

check your ethics

digital products and services

People, machines, data and processes are increasingly interlinked in today's world. Technological advances based on the collection of data and their processing by algorithmic systems impact society and raise new ethical questions. People's trust is crucial if we want to seize the opportunities offered by digital progress and minimize the risks.

Responsible entrepreneurial action increasingly calls for ethical standards and requires us to take positions on critical issues in the nascent field of digital ethics. We have therefore developed five core principles that guide our work.

The principles included in the Code of Digital Ethics (CoDE) enable different business sectors and individual employees to navigate in areas of high regulatory uncertainty. They provide a clear structure for the assessment of ethical questions, for example in the context of our Digital Ethics Advisory Panel (DEAP) meetings. The CoDE does not only serve as a basis for ethical risk assessment in existing ventures but is also utilized to design ethics checkpoints for new digital solutions throughout the company.



our code of digital ethics

core principles that guide our work

- 1 Justice:** We recognize that justice is a fundamental part of human-centered digital offerings. We are committed to a fair distribution of digital resources and want to prevent discrimination. We therefore act in accordance with the principles impartiality, equality and proportionality.
- 2 Autonomy:** We recognize that people should make autonomous decisions as long as this does not harm the interests of others. This also applies to the transmission or storage of data as well as to the subsequent analysis by an algorithm. We do not objectify human beings. The principles of explainability, privacy and literacy guide the development of our digital offerings.
- 3 Beneficence:** We recognize that our digital offerings have the potential to promote the well-being of individuals and society. We strive to ensure that users have clear benefits from our data and algorithmic systems. We keep an eye on the impact of our digital offerings, protect our algorithmic systems and the data entrusted to us based on the principles of security, sustainability and responsibility.
- 4 Non-Maleficence:** We recognize that in many decisions, a compromise must be found between potential benefits and risk. For important decisions, we thoroughly assess the advantages and disadvantages of the individual options. Humans are always at the center of this assessment. The guidelines of reliability, controllability and accountability help us to anticipate and prevent damage.
- 5 Transparency:** We recognize that adequate information about the results and possible consequences of using digital solutions is necessary to enable autonomous user decisions as well as to promote trust and well-being in the long term. Thus, we inform others about our intentions and our behavior to the appropriate extent. The principles comprehensibility, interactivity and traceability help us to achieve transparency in our work.

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All the principles at a glance



