



# Data, AI, and Decision Accountability

Keep human judgment, evidence quality, and accountability visible in Banking decisions

## ICA-ACCREDITED SPECIALIZED CREDENTIAL · IC-DAIA

Data and AI-enabled recommendations can improve speed, pattern recognition, consistency, and scale. They do not replace human judgment, context, values, or accountability. This practical course helps people move from general awareness to repeatable decision practices that improve clarity, accountability, and action.



**Participants earn an ICA credential.**

### THE COURSE PROMISE

**Equip decision-makers to use data and AI-enabled recommendations responsibly, while retaining clear human accountability.**

#### DURATION

3 hours 15 minutes, including breaks

#### FORMAT

Live in-person or remote delivery

#### AUDIENCE

Professionals, leaders, and change practitioners

#### APPLICATION

Real workplace decisions and repeatable practice

1

#### Clarify the decision boundary

Distinguish an AI-generated recommendation from the human judgment, values, and accountability that remain with people.

2

#### Scrutinise evidence

Surface the quality, bias, limitations, and ownership questions that can weaken a data- or AI-informed decision.

3

#### Make oversight real

Build a traceable rationale and a decision loop that enables genuine human review, learning, and responsible action.



## THE EXPERIENCE

# A practical workshop for accountable AI-supported decisions

Built for Banking organisations, this scenario-led workshop gives professionals repeatable ways to use data and AI-enabled recommendations responsibly. Participants work with a fictional bank team that receives recommendations for customer-case prioritisation, yet must scrutinise evidence, document why action is taken, retain authority for the final decision, and prevent high-volume review from becoming a rubber stamp.

**Who this is for**

Cross-functional professionals, leaders, people teams, transformation and change practitioners, and others who contribute to organisational decisions.

**What participants leave with**

A decision-boundary view, an evidence and bias check, a traceable rationale, and practical design choices that strengthen real human oversight.

## FOUR CONNECTED LEARNING MOVES

1

**Locate accountability**

Clarify where data and AI support the decision and where responsibility cannot be transferred to a tool.

2

**Test the evidence**

Identify data-quality, bias, transparency, ownership, and automation-bias risks that require additional scrutiny.

3

**Make decisions traceable**

Record evidence, limitations, authority, reasoning, and the first point at which the decision will be reviewed.

4

**Protect human judgment**

Recognise when a review loop has degraded and redesign it so people can exercise meaningful judgment.

## PRACTICAL DECISION PRACTICE

**The focus is real workplace decision-making: data and AI in context, evidence quality and bias, traceable decisions, governance, and learning.**

## COURSE BOUNDARY

The course develops accountability and human oversight in decision processes. It does not cover technical AI implementation or tool selection.



## WHAT PARTICIPANTS WILL DEVELOP

# Learning outcomes

The course is designed around the following ICA Specialized Credential learning outcomes.

1

**1.1 Role and Limits of Data and AI**

Understand how data and AI can support decisions while leaving responsibility for human judgment, context, values, and accountability with decision-makers.

2

**2.1 Evidence Quality, Bias, and Accountability**

Identify where decision inputs need additional scrutiny and where accountability risks remain when data or AI informs the decision.

3

**3.1 Traceable Decision Rationale**

Document decision rationale so evidence, limitations, authority, reasoning, and review support trust, auditability, learning, and responsible action.

4

**4.1 Human Oversight in Practice**

Judge whether human judgment in an AI-augmented decision process is real and identify the practical changes that restore it.

**A LIVE, APPLIED FORMAT**

The remote version is designed for facilitated live learning and is predominantly synchronous, in line with the source delivery requirement.



## MODULES 1 &amp; 2

# Course outline

1

## 1.1 Role and Limits of Data and AI

40 MINUTES

### SOURCE FOCUS

Data and AI can improve speed, pattern recognition, consistency, and scale. They do not replace human judgment, context, values, or accountability.

### IN THE ROOM

Participants work with the fictional Bank prioritisation case to distinguish an AI-generated recommendation from the decision authority, values, and responsibilities that remain with people.

### PRACTICAL APPLICATION

Create a clear decision-boundary view that shows what the recommendation can inform and what people must still decide and own.

2

## 2.1 Evidence Quality, Bias, and Accountability

35 MINUTES

### SOURCE FOCUS

Incomplete data, historical bias, model limitations, proxy variables, automation bias, unclear ownership, and poor transparency can weaken data- or AI-supported decisions.

### IN THE ROOM

Participants scrutinise the Bank case for evidence and bias risks, then consider the accountability implications when inputs are incomplete, limited, or poorly understood.

### PRACTICAL APPLICATION

Build an evidence and bias check that identifies the decision inputs requiring greater scrutiny and the accountability questions they raise.

### BREAK PATTERN

**In person: one 15-minute break after Module 2. Remote: the first of two 10-minute breaks follows Module 1; the second follows Module 3.**



## MODULES 3 &amp; 4

# Course outline

3

## 3.1 Traceable Decision Rationale

40 MINUTES

### SOURCE FOCUS

When data or AI informs a decision, people need to know what evidence was used, what limitations were considered, who decided, and why action was chosen.

### IN THE ROOM

Participants design a traceable decision rationale for the Bank scenario that supports trust, auditability, learning, and responsible action.

### PRACTICAL APPLICATION

Document evidence, limitations, decision authority, reasoning, and the first audit or review point for a priority action.

4

## 4.1 Human Oversight in Practice

35 MINUTES

### SOURCE FOCUS

Oversight can degrade when review volume is excessive, reviewers see recommendations before forming their own view, or throughput incentives drive approval rather than judgment.

### IN THE ROOM

Participants assess the fictional Bank review loop for observable signals that oversight has degraded and consider the practical levers that restore meaningful human judgment.

### PRACTICAL APPLICATION

Specify a change to the process that restores genuine human oversight and makes accountability visible in practice.

### INTEGRATION, OUTCOME CHECK, AND CLOSE

The final 30 minutes in person, or 25 minutes remotely, brings the Bank scenario together through a full decision-accountability check, reflection, and practical next steps.

### PRACTICAL TAKEAWAY

**A repeatable way to make evidence quality, decision rationale, human judgment, and accountability visible when data and AI inform action.**