Three words.

I love you.

Simple for most of us. Now imagine losing the ability to say them.



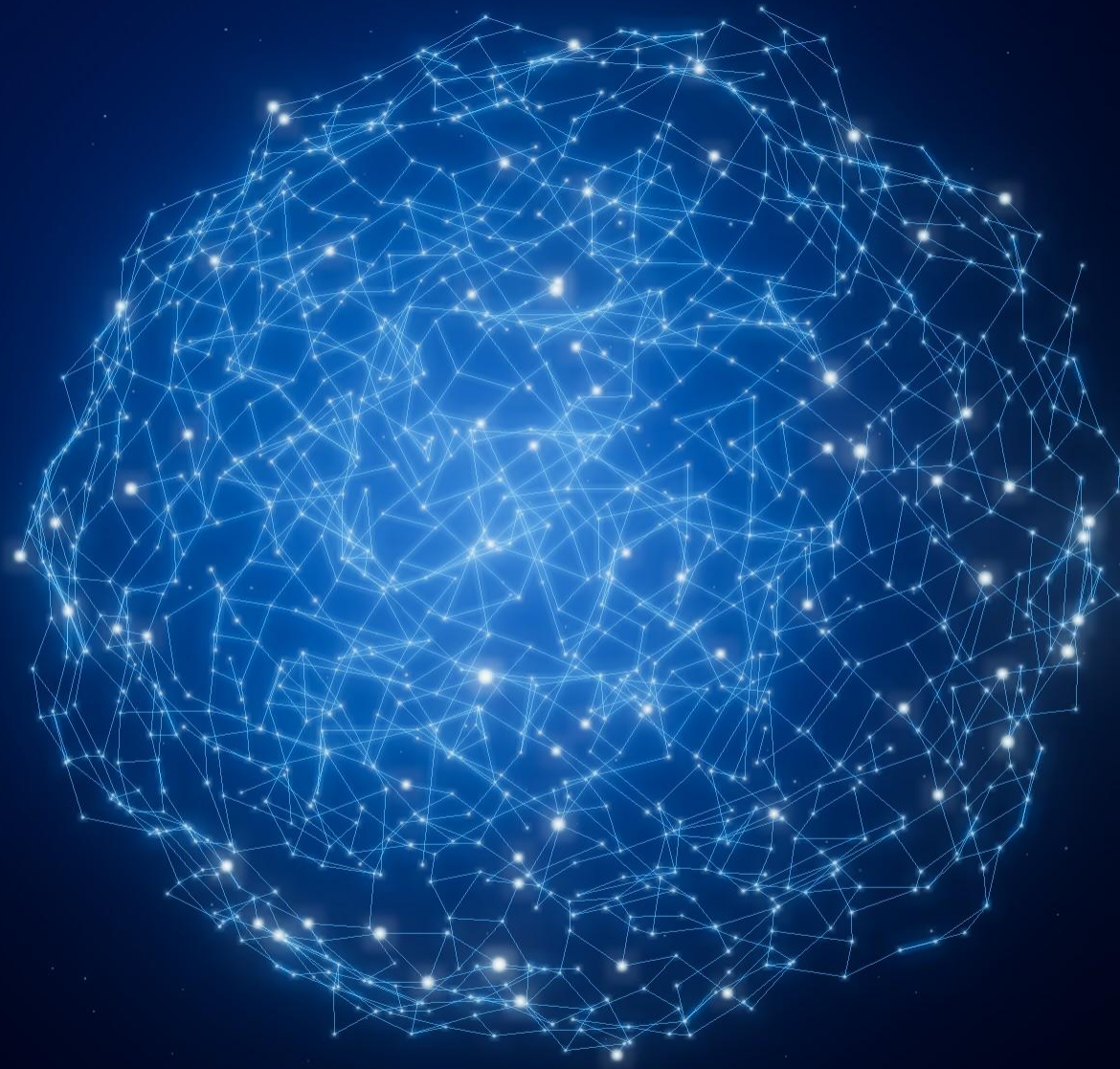
When AI Gives a Voice Back





AI

From Buzzword to Business Tool



MEADFA 2026

Prof. Hajar Mousannif

AI Did Not Begin with ChatGPT

A longer story — and the big shift is accessibility



Rules

Explicitly written logic

Machine learning

Learns patterns from examples

Deep learning

Images, speech and language

Foundation models

Broad capabilities in a conversational interface

Create. Analyse. Perceive. Act.

What modern AI can do



Create

Text, images and software



Analyse

Documents, data and patterns



Perceive

Information from sensors and cameras



Act

Uses tools to carry out workflow steps

Far beyond text generation:

 Factories

 Vehicles

 Laboratories

 Scientific discovery

AI is more about helping us understand, predict and act in the real world.

Capability Is Not Reliability

Fluency should never be mistaken for verification



An elegant, confident answer can still get a crucial detail wrong.

Official case: Moffatt v. Air Canada, 2024 BCCRT 149
The tribunal ordered Air Canada to pay C$812.02, including damages, interest and fees.

Before you trust it, ask:



How are errors measured, detected and corrected?



Who is accountable?



What happens when the model misunderstands a request ?



What if it hallucinates?

The question isn’t just what AI can do. It’s whether we trust it to do it reliably.

Possible. Reliable. Valuable.

Three tests for every AI initiative

01

Possible

Is it technically possible?

02

Reliable

Can it work reliably in the environment where we will deploy it?

03

Valuable

Will the benefit justify the complete investment?

Real deployment adds Integration · Security · Monitoring · Change management · Ongoing cost

Be as skilled at evaluating outcomes as at admiring new capabilities.

Welcome to the AI Jungle

Another release seems to arrive every week

OpenAI	Claude	Gemini	perplexity
Grok	deepseek	GLM	+ many more...

Executives don't need to memorise every model.

- Which capabilities matter for your workloads
- Which products protect your information
- Which deployment models make economic sense

Model. Application. Infrastructure.

Three layers of the AI market

Application

The experience through which people use AI — e.g. ChatGPT

Model

The learned AI capabilities — The AI engine

Infrastructure

The computing resources that run it all

Three ways a company can access AI

1. **Use an application**
   Subscribe to a ready-made assistant
2. **Call an API**
   A software interface that lets your own systems talk to the AI service
3. **Run an eligible model**
   On infrastructure your organisation controls

Selecting an assistant is not the same as integrating AI into your business or operating it yourself.

Different Tools. Different Tasks.

Model selection — test against your own work, not marketing claims



ChatGPT

Broad assistant for analysis, writing and coding



Claude

Work involving long documents and software



Gemini

Multimodal, with Google ecosystem integrations



Perplexity

Information discovery with linked sources



Grok

Another general-purpose AI assistant

Measure:

- Accuracy
- Usability
- Privacy
- Integration
- Total cost

The right AI tool isn’t the one that wins every benchmark. It’s the one that works best for your needs.

The Open-Weight Revolution

More flexibility over where models run, more control over your data and potentially lower costs.





Cost



Control



Sovereignty

Open weights doesn’t mean free.
You still need powerful computers, technical expertise, security and maintenance.

Revolut: The Economics of AI

Revolut made Zhipu AI's GLM-5.3 its primary, default coding assistant.

Revolut

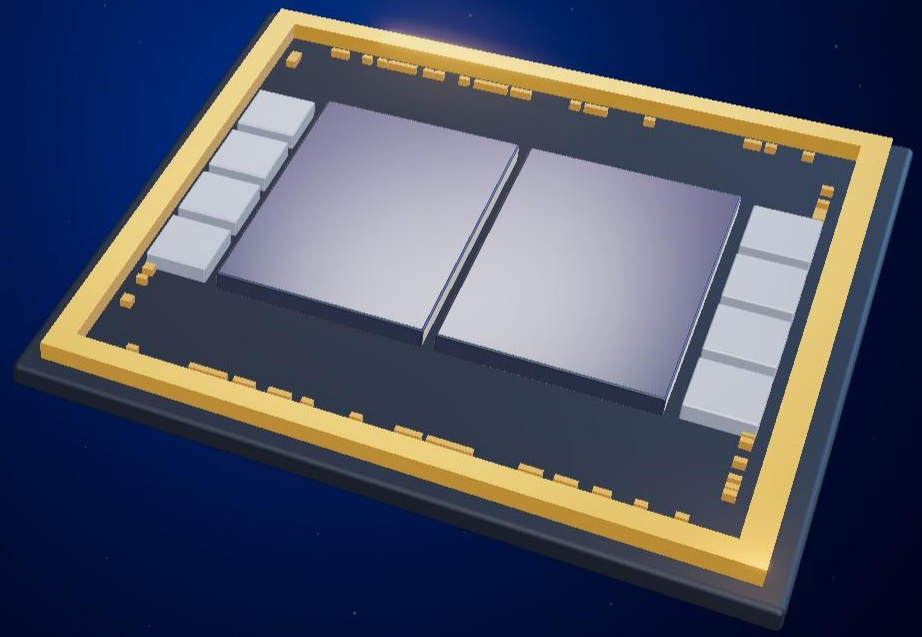
56
NVIDIA B200 GPUs

~2,000
engineers served

~90%
lower inference cost

60%
less coding time

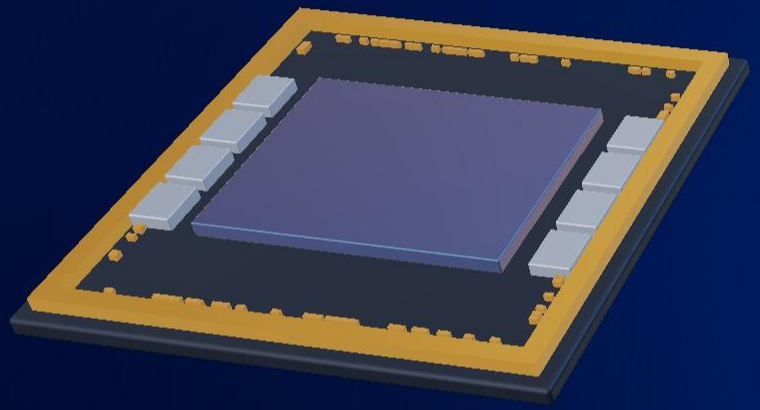
70%
shorter delivery times



Revolut reduced the money it spends to run AI models by 90% after switching to self-hosted GLM models.

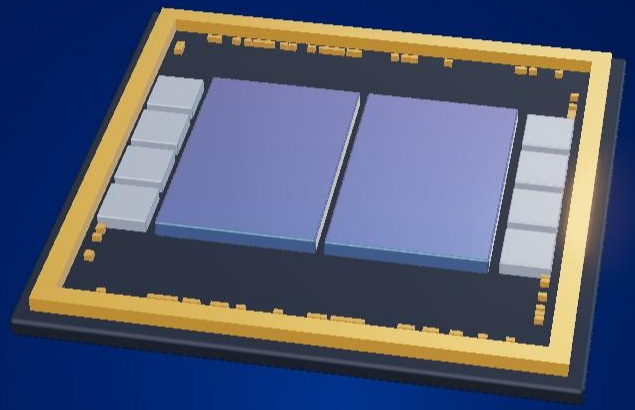
The Chips Behind Intelligence

GPUs: processors designed for parallel numerical calculation



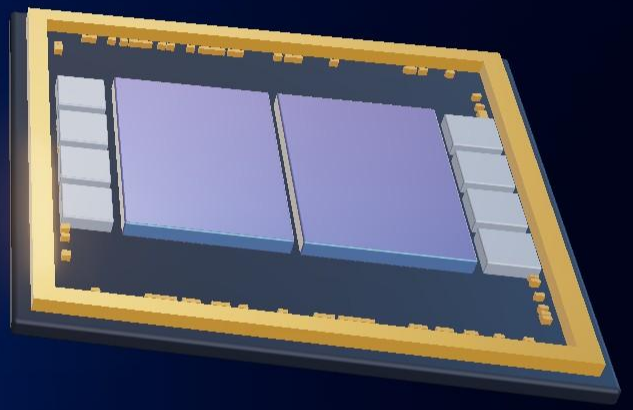
Hopper

H100 · H200



Blackwell

B200 · B300



Rubin

Newer architecture

Be precise about units

B200

one GPU
~$30–50K

DGX B200

an eight-GPU system
~$0.5M+

GB200 NVL72

a rack-scale configuration
~$3M

Training Is Not Inference



Training

Adjusts model parameters through extensive computation

Inference

Uses a trained model to generate predictions or responses

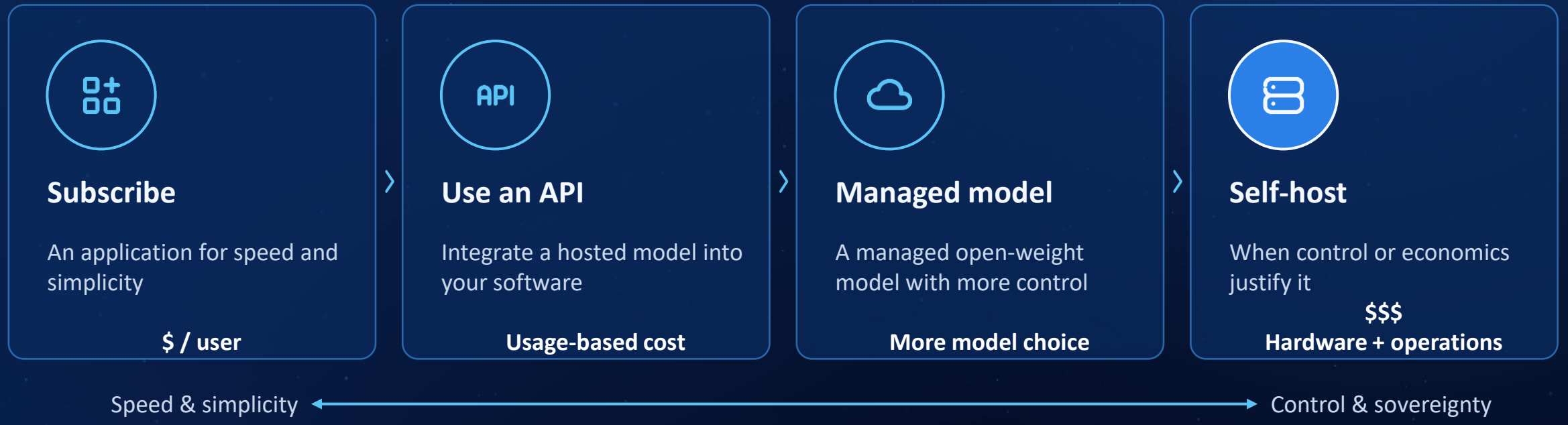
Operating models requires:

- Compute
- Memory
- Storage
- Networking
- Power
- Cooling
- Cybersecurity
- Monitoring
- Specialists

The most powerful model is not automatically the best business choice.

Buy. Rent. Or Own.

Deployment choices — there is no universally correct architecture



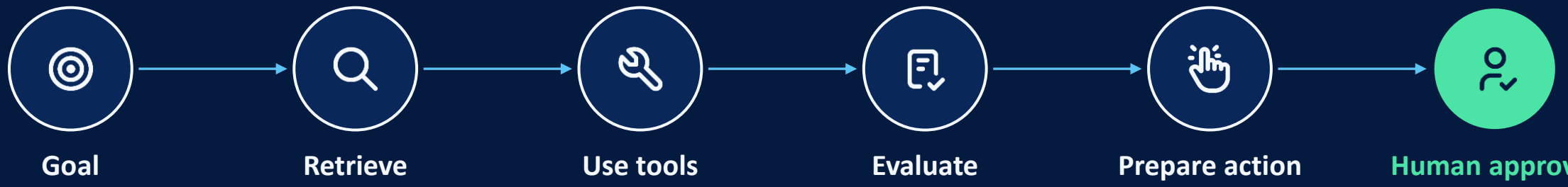
The best approach depends on your needs, your scale and how much control you really need.

Agentic AI: From Answers to Actions

AI agents connect intelligence with useful action

Assistant
Answers a question

Agent
Pursues a goal through several steps



The more consequential the task, the more permissions, verification and human approval matter.

Power Requires Responsibility

A capability may create significant benefits while also enabling harmful misuse.

The same principle matters in business:

- What data can employees share?
- Who approves consequential actions?
- How are systems evaluated and monitored?
- Who remains accountable?

Responsible AI is not the opposite of innovation. It is what makes innovation trustworthy enough to scale.



What Does AI Mean for Travel Retail?

Four useful categories of opportunity



Customer insight

Understand feedback and patterns in authorised data



Relevance

Useful personalisation that respects privacy and choice



Operations

Forecasting, inventory planning and access to knowledge



Decisions

Help managers investigate evidence and evaluate options

Each is a business problem, not a product name.
The right AI depends on your data, workflows, risks and the people who will use it.

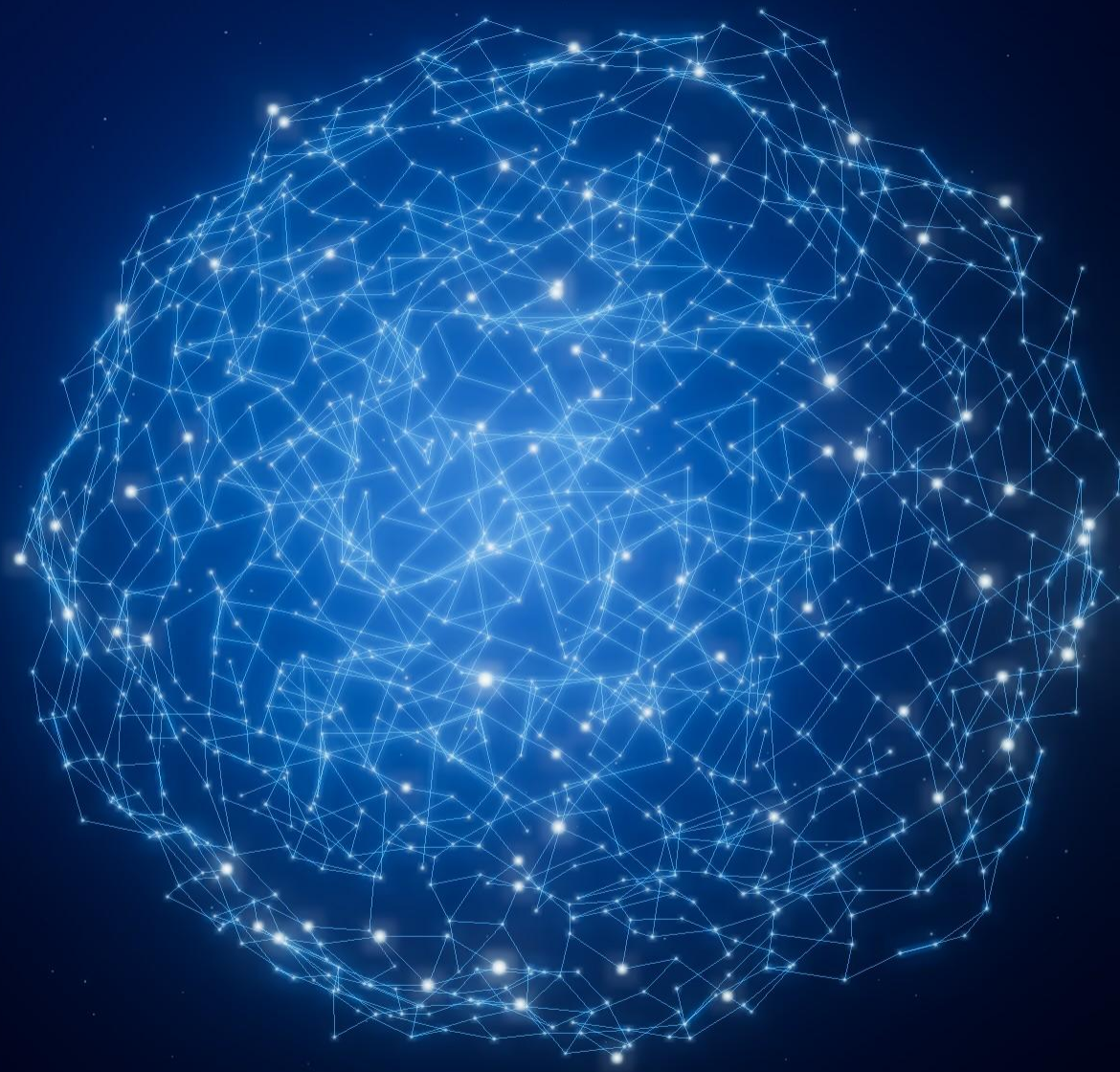
Same AI. Different Results.

When everyone can access the same models

- **Reliable data**
- **Proprietary expertise**
- **Process design**
- **Integration**
- **Organisational learning**

Generic model
Suggests why sales might be declining

Designed system + authorised data
Helps investigate what is happening



…and leadership must still decide how to respond.

Your First Monday Morning

An action plan: one problem, one experiment, one measured result

1

Choose one problem

A measurable pain point — not ten subscriptions or a catalogue of pilots.

2

Run one experiment

Suitable data, clear boundaries and people who understand the process.

3

Measure the result

Time, accuracy, cost, customer experience or decision quality — plus operating costs and risks.

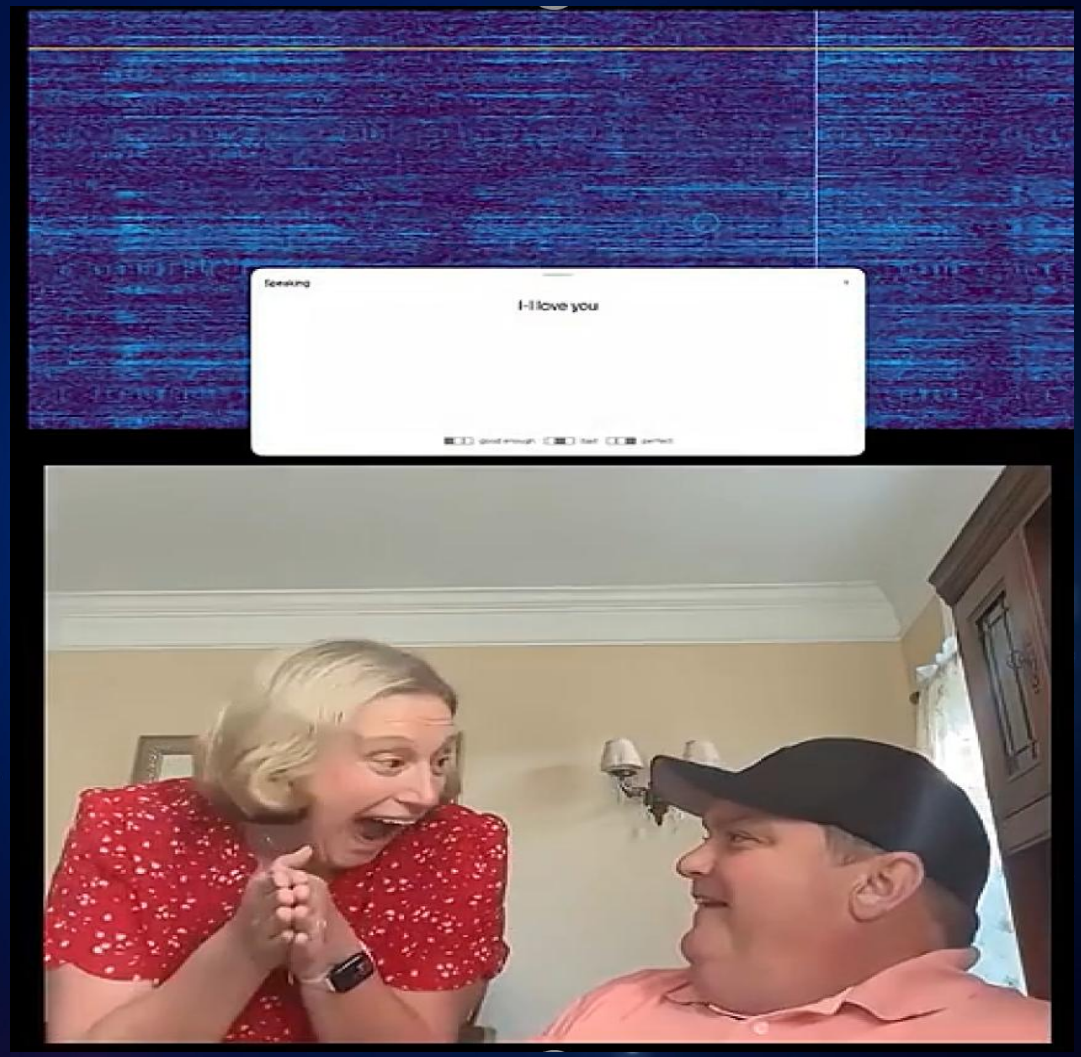
“ One measurable success is worth more than ten impressive AI demos. ”

That is how the buzzword becomes a business tool.

Three words.

I love you.

“The real value of AI lies in what it enables us to achieve.”



AI is not the strategy.

What we choose to achieve with AI is the strategy.



Hajar Mousannif

AI & Emerging Technologies Expert | Full Professor | Board & Strategic A...

Thank you

Prof. Hajar Mousannif · MEADFA 2026