



iLLUminate Blog Transcript: Michael Rivera and Kofi Arhin on Living with AI

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- ANNOUNCER: 00:04 This podcast is brought to you by iLLUminate. The Lehigh Business Blog. To learn more, please visit us at business.lehigh.edu/news.
- STEPHANIE VETO: 00:16 Welcome to iLLUminate, the podcast for Lehigh University's College of Business. I'm your host, Stephanie Veto. Michael Rivera and Kofi Arhin are with us to talk about the Center for AI and Business Transformation, and how businesses and their students are using AI. Michael and Kofi are assistant professors in the Department of Decision and Technology Analytics. Hi, Michael and Kofi. Welcome to the podcast.
- MICHAEL RIVERA: 00:40 Hi, Stephanie. Good morning. Thanks for having us.
- KOFI ARHIN: 00:42 Thanks for having us, Stephanie.
- VETO: 00:44 Can you guys start by explaining what the center is and why it's more important than ever to have it?
- RIVERA: 00:51 Absolutely. Great question. So the CAIBT is the Center for AI and Business Transformation. It's housed within Lehigh's College of Business, and it really brings together three things: mainly research, teaching, and industry engagement. And our starting point is that AI is not the same thing as transforming a business. And so real transformation happens when AI changes how the work gets done, how decisions are made, and how value is created. And so we focus on the organizational and human side of AI, looking at individuals, teams, processes, and whole organizations. So why now, you asked? I think two things are at play. First, AI is moving quickly, and in many ways it is outpacing our ways of working from before and the processes that we have so confidently relied on. And secondly, it's a disruptive innovation. And so new ways of doing things can quickly make past approaches outdated. And we see this not only in technology, but also in roles and competencies and strategies. And this creates a gap, and there's an opportunity then to kind of reshape how the work is getting done. And organizations need assistance in sense-making, and that's really where our center comes in.
- ARHIN: 02:15 So I'll say that the university and college have been very supportive of this center. If you look at Lehigh's strategic plan, there's a lot of talk about AI and focus on AI readiness, especially more recently. And so we've received very great support in trying to set everything up. And it's been really helpful.
- VETO: 02:40 Michael, I like how you said how AI has outpaced the workplace in many ways. And it's true. It feels like the blink of an eye, literally maybe a year, where it's like, "ChatGPT's here," and I'm like, "I'm not using it." And then in the workplace, they're like, "Use Copilot all the time." You're like, whoa. It just kind of got thrown at us in the workplace, whether we wanted it to or not. I work for a corporation, and I love it now. It is a useful tool. I'm a video editor and photographer. I use generative AI every day. It's totally helped my workflow. It's made me way more productive. I'm not just sitting there like clone stamping something out of the background. I can go whoop,



and it thinks its uses my brain. It's gone. But so in, I don't know, a year or less, it's gone from being like, "What is this?" To the common person, to being something that we are using all day, every day. It's insane.

RIVERA: 03:43

It is. And I can sense that and tell that from interacting with students when they kind of share their thinking. They're not only referring to sharing what they think, but they're kind of referring and including AI as like the individuals providing that response. And Kofi's point around great support from Lehigh and the College of Business, I think is really important. I think our department, we're in the Decision and Technology Analytics Department in the College of Business. We were sort of early recognizing this trend, having faculty that have really good competencies and strengths in this area.

RIVERA: 04:27

And a fun part around how this came together is we just started collaborating and building, and we were really given the opportunity to kind of know this is important, see what you can create, and it kind of spawned building classes and workshops and conferences and papers and grants. And, I mean, it's been great to kind of synergize this together. And no doubt we are serving the individual, kind of like to your point, how I use it. But a really under-nurtured area or an explored area is on the organizational side. I mean, it's a much different proposition to think not just about the individual worker. How does the company see AI value? How does it assess risk and build a strategy? And there's much different considerations in that than solely on the individual side. And we are nurturing both.

VETO: 05:23

I want to talk a little bit more about that. What does it mean to transform a business with AI as opposed to just adding it as a tool, adding it as this next big thing?

ARHIN: 05:36

Perspective on transformation is looking at how we can use AI to support people or humans while they engage in their work. And so we are thinking in terms of processes, strategies, and decision-making that can augment human intelligence because you still need that, right? You want AI to augment the work of people so that it can improve their outcomes or their output. Take you, for example, right? You said when it came, you were like, "What is this tool?" And now it's your go-to thing because it makes you efficient, right? And think about implementing that in an organization where there are so many people who have access to AI, and they all put their efforts together, and that can bring great transformation to any business process or product or expertise.

RIVERA: 06:28

Yeah. Maybe just a quick build on that. I think another facet of sort of intersecting AI and business transformation is this idea that we're working on solving a problem and we're looking at doing it technically, but there's a huge human component, people component that also needs to be considered. And so while we're adept at maybe framing a project, helping a company know how to think about it, working with them on an ideal technical solution, we have to be investing in change management processes, identifying enablers and barriers, bringing them into the conversation around how a process should be remapped.

RIVERA: 07:10

It's really a holistic proposition, kind of like how work has always been. But the technical side, the technical innovation and all the big wow that's come with these breakthroughs, in a way has outshined the change management people aspect, but yet it's the most critical. Like we know we can have a great solution. I have this from



my own experience in different consulting engagements: eloquent, beautiful solutions that just don't make it to production because you can't get people on board with sort of doing the work differently or integrating it in a way that supports it.

VETO: 07:50

What do you think companies are getting right when it comes to AI?

ARHIN: 07:55

That's a great question. So in my experience, I think that what I've loved to see is the enthusiasm, right? A lot of companies are enthusiastic about embracing these AI tools, although some are skeptical, which is also a good thing, right? And so I think the enthusiasm is really driving the adoption and implementation in different facets of businesses. I think that it's also right that companies are skeptical about, okay, I'm investing all of this money into these tools. Is it going to bring the desired change or the desired outcome? And I think that has been really great to see. Even if they are not getting things right, I think that the right approach is to be enthusiastic about the tool, be skeptical, and then try to assess, do your research on how this can really bring in a good-- how this can be a good return on investment, basically.

RIVERA: 08:48

Yeah. And one way we know that is our center hosts an executive speaker series, and we've been doing that for over two years now. So we've brought in some pretty high-profile speakers. We brought the chief information officer at J&J, the chief data scientist at IBM, chief technology officer at Vanguard. Our leadership, we meet with them, we host a call with students, and we try to explore these kinds of areas. And we've heard themes. What are they getting right? They're paying attention. They're exploring. They're iteratively trying things. That kind of builds on that enthusiasm side where the muscle that I think is in development now kind of is born out of that skepticism aspect. How do we think critically? How do we push back and just not follow solutions that may seem right, sound right? How do we get it right for our business? And so that strategic angle, I think, is something that is really emerging now. Companies are seeing a need to kind of refine that, improve it. And I think those that are are kind of putting themselves in a better position. A lot of companies will get there, but sort of the training and development around that is sort of lagging. I think that's a big shift in the learning and development aspect.

VETO: 10:08

Yeah. It's funny. I was talking to a colleague a couple weeks ago, and again, a year ago, it was like, "It's coming for all of us. It's taking our jobs." And things were slowing down in the production world, and you name it. And it was frightening. And then slowly, companies and businesses are realizing, no, we need the human aspect, too, and we could do it together. So it's interesting to see how quick the shift is happening, but it is.

RIVERA: 10:37

And human in the loop is an important concept. It's been around for a while. I think the meaning of it is changing. Now it's not hard to get a solution. It's really in the evaluation of it and the refinement of it. And even in my own work, and then the way my work with projects intersects with industry, it's there. And it's creating a growing opportunity for us to do more in that space.

VETO: 11:05

Kofi, you study human-AI interaction and ethical implementation. When do you think humans should be involved in AI decisions in the workplace?

ARHIN: 11:16

Yeah. Just because I've done so much research in this area, I'll just summarize it as any high-stakes decision, right, any high-stakes decision like hiring, loan approvals. Even in



the military, I strongly believe that there should be humans in the loop because, increasingly, we are seeing a lot of cases, case after case, where it would just have taken a few seconds, a few minutes, of human oversight to get the decision right. There are so many old cases, but also recent cases that give me a lot of pause. Recently, there was a case about a grandma being arrested by the police in the US because some facial recognition system wrongly predicted that she had been involved in a bank robbery. Meanwhile, she was thousands of miles away, but she was still picked up and processed. There's also a recent case of where an AI agent approved \$1.4 million in credit line. And I'm not a financial expert, but that's a lot of money. And apparently, the agent wasn't supposed to do that. They found out later. In that case, they wouldn't have to say, "Hey, we've approved you. We'll get back to you in six hours when everyone wakes up," because apparently, this decision was taken around 2:00 AM or 3:00 AM in the morning, right? So I think that any high-stakes decision, I do a lot of research in recruitment and other facets of businesses, and I think that anywhere where there's a high-stakes decision, it just helps. It helps the company. It helps protect your investment. It helps protect your workers if you have human oversight.

VETO: 13:06

Did you read about applicants to positions hiding AI prompts in their resumes?

ARHIN: 13:15

Yeah. Yeah. Yeah. If you've never heard of that.

RIVERA: 13:18

Does that work? I always wonder.

ARHIN: 13:22

So apparently, you can manipulate it such that you put white text in your resume, and then you're prompting the AI to say, "Hey, pick me. I'm the best candidate out of the lot." There's also an example of a professor who put white plain text in his exam. So if you just copied and pasted it in the model or give you the wrong answer just because of that prompt, invisible prompt that you're not seeing. So I mean, there are so many. We could talk about this for-- we could talk about this all day. So many examples to show. And that's one of the things that excites me about this area of research because, yes, there are issues. So in identifying the issues, we are not saying, "Hey, do not implement these tools, but we want to propose solutions to these problems," right? And I think humans in the loop is one of the best solutions in this time.

VETO: 14:16

Michael, you study digital transformation and AI strategy. Do you think that companies are adopting AI because there's real business opportunity here or that it's just a trend and they don't want to get left behind? Or maybe both. I don't know.

RIVERA: 14:29

Yeah. I mean, I probably would say both dynamics are at play. I mean, it's a trend. It's going to stick. I think the big open question is what's the final form of it? And if there's anything that's sort of motivating them, it's this idea that they don't want to be left behind. They sort of recognize there's a competency skill gap, and so they need to invest. And from my own experience, what I've learned is really, if you want to get better at something, there's nothing better than having a problem and focusing on solving it. You not only get the outcome, but there's so many intangibles that kind of get pulled together and developed along the way. Building competencies, new ways of doing things, finding out ways to collaborate with colleagues, leveraging strengths. And so I think there's such value in sort of adopting it, but working through some of the pains that come with getting better at it, getting it right.



VETO: 15:28 Do you two ever disagree about how businesses should be using AI?

RIVERA: 15:32 Yeah. So hey, Kofi and I, we are a great team. And we are a great team because we are committed. We have a lot of trust between us. We collaborate really, really well together, and we work a lot. We work a lot together. But what I find is that we don't often disagree on the what. We kind of get the importance of the problem space. It's really around the how. And I think one really great thing that comes with a good foundation of leadership, and we have one other co-founder that was part of this center too, Burak Eskici. Really, across the three of us, we can really engage into some good debate. And I've found that-- hey, not all conflict is bad. When conflict is task-oriented around getting the job done, it has the right orientation. That's really where I think a lot of the good discussion, rehashing, refinement comes about. Kofi, I don't know. Do you have a different take on it?

ARHIN: 16:34 So this is how I would answer it, right? I would say I don't think it's disagree per se, but we both have different interests in terms of how organizations can implement these tools. Michael is more like strategy people, workforce, and I'm more on the side of, "Hey, what are the ethical issues? What are the governance issues? What are the fairness issues?" Right? So I wouldn't say we disagree per se, but we have different interests. That's how I would put it. But on most things, yes. Like you said, we agree on the what and probably diverge on the how.

RIVERA: 17:14 Hey, but despite our differences, we've found a way to make it work. And that's exciting because-- Kofi and I have a large research portfolio together. Half the projects may be slightly more driven by him, more driven by me. And that's really neat to have somebody that can take the lead on something and you learn from them and then hopefully vice versa. That kind of occurs as well.

ARHIN: 17:40 Yeah, and we also have--

VETO: 17:40 Did you need each other?

ARHIN: 17:42 Yeah. And we also have intersecting research. I forgot to mention, we have intersection research on security, safety, and things like that. So yeah, we work well together, I would say.

VETO: 17:55 Let's get back to the center. What are some of the things coming out of there?

ARHIN: 18:02 So there are a few research studies that we are currently working on, we currently have funding on. So we have a cybersecurity research on how we can make agentic AI systems or generative AI systems more secure in protecting organizational information. That has received some funding from the NSF through Lehigh's Research Translation Office. We also have work supported by the Malcolm Institute on generative AI use on housing platforms or housing sales platforms. So we are trying to understand where biases may creep in. And the good thing about all of our research is we point out the problem, and then we propose a solution. So we don't want to be a center where we are just pointing out, "Hey, that's a problem and that's a problem and that's a problem." We also want to propose solutions. And we think that's where the value is. And that's what makes our research somewhat different from others you would see.



RIVERA: 19:07

Yeah. Maybe I can build on that and just highlight a few more things. So the center is a research-oriented center with high industry connection. And that relationship between research, academia, and industry is so critical because solving problems in industry not only helps those organizations, but it gives us great things to bring back to the classroom and teach our students. And then conversely, it works that way as well where we teach our students-- our goal is to train successfully high students to be great leaders, high-impact team members. And so we're able to sort of give them those skills. And the things we're teaching in the classroom also test out. Does that hold in industry? Does that hold under the market pressure? And sort of recognizing that dynamic, the opportunity is huge, and it's led to being able to serve lots of different industry stakeholders. And so, for example, we developed a four-course, four-credit series of classes on AI. And across the college and multiple colleges, we've had great enrollment. We've also repackaged that into executive education workshops. So we're teaching some of those same concepts with a different orientation to that mid-senior level professional, and we're impacting industry. We love our students. We work really hard to kind of engage with them, sort of train them up technically, but also in a way that develops them professionally, personally. And so we're able to bring a lot of them on board to be research assistants on these projects. And another really cool outcome that has come from this is that as we've worked through new learnings on AI and problems in companies, we've worked on drafting and publishing a whole series of business case studies that our students are co-authors on. And that is an outcome that is really cool. When they can go to the Harvard Business Publishing website and click on a link and see a published case study with their name on it, that's a real difference maker. And so we're working across all sorts of different activities to drive impact, build credibility, and really trying to bring it to life through these various outlets.

VETO: 21:28

You spoke a little bit about this, but just a quick dive. How do you foster embracing AI while making sure students are actually using it responsibly?

ARHIN: 21:40

For me, AI is integrated directly into my coursework, right? So I teach the AI for business course at the data department here in the college of business. And we do a lot of Python programming. And I teach my students to use AI as a support or as an assistant. But I have an ask of my students, and I always tell them to see it this way. You're paying me a lot of money to acquire your education. And I've said this in a lot of places, right? You're paying a lot of money to acquire education. The way you hold me accountable for that money you've invested in me is to test yourself to see if you can answer the questions I'm asking or perform well on the test without using AI, without cheating. It's two-sided. At some point, a professor can only do as much, right? But the students need to hold themselves to higher standards because they're investing a lot into this. And if they are just breezing through with AI to support them and then they graduate and they find that, "Oh, I didn't acquire any knowledge. I didn't acquire any skill," that will be very tragic, right? And so I try to encourage them from that perspective. For my course, we just have to use AI just because of the objectives and the nature of the class. But I always have this ask that, "Look at it this way. You're investing a lot of money. You want to hold the people you are giving this money to accountable. And the way you do that is not to use AI, especially when it comes to assignments and tests." But beyond the classroom, you always want to-- our goal is to train the students to understand, "What are the consequences of using



these tools? How do I audit outputs? How do I learn to trust outputs?" All of these things are important, and we give them these skills in the classroom.

RIVERA: 23:34

Yeah. And I probably have some similar ways of thinking on that. I think you need to model it for them. And so by being somebody who's well-versed and can show them how to use it, I think that's an aspect. Students need to be taught. A faculty member has an amazing role in that classroom to be somebody that can set up a scaffold for how to approach something and give them that framework that they can play in. And it's helpful as well to kind of think through what students might naturally do on their own and to bring that to the forefront and have a conversation around why they would and what could some of the challenges be to create some motivation around, is there a better way to do it? And here's a potential approach and maybe why it's better. And so that dialogue has to happen. It's built having technical competency, but also a real heart of developing others and teaching students. And so in all this AI, coding models, quantitative analysis, all these hard aspects, the soft relational, interrelational piece of like developing others has to be at play too.

VETO: 24:56

What do you think is the most important thing that Lehigh students should understand about AI in their future?

RIVERA: 25:03

Yeah, I mean, I can just kind of hop in and I would say that I think we think about this a lot and it's really interesting teaching AI classes. There's always been this idea that as a faculty member, you teach a class and semester to semester, you have to update it. You want it to be current. AI classes are interesting in that much like the industry, which is moving at a lightning speed, so is the need to evolve and stay current. And so my message to my students this semester is that like, "Hey, like AI is more than prompting. Things are shifting to agents. Most projects now that are being done, getting done, are wrapped in an agentic harness. Do you know what that is? Do you know all the terminology? It's not difficult. I know you can get it, but let's try to alleviate some of those gaps in thinking. And so the problems in some ways are the same problems as before. Maybe there's some new ones. But what we need to do is kind of bring a really fresh take on it. And I think critical thinking, I mean, that's often cited as an important strength, a competency that a student has. That's something that we need to sort of insist that people have. Maybe that's one line to really ensure that you're holding.

ARHIN: 26:27

Critical thinking, domain expertise, your human perspective on things, those are your superpowers, right? I have a strong belief that this is what will put students who use AI effectively above students who just use AI without applying these human skills that they have or they've applied over the years.

VETO: 26:53

And finally, I like to think about my last question the way I think about media literacy in a way. Do you think that we should be teaching people to be critical of AI alongside teaching them how to use it?

RIVERA: 27:08

Absolutely. I think it goes hand in hand and kind of maybe even builds on something that I just said a moment ago. That critical thinking component is needed in all facets of life, in AI ones and non-AI ones. And so to me, it's not necessarily looking at the dark side of AI, but it's being a really independent critical thinker around what you're doing, how to do it, pros and cons, considering if the way you're approaching something is really robust or it should be approached differently. And one strategy



that I have found to kind of be helpful in this is to really kind of encourage the students to experiment, to try things. Like you hear about something new, go check it out immediately. If you have a solution based on an example that I've given you, but you think there's a new technology that could maybe be threaded in, test it out. And in the process of doing that, it sort of facilitates a little bit of that human-in-the-loop interaction because you're thinking. You're thinking in between the doing and you're considering alternatives.

ARHIN: 28:17

Yeah. And Michael, I also said absolutely at the same time when you said it, but I said it in my head. But I think it's really important. In addition to teaching all of these new tools, you need to teach people how to audit for accuracy, how to spot bias and other things, know when to trust these tools and know how to assess them for different things. So it's really important. We can't overemphasize that.

VETO: 28:46

Michael, Kofi, thank you so much for taking the time to be on the show today. I really appreciate it.

RIVERA: 28:51

Thank you, Stephanie.

ARHIN: 28:52

Thanks, Stephanie.

VETO: 28:53

That was Michael Rivera and Kofi Arhin discussing how businesses are leveraging AI, how students are learning to use the technology, and how the Center for AI and Business Transformation is exploring all of that. This podcast is brought to you by iLLUminate, the Lehigh Business Blog. To hear more podcasts featuring Lehigh business thought leaders or to follow us on social media, please visit business.lehigh.edu/news. This is Stephanie Veto, host of the iLLUminate podcast. Thanks for listening.