccines too.

Ultimately, combining behavioral and data science with simple tools for workers in the field has the potential to make public health promotion more inclusive than ever before.



Ram Prasad CEO & Co-founder Final Mile

Ram co-founded Final Mile in 2007, working in large and small organizations across marketing, M&A, branding, and business management. Since 2011, he has built Final Mile's development sector practice, bringing together a strong and diverse team of behavioral science and design experts. In 2018 Final Mile became a Fractal company. Ram is a regular speaker at conferences on public health and behavior change.



Dr. Pet and predictive analytics for your furry friend

The new AI app streamlines cancer treatment for beloved cats and dogs, providing treatment as early as possible.

Even our furry friends are susceptible to cancer, as tragically, one in five cats and one in four dogs fall victim to the disease at some stage during their lifetime. Early diagnosis is often vital to helping pets beat this life-threatening illness. However, it's no simple matter for veterinarians to determine the most suitable course of action. Crafting individualized treatment plans based on each pet's unique characteristics, such as age, breed, or medical history, can be highly time intensive – meaning precious moments are at stake when fighting this battle against cancer.

But with lifesaving advances made daily in vet medicine technology – from Al diagnostics tools to advanced treatments – navigating the path back towards health has become more achievable!

A new app called Dr. Pet is making this possible.

Dr. Pet, powered by cutting-edge Customer Genomics and Fractal's Next Best Action solution, brings this powerful technology into veterinary practice giving vets a single source of truth they can use when assessing the health status of animals under their care. Additionally, predictive analytics let them identify pets most at risk of developing cancer in future years so preventive measures can be taken early, ensuring positive pet welfare outcomes now and far into the future.

Veterinarians get to see a pet's persona based on risk level calculated using feature engineering that leverages essential details such as pet characteristics, vet visit data, test results, and weight changes over time – along with further analytics and analysis.

Predictive
analytics provides
a valuable
tool to help
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prognosis.

With early detection being paramount in treating cancer among pets, these insights enable better follow-up care so that illnesses do not go unnoticed or untreated until it's too late. For instance, findings suggest that certain breeds prone to anemia are more likely predisposed to lymphoma.

Predictive analytics provides a valuable tool to help veterinarians get the most accurate information on pet prognosis. By integrating intelligent attribution techniques with traditional expertise, this technology can spot important health triggers and estimate how long pets may live if one treatment path is taken instead of another - giving you and your beloved 4-legged family member peace of mind for years to come!

From concept to reality in just three months, the revolutionary Dr. Pet app is tapping into medical technology for pet owners' peace of mind. Early trials have proven successful, and this remarkable team has plans for more - an on-the-go solution that can potentially monitor a furry friend's health from anywhere, with alerts when issues arise so illnesses don't get out of paw!

Changing

New ideas are at the very heart of innovation. But many of us are poor at changing our ideas, according to Luke Williams, a NYU Stern School of Business professor and founder of NYU Innovation Labs.

Having addressed the World Innovation Forum and the United Nations General Assembly and lectured in 21 countries, Luke Williams is a sought-after speaker with a passion for innovation. He holds over 30 US patents and has designed over 100 products in industries from transportation, finance, and healthcare to consumer electronics. He is also the bestselling author of *Disrupt: Think the Unthinkable to Spark Transformation in Your Business*.

You say we could improve at changing our ideas. What makes you say so?

For most of human history, we didn't have to keep up with new ideas. That's because, for a long time, ideas lived longer than people. For example, if you lived in the 12th century, your basic life was no different from someone who lived in the 11th century. Progress was achingly slow. But then, in the 18th century, we experienced the sudden change of the industrial revolution.

By 1900, it took around 30 years for a step big enough to make the world uncomfortably different. Now, with the internet and artificial intelligence (AI), it's five to seven years. We're in this unique position where people live longer than ideas, meaning they must change the core ideas behind every decision and action they take in their business or industry.

Of course, we've been discussing this increasing change pace since the 1970s. However, I argue that we have limited tools for changing ideas. Yet the quality of our future life will be determined by the quality of our ideas. I believe the 21st-century leadership challenge is conceptual, not technological.

Organizations have different opinions about what kind of leadership behaviors will work best for them. Most organizations have no idea their conceptual innovation skills will govern their future success.

What do you mean by conceptual innovation?

Conceptual innovation refers to our ability to continually reframe our understanding of the world and change our ideas. The effort to change ideas is worthwhile because ideas are the starting point of everything else in history. They shape the world we inhabit.

I hesitate to use the word 'conceptual' because, in many people's minds, it means talking or thinking things to death and not getting enough done. But I always remind my clients and students that getting stuff done usually means doing so within the conceptual boundaries of what you believe is achievable and acceptable.

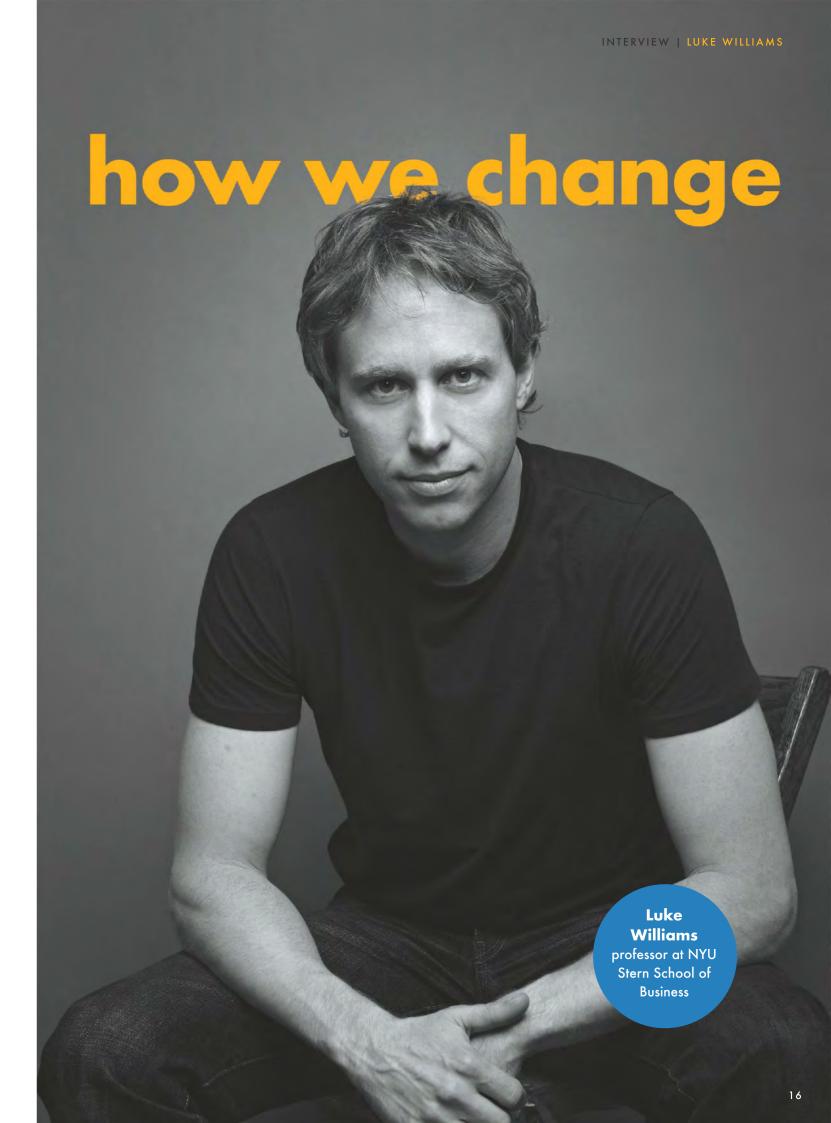
Assumptions of what will or won't, what can or cannot, and what should or should not be changed are all woven into your—and your employees'—ideas. And those ideas are what determine the freedom of your thinking and your organization's future.

In my experience, most of these ideas are incremental. People generally think about what they are thinking about to support what they have already been thinking about. They claim that ideas are the easy part; the hard part is implementation. So, they spend time arguing over implementation details and convince themselves that they are making decisions when the truth is that they are neglecting important conceptual matters because those matters do not lend themselves to concrete actions.

The problem is that if you are not looking in the right direction, no amount of "taking action" will help you. This is the biggest challenge for businesses today: we all like getting stuff done but are heading in the wrong direction most of the time

Why are conceptual innovation skills so crucial in business today?

Without conceptual innovation, our ideas cannot develop fast enough to cope with a world filled with VUCA – volatility, uncertainty, complexity, and ambiguity.





more on the conceptual innovation skills of the people judging and developing them.

If you believe leaders who evangelize the need to disrupt their existing business are soliciting and eager to accept better ideas, you are making a big mistake. Whether they are aware of it or not, most executives, managers, entrepreneurs, and venture capitalists are biased toward evolution rather than revolution.

How can business leaders hone their conceptual innovation skills?

First, it is essential to realize that conceptual innovation skills are not intuitive. It is counter-intuitive to search for alternative ways of thinking about the business when it is at the peak of its success. It is counter-intuitive to experiment slowly with long-term solutions when you need to address short-term problems.

We educate leaders to be reasonable, rational decision-makers. Then we expect them to be irrational, unreasonable "disruptors" hot on the trail of breakthrough innovations.

It comes down to the fact that a leader's ability to challenge

assumptions is more important than the ability to reinforce them. But suppose they have been trained to recognize common problems and respond only with common solutions. In that case, the counter-intuitive mindset I am talking about never develops. So, the first critical thing for business leaders to recognize is their role in helping people, including themselves, get past their thinking habits and biases.

My second piece of advice relates to the first: do not trust your gut. Our faith in our intuition makes us prone to error— especially when we are trying to predict the future from the context of the past or the present.

You know the saying, "You have to see it to believe it." The opposite is true: "We see what we believe." The more familiar our frame of reference, the more confident we are in using it. And so, the cycle repeats. New ideas will always be dismissed if we judge them through the context of old ideas—at least until signs of the need for change are so obvious that we cannot ignore them any longer.

One of the greatest challenges for leaders is to support and invest in ideas they intuitively think will not succeed.

What other skills are important to spark transformation in business? I often use a cooking metaphor.

Executives use the same old recipes over and over again to repeat their success and avoid mistakes, uncertainty, and the wastefulness of trial and error. New ingredients (potentially disruptive new technologies and insights into consumer behavior) often go unused because they do not fit existing products, services, and business models.

It is not easy to break free of the "we've-always- done-it-this-way" approach. But if you truly want to find new recipes, that's what you will have to do because the problems with innovation often have less to do with the ingredients themselves than the way we put them together.

One of the greatest challenges for leaders is to support and invest in ideas they intuitively think will not succeed.

Simply rethinking or rearranging your ingredients often leads to profound new recipes and shifts in perspective.

Of course, many new recipes will fail. Even after rearranging your ingredients and taking the time and effort to consider each new iteration, you might find that they just aren't as useful as the traditional recipe you'd like to replace. But focusing too much on this small downside could make you miss a big upside. Constantly expecting success will invariably make your company risk-averse and quickly eliminate many interesting options.

Regardless of the outcome, you need your people ready, willing, and eager to rearrange ingredients to find better recipes continually. If you can capture and share what you learn throughout your organization, you'll be helping your company increase the odds that the next idea you pursue will hit the target.

What advice do you offer business leaders looking to deliver real

Conceptual innovation skills are your ultimate resource. Understand that an idea is itself an item of investment. Every idea gives an organization another way of thinking about its business, another

choice. Think of ideas as currency—a source of innovation capital. The more ideas you have in your portfolio, the more capital you have available to "purchase" other ideas.

So instead of grasping at Option A as the single, right direction, innovation capital positions your business to do Option A, B, C, or D—or any combination of those choices depending on the circumstances. The greater the uncertainty around those circumstances, the more options you'll need in the future.

Your chance of creating new wealth is directly proportional to the innovation capital you have available. Conceptual innovation is about putting your business in situations in which you have more new ideas to spend than your competition does.

As you build innovation capital, releasing the energy that's been locked up doing things the way you always have and applying it to new ways of thinking, you'll eventually start seeing results. Experimenting with more options will ultimately force your business to think more clearly about trade-offs and better understand your priorities.

1.8



We speak with leadership expert Sally Helgesen about fostering inclusivity in the workplace



Many organizations work on rooting out unconscious bias with good intentions, but this can make it harder to foster cultures where people can build collaborative relationships across gender, racial, ethnic, and sexual divides.

That's the view of Sally Helgesen, who has spent 35 years working with women around the world to advance their careers and is described in *Forbes* as the world's premier expert on women's leadership. Here, she tells us more.

You say that diversity is neither the problem nor the goal. Can you explain what you mean by this? Diversity is not a goal. It is the nature of the global talent pool. It defines who is available for hire. Inclusion is the means by which this talent pool is most effectively led because those who have historically been outside the leadership mainstream are those most likely to be unsure that they belong.

How can well-intentioned efforts to root out unconscious bias hold organizations back?

First, inclusive bias training seeks primarily to address people's thoughts. It can provide insights but rarely offers a path for moving forward by identifying specific actions or behaviors demonstrating inclusion. It's mostly 'aha' moments, without the 'now what?'.

Second, it can be very painful and discouraging for people to hear what their

19 20

colleagues may be thinking or know the details of their family's bias against people like them. This therapeutic model may be helpful to the individuals who gain insights, but it does not serve collegiality among team members.

What other triggers might undermine

our ability to connect across divides? Visibility is a major trigger. People who are poor at gaining visibility, claiming their achievements, and being noticed are often triggered by those who are good at it, dismissing them as showboats and telling themselves a story about how nice they are. Those who are good at visibility are often triggered by those who are not, dismissing them as not being players,

What are the key inclusive behaviors that business leaders should look to foster?

not ready for prime time. Other key

triggers include the words 'it's not fair'

and humor, communication styles and

how we build and leverage our networks.

A key inclusive behavior is investing in colleagues' development: finding out

Create a culture in which people are comfortable asking for help or clarification by doing so yourself. Be honest and frank about what you don't know.

what they aspire to, identifying how you might help them, and asking what you can do to be of service. Suggest networks they might want to join, offer to introduce them to people and be on the lookout for honors or awards for which you might nominate them.

It's also helpful to look beyond the usual suspects when inviting people to a meeting: who might benefit from being included? Who might learn from attending? Seat them in the center or the front of the room or at the table, instead of putting them in the back, as often happens.

Honor people's time, making it clear that you know they are busy and avoid overloading them with extra work. Push back against robotic bureaucracy requests that can consume frustrating hours for employees. Remember Peter Drucker's rule that a manager's first job is always managing up: protecting people from unreasonable demands that float down from higher levels.

How can business leaders do this effectively?

Create a culture where people are comfortable asking for help or clarification by doing so yourself. Be honest and frank about what you do not know. Your credibility is not vested in having all the answers but in whether people believe what you say. You also want to make sure that when mistakes are made, you identify the lessons that can help move everyone forward. Above all, avoid a culture of blame.

Where are we on the journey to inclusivity compared to the turn of the millennium?

Before the millennium, senior leaders

(female, people of color) often hesitated about joining employee networks because they feared doing so would tag them as, for example, "a woman, not a leader." This reluctance has mostly vanished.

I have observed substantial and sustained progress since the year 2000. Global companies today recognize the reality of a diverse workforce and have, for the most part, made significant adjustments to their policies, increased funding for diversity, equality, and inclusion initiatives, and are far more likely to hold leaders to account for progress. Many have adjusted how they assess performance and identify candidates for promotion in ways that root out biases that were formerly unrecognized.

There is still room for improvement, however, but by applying the principles in my book, companies can elevate their inclusion game and create a workforce that exemplifies solidarity rather than division.





Sally's latest book, Rising Together: How We Can Bridge Divides and Create a More Inclusive Workplace, suggests strategies to build more inclusive relationships, teams, and workplaces and is available in all leading bookstores.

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