

Tanveer Bhatti

Let's connect on LinkedIn:

<https://www.linkedin.com/in/tanveerbhatti/>



What do we want to talk about today?

- The nature and foundations of models
- Models today
- So what's the connection between models and Fintech?
- The idea of model risk
- Some fintech examples
- Model landscape is evolving
- Eclectic topics

So, what's your fun fact?

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Fun Fact: Has an uncanny resemblance to **Elvis Presley**

“Cor blimey, you even sound like Elvis”

- **Graham Crow**, schoolmate outside McDonalds, 1987

Certified likeness by Graham Crow, classmate 1987



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The nature and foundations of models

- Models as maps between objects and representations
- Use of similar words for different ideas
- Use of different words for similar ideas
- Models as assumptions and axioms
- Models as interim, fragmentary character of theoretical knowledge
- Models as theoretical considerations with speculative characteristics
- Models in machine learning paradigms
- *“Truth is much too complicated to allow anything but approximations”*
- Models are never accepted finally, only on trial
- Twentieth century enlightenment
- Flat earth believers were not deliberately being stupid

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Eclectic topics

- I like to develop my knowledge of models - where do I start?
- I want to work in FinTech - how do I go about it?
- Some interesting challenges and areas for further work:
 - Computer vision
 - Interpretable/Explainable - D. Doran, S. Schulz, and T. R. Besold. (2017). "What does explainable AI really mean? A new conceptualization of perspectives."