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Webinar

AI integration and AI-Q in the middle market

Gavin Debono: Good afternoon everyone. Thank you for joining us and welcome to our Picture Partners client webinar. Today it's on AI integration in middle market businesses. Today I'm very pleased to introduce Ruth Callaghan. She's gladly given her time with us today. Now, Ruth is the Chief Innovation Officer at Purple. She works with organisations looking to build AI fluency, looking at the people strategy and governance areas within an organization. She's at the forefront of understanding how businesses can harness AI, not just for operational efficiency, but for genuine strategic advantage. So very blessed to have Ruth with us today. Hello, Ruth.

Ruth Callaghan: Thank you, Gavin, for having me.

Gavin Debono: You are welcome. Thank you for being here. A little bit of housekeeping: we'll be using Slido to collect your questions throughout the presentation, and also to share a few polls. On your screen in the top right corner you should see the button to open Slido. If you can click that now, that would be great. We'll place our first question on Slido:"Is your company using or thinking of adopting AI?" It looks like most of our client base is just beginning to start using AI. So Ruth, at the outset, maybe you can set the scene. We're seeing a lot of headlines about AI in mainstream media. Pitcher Partners has just released our latest Radar report, which focused on AI integration within middle market businesses. We found quite a high level of uptake, with 63% of respondents saying they're actively engaged with AI. Can you set the scene on what you're seeing out there in the market?

Ruth Callaghan: Sure, Gavin. What you've seen in that Slido answer reflects reality. Many businesses are trying to get a handle on AI but finding it difficult to operationalise and integrate it into their workflows. We find that even though- next week is ChatGPT's third birthday (Happy Birthday ChatGPT), and there's been strong acceleration in some sectors, the uptake in Australia has been relatively slow. Many businesses still find it hard to identify how to use it, where to use it, who should use it, and when they should use it. Those questions create inertia, and people have been nervous about just deploying it and letting it go.

So, I think if you are in that cohort that is just beginning, you are not actually behind. You are able to pick it up now and walk alongside your peers who are also in the same place. But I would recommend that if you haven't had a chance to really get to grips with it, now is the time because you'll start to see it appearing not only in the software you buy, but in all the different tools you're already using right the way from your LinkedIn through to your ERP or your CRM. They'll all start to have AI integrated, and the sooner you're across it, the better.

Gavin Debono: Yep. And when we talk about AI, it's easy to feel overwhelmed with what we mean by AI because there are existing technologies out there which are more like machine learning or following prompts. How would you differentiate the AI we're discussing today from what has been around in the past?

Ruth Callaghan: Absolutely. Everybody tends to now refer to AI as generative AI model, but AI has been with us since the 1950s, and machine learning and artificial intelligence has a long history. Where things have become different is that a lot of that traditional artificial intelligence followed simple rules so that if one thing happened, another thing followed, and over time the machine would get better at learning those rules.

When you get to generative AIs and they're built on large language models, ChatGPT, Claude, or Microsoft Copilot. These create something new, something that didn't exist before. So they aren't as rules-based and therefore they can be quite unpredictable and sometimes give you very unexpected outcomes, but it can also produce some really fantastic outcomes and really accelerate the kind of work that you might be able to do.

So generative AI, that new world is something that we're really only beginning to get to grips with, and there is no guidebook, there is no manual that comes with ChatGPT or Copilot that says here are all the things it can do and can't do. A lot of it comes down to business experimentation.

Gavin Debono: Yeah. And you did mention that ChatGPT is three years old now. So, it is still quite a new technology. We are up to GPT 5 now and we are seeing quite a lot of progress from one version to the next. So, I guess people out there who are starting to play around with these tools are still on a very steep learning curve because these tools are still evolving and evolving quite quickly.

Ruth Callaghan: Absolutely. For organisations that have adopted, for example, Copilot, and I imagine people on the call who have done this, they may have tried it and just gone that they just don't understand what benefit it bring. There has been hype and a lack of follow through by some of the models in the way that businesses work.

For a while, Copilot simply offered to rewrite your emails which is nice but not business transformation in the way that we were promised. Now it is the better integration. If you happen to be on Copilot, y you'll now have access to GPT-5, a much stronger model. Which can do many more things, but, unless you are aware of how it can be used in your business, you might still not be getting the best value out of that investment that you've put in.

Gavin Debono: Yeah, that's actually a good segue into some recent research reports that have been coming out with the implementation of Copilot within many organisations. And those businesses that have implemented Copilot as part of their Microsoft Suite have been a bit disappointed by the results they are getting. It probably speaks to the fact that there is a lot of hype about AI at the moment, and maybe people are not able to get the benefits that are going with that hype. Can you talk a little bit about that?

Ruth Callaghan: One of the things that people start with is they ask whatever model they are using, let's take Copilot, to create things. Summarize this for me, write me an email, write this report, give me an executive summary. That is all valid and can save you a lot of time, particularly if you know you are doing something that is within its skillset.

Copilot for a long time did not have really powerful thinking and researching capacity, but it could give you a quick answer and it was all right. If I needed to rewrite a paragraph and say, make this more professional, it can absolutely do that. But what we are now seeing with the addition of GPT 5 to Copilot and with the introduction of agents to Copilot is that you can start to have a more complicated conversation wih it.

Instead of saying, do this for me, you can start to ask, how would we do this? That elevates the kind of conversation you have. I am happy to go through a couple of examples, but I think that one step from saying do this to asking how could we do this is where people will see a big difference in the type of thinking and response they get.

Gavin Debono: Okay, that is great. Talking about agentic AI or agents, we will come back to that if we can. It is interesting to hear some of the practical applications you are seeing out there.

We might jump to a question now on Slido, talking about your experience with AI tools and what you are using at the moment. If you can put one word or two, ChatGPT, Copilot or something, into Slido, we will see what everyone’s experience has been.

That's great. Thanks everyone. It looks like it's ChatGPT number one, and then a close second is Copilot. So those two tools are the ones being used the most out there. But there are quite a few tools out there, aren't there Ruth?

Ruth Callaghan: They really are. And I'm not surprised by that because one of the things about ChatGPT is it is very accessible. It is free, you can download it on your phone, you can have a conversation with it using your voice. It is a flexible tool. The challenge a lot of people have is it is so flexible that it is tempting to use it for everything, and it may not be the best tool across the board, particularly at the free level, because a free level is going to have a higher degree of what we call hallucination. It is going to make up information more easily, and there are reasons why it does that. It is not trying to make your life harder, but it does do that.

It is also going to have a shorter memory. So you might have a conversation with it, and by the end of that conversation it is beginning to forget some of the information you gave it early on. That is one of the challenges of free ChatGPT. But in terms of its ability for people to use it, there is no wonder that it is the dominant model in the market.

What we have found is that some models are better than others at different things. For example, we have some of the finance industry on the call. For financial work, Claude is the primary model. Claude is backed by Amazon and Anthropic, and it is very good at financial planning support, calculations and complicated work. It is very good at coding. It is an excellent tool, but it is also very different to the Copilots and the ChatGPTs.

ChatGPT is fantastic for general material, but if you want to do serious research and well cited research, you might turn to something like Perplexity, and that is my favorite one that people have not heard of. Perplexity AI is like Google on steroids. It is fantastic.

What we have not seen in those results, but you may see coming through, is that everybody with a Chrome browser may now see a little button on the edge of their search bar which says AI mode. That is Google introducing Gemini, a free version, into the most used browser in the marketplace. That has implications for business because when you are using AI mode, you are not just getting those little Google AI summaries at the top of your search bar, but you are getting the full breadth of Gemini answering your questions and giving you research within that Google environment.

People who go into AI mode do not go anywhere else, so it reduces website traffic for business. It stops people clicking through to content. There are whole parts of these models and these changes that appear week to week that make it difficult for business to get across what to do and how.

Gavin Debono: If I am a business owner and I am trying to work out how to navigate this AI environment, you have mentioned a few different programs and you have knowledge of which ones are more suitable for different applications. But how would I go about learning about those different platforms and which one might be suitable for the tasks that I want done through an AI platform?

Ruth Callaghan: If you are working in a broad brush tool like a ChatGPT paid version so that you have some security around your data, or you are working in a Copilot, you can do an awful lot. You are going to get maybe 70 or 80 % of the value you need out of those simple tools. It is only when you start to say, I need some really specific bespoke work or excellent models for a specific task, that you might need to experiment further.

But what is important for businesses that are saying, how do I even begin, is to start where the friction points are. Within your business there will be people who are fed up with doing the same task a hundred times a week, or finding it difficult. It is cutting and pasting, it is repetitive, it is easy to get it wrong. That is the first frontier of where you should be applying AI.

Can you bring a model in that will do that calculation or turn that data into a report, or make sure that the information is brought back to a brand voice or compliance piece? Those can all be done with relatively inexpensive and available tools, and you do not need to go into the higher end at that stage.

Gavin Debono: If you are looking at the higher end and you are mainly using ChatGPT, for example, and you say, well, I really want to do this, what platform is the best for me to use? Would ChatGPT actually recommend one?

Ruth Callaghan: It is not bad. So I sometimes pit platforms against each other. I might write something in ChatGPT and then hand it to Claude and say, what would you do differently. That tells me where the biases are between the two models or I get to see that.

But the hardest part people have is not that the model is not capable of doing it, but that we are very susceptible as humans to different things. We believe it when it tells us something with confidence and that is the hallucination risk. That is a really excellent question Gavin, I am pleased you asked that, we feel good about ourselves and maybe we do not critique the response it gives us.

Sometimes you can put an idea into an AI model and it will not push back however bad that idea is, whereas a human colleague would say, that is rubbish. So it is a lot on us to make sure that we are getting the best out of the models as well.

Gavin Debono: Certainly that is our experience as well with our clients and within Pitcher Partners. I think that human element and the knowledge piece that humans bring is still very important to critique the AI output. You have touched on it a few times, which is hallucinations, and it brings us to the risk of using these AI models. Everyone will be aware that it has been in the media recently with some high profile cases where AI has been used and not checked appropriately before being published or released as a piece of work. How can organisations best safeguard against these hallucinations that do happen?

Ruth Callaghan: It is really difficult, in part because of the way these models are built. If you think back to when you were in high school and you took a test, and maybe it was a multiple choice test and you did not know the answer. If you do not answer the question, you get zero. But if you guess at the answer, you get at least a one in four chance that you got it right. In some respects that is what AI is doing. It is guessing at an answer with the hope that it gets it right. If it gives you nothing, then it gets effectively no kudos. These models have been built around the idea of trying to make sure the person using them gets a good experience. If that means they tell you the wrong thing but you are happy, that is not weighted that poorly on some of these models.

The better models, the ones you pay for, the ones that have been better tested, the larger they are, the fewer hallucinations they will have. But it is almost impossible to eliminate hallucinations without saying that anytime you have any doubt, any question, any uncertainty, you have to say, I do not know. And what you end up with very quickly is a model that is unusable because whatever you ask, it refuses to tell you because of that instruction.

Finding the balance between accepting that there may be some hallucination, knowing the areas it is most likely to hallucinate, and then having safeguards in place for humans to check is useful. But that process of pitting models against each other, having one model check the other model, and then having a human do the final degree of oversight, can mitigate that risk, if not eliminate it.

Gavin Debono: A bit of consciousness where the models want to please you. So that can get dangerous in the future. You touched on it a little bit where you talk about a free model versus a paid model. And with a free model, why is it free, and what risks does a free model pose versus a paid model that an organisation might employ?

Ruth Callaghan: The freeness is because they need us at this point more than we need them. Almost everything that is in the public domain, every book, every song, every piece of art, has been viewed and seen by an AI model, and has been incorporated into training material. But the demand for training material far outweighs the amount of available new content each time.

When you hop onto a free ChatGPT and you are typing in something, it is using your conversation, your responses, and the level of happiness you have with a response back into its training model. It is why on a free version you might sometimes see it give you two answers and ask you to evaluate which one you prefer. If it is free, you are part of the business case for an OpenAI or an Anthropic, but if it is paid, you tend to have more control.

If you have a paid version, you can say, I do not want this to be put into training material. I would not bet my house that it will never leak through a firewall, but you can be more confident that the material and discussions are not constantly being fed back into the algorithm.

It also means you have other controls which can be important in a business. You can set it up for a team and know what other people are asking of it. One of the challenges many businesses have is they do not know who is using it, how they are using it, or whether they are using it appropriately. It is only when you pick up something written by a colleague and you say, this sounds like ChatGPT, that you realise it is as extensive in an organisation as it is.

Gavin Debono: And if it is a public domain, organisations that have data and privacy obligations would need to be careful in terms of what is shared through those platforms, because it sounds like once you put it in there, especially if it is a free model, it is out there for everyone to see.

Ruth Callaghan: It is really risky. And this is one of the challenges around Google Gemini being so easily available is that organisations just may not know whether you've gone, oh, look, I need to make this person redundant. Here is their story, here is their life history. Write me the emails that go with that. That's the kind of thing that has a huge corporate reputation risk as well as a personal risk associated with it. People are used to trusting Google, trusting Microsoft, trusting OpenAI, and they do not always stop to think what the risk is of this being in the public domain and available for other groups.

Gavin Debono: We have touched on a few of the risks that these platforms pose, and we might throw it to the audience now about what is on your mind when you are thinking of these AI platforms in terms of the risks and concerns about using them. If you can type a few words as to what those risks and concerns are, we will see what the general consensus is.

There are a few coming through. Not unsurprisingly, privacy and data privacy is the biggest one. It is a big concern. And we have seen, outside of AI, data breaches and privacy breaches, and they get a lot of headlines, and reputation risk can follow with that.

Ruth Callaghan: It does not always have to be financially sensitive data or people data. You might have a business model that is built around your relatively exclusive understanding of a particularly complex topic. I work in consulting, you work in consulting. A lot of our work comes from being able to know something that other people do not know or find hard to replicate or search. When that material and that IP is in the public domain and can be easily lost through an AI channel, you can lose part of your business model.

There are parts of our work that can become precarious if it is too easy to replicate. This is where thinking like your competitor is valuable. What would the competitor want to know about me, and am I making sure that is not sitting in somebody's AI chat?

Gavin Debono: Well, how do you safeguard against that?

Ruth Callaghan: People are the risk. A lot of the time organisations might think they have tight security around their AI policies, that no one is allowed to use this and they have blocked it on all these things. That does not stop people using it. I often talk to people who have a strict no ChatGPT policy at work, but are using it to do everything from getting advice on home design to writing wedding vows or writing an email to their council. They see it as their own private use of ChatGPT.

But it becomes challenging when people are using a tool that is effectively a risk to an organisation without clear guidelines on how to use it. Trying to suppress it or block it out does not work. It is about making sure everyone understands what good AI looks like and what those risks are, regardless of the platform they are touching, even if you have one that you prefer they use at work.

Gavin Debono: You touched on a very important point there. It is really about training and education of people within an organisation. So I might throw to the audience again. Has your organisation provided you with training in AI, whether in the application, the security risks, or whatever it might be? This one is a poll with multiple choice, so if you can choose which one suits your organisation.

Thanks everyone. It is surprising given the risks you highlighted before, Ruth. By far no formal training is taking place, or if there is training, it is minimal guidance.

Ruth Callaghan: And I think when we started this conversation talking about the fact that a lot of organisations feel like they are behind the eight ball, they do not have to be behind the eight ball. It is not the most difficult software to learn. Compared to almost anything else where you might struggle to get it to perform in a certain way, it is intuitive. Once you start and you ask questions, you are going to be able to get responses out of it.

The training comes in understanding how to do it well, how to make sure you are mitigating risk, and how to make sure you are not just having this back and forth conversation where the output is not much better than what you could have started with. You do not want to waste time spinning wheels with bad AI.

I like to say ten hours. I reckon ten hours is about right for fluency, and you do not need a formal training session to do that. It helps to have an organisational approach that supports socialising how people are using it. But even if you are an individual listening to this thinking, where do I begin, you can start by going on your phone, having a conversation with it, and getting a sense of what it can do in an area you know well. Do not share corporate data, but have a conversation, even about football. Get a sense of its strengths, its weaknesses, and how you might get it to perform slightly better.

Gavin Debono: I have heard you talk about this ten hour rule many times. And to put that into practical steps, if we are talking about that football example you mentioned, what does some practice involve to get used to using AI? Because it is much more than a simple search function. How would you engage with the AI to build on that learning?

Ruth Callaghan: Well, I mentioned football because we ran a test across about five or six different platforms before the Grand Final saying, here is who is in the top eight, who do you think is going to come through. Each of them took a different approach. Some were much more reliant on looking at the players and the teams and their past records. One of them refused point blank to agree that the top eight were the top eight, made up its own top eight, and then said, this is who I think is going to win.

So immediately that tells me something about the AI, its willingness to take feedback, how well it is searching live information, and whether I can trust it. Because if I cannot trust it on something simple like football, then I cannot trust it on a more complicated set of parameters.

But that kind of conversation is about, here is my problem, what do you think we could do about it, how might we solve that. And the way these models are being designed, they are comfortable engaging in almost a role play. They do not need you to give them real information. You can create a completely fictitious scenario and see how it plays through. Could it write the thing you want, could it answer the kinds of questions you would, how would it solve a specific problem.

When I come to organisations that genuinely want to know what it looks like in their business world, we often start with a fictitious scenario, see how that plays out, and if that has value, we have spent maybe three or four hours prototyping and then we can roll it into something. You do not have to spend six months or a year of testing and building before you decide whether it is good or bad and useful or not.

Gavin Debono: So it is really engaging it as if it were a consultant. You ask it questions, it will give you feedback, and that will generate the next round of questions to delve into whatever the problem is and come up with the solution together.

Ruth Callaghan: Exactly. And because they are structured to be people pleasers, they will often immediately suggest the next obvious step. I work in communications, so I will ask it to do something and it will say, would you like a risk matrix associated with that, would you like me to assess what the possible things are that could go wrong. It understands what the next logical step is in that kind of workflow.

Now that is easy in my world because we have a set number of things that we do. A lot of organisations do not have a standard operating procedure for most work, so it becomes harder to identify where AI will fit into that workflow. But if you know there is a series of tasks where you do the same thing once a quarter or once a month, that is where you start to ask, what could AI do. You can have that conversation with it. How could you fix this workflow, how could you improve the productivity along this line.

Gavin Debono: We might get into a specific practical example. I think that is a good segue into that. And earlier we mentioned agentic AI or agents in the AI space. Can you talk about that a little bit and then give a practical example you can share with the audience that you have seen in real life that an organisation has implemented?

Ruth Callaghan: Sure. Agents make people like me very excited, but they also make a lot of other people nervous because it feels like you are giving over more autonomy to the AI. One of the challenges people have is that they do not have time to babysit their AI. They do not have time to sit there and do an hour's worth of back and forward prompting and work through a list of tasks.

Agents are built around the idea that we can standardise a workflow. We know what things need to be done. If it is, I want you to go and look at competitors in this market we are thinking of entering, and I want you to look at all the businesses that do this thing, find them, give me a sense of who they are, who owns them, what kind of market share they have, what their marketing messages are. I could do that myself. We could do that in the old days with Google. But if I set up a competitive marketing agent, it can go and do that, and it can do that every day without getting tired, and come back to me when something has changed.

That kind of additional piece of work is not replacing something I already do, because I do not have the energy or resources to do it. But suddenly it gives me a greater set of insights about another market, and it can do that without me having to supervise it. Sometimes it can be valuable to come back and check that it is still doing the right thing, or set up a second agent to make sure it is doing the right thing, like a manager. But that is a huge value add for a business that might be short on resources or not sure what it is looking for, but needs to do that piece of research.

Gavin Debono: What I'm hearing is it's really a set of prompts or questions for AI to run off and do being saved and run?

Ruth Callaghan: It can be, but I mean, I often, I tend to give them a personality. So I have local government Larry, for example. One of the things that I have to do for my sins is make sure they always got a good list of local governments and what they're up to and all those types of things. Well, I don't wanna do that. Local government Larry will and he will go and search through, look for any change across local governments in our area. See if they've got something new that's gone out. If there's been a change in counselors or leadership, come back to me.

Now that's very specific to my role, but you can imagine that if you were doing that for a competitor, every one of them that's popped onto LinkedIn and is suddenly doing a hiring spree, okay, that's something we'd want to know about. So it's sometimes thinking about what would I do if I had that extra capacity and time and energy was no obstacle. Where would I go?

Now you also asked for a specific case study, so let me give you one from the world of manufacturing. I have a manufacturing client who has a large number of bits and pieces, componentry that they buy from different suppliers that comes in. Now, the way that that supplier material works is they might have 90 day payment terms with one supplier or 45 days with another supplier. Some of them have a price per component. When you buy a certain volume changes and they have hundreds of these across so many different parts of their process.

For a human it is hard. It is almost impossible to look at that and go, I can immediately see where savings can be made. But with AI, you can take that material, put it in a spreadsheet, give it to it, and say, I want you to analyse across it. What are we seeing in terms of timeliness and delivery, where could we begin making savings if we paid at a different cadence, if I am going into a meeting with these suppliers, what should I be asking for as the ideal set of terms based on the best of all of these, what is my negotiating playbook that I give my procurement team.

So it is not something we could easily have done and it may not be a use case that you start from. But once you can see that it can do that, you are suddenly empowered to do things you could not do before. And that is when you start to move from create me this to real business transformation.

Gavin Debono: It really is a mind shift or mindset shift, I think, in understanding the capability of what AI is able to do and bring into the organisation, and then how to apply it.

And I think providing these practical examples of real life uses can help everyone start to think about how they might integrate AI into their organisation. It is more than just content creation, grammar checking, or how to make something sound a bit better. That is a really good example that you have shared there and something I would not have thought of myself. So thank you.

I might step back a little bit. Because if we look at AI, in the mindset of most people it is really this big, innovative, expansive area. And I have heard you, and others, talk about the phrase of treating AI as infrastructure, not innovation theatre. Can you expand on what that means?

Ruth Callaghan: Yeah, I think there are a lot of places that thought they would jump on the bandwagon very early. We were one of them and we said, we were going to have AI, that is great, and we put it in and then everybody went, well, now what do we do with it. Innovation, when you know you want to be innovative but you do not know where it is going to be applied, can be really challenging.

So we were thinking about this all wrong. What our organisation started with was, where are the use cases, where are the things that it will fix. And that is really thinking about the world as it stands now, and how we get a little bit better on the world that stands now.

What it took was for us to step back and go, okay, if we do not think of it as that kind of tool, but think of it more like electricity. I do not tell you how to get electricity for your home. You will be able to do this use case. It becomes part of the enabler for everything else that takes place in your house.

So I think if we think of AI as an enabler within business, it is part of the infrastructure of the business. It is essential to how the business will build its business models going forward. But it does not have to be tied to a single use case, and if it does not achieve that use case, it does not work. So it is a different way of thinking about it.

It is one of the reasons why it is disruptive, but it is also one of the reasons why it is hard to get your head around it at first, because you have to think about it unlike anything else you might procure.

Gavin Debono: Yeah, again, I think it does come back to that mindset shift. And playing around with it and working out what those examples and use cases are now. I think just hearing you share those practical examples does start to get the mind thinking as to, okay, how can we apply something similar into our organization, where it could be a human doing that task or it could be a human training this AI to actually do it for you. Which again, hopefully is efficient, and you can critique it a bit further with some more insights. That is really interesting. Thank you for that.

We might move to the human element with AI. We have talked about being able to get our people empowered to use AI within an organization. Yes, there are risks that we have touched on, but there are also significant benefits that you have alluded to as well.

What came out in our recent Radar research was that the key enabler for an organization to adopt and implement AI was at the leadership level. I think it was 63 percent that said if our leadership team was behind us and wanting us to use AI and learn and implement it, then it is going to happen.

But I know in your discussions with some of your customers, sometimes it is the key leaders who might be the most apprehensive about AI. So can you touch on how you might navigate a discussion with the leadership team within an organization to see if we can get some movement on AI adoption?

Ruth Callaghan: Yeah, look, I think there is a real challenge for leaders because a lot of them do not have a lot of time and they are time poor. They may not be as technologically embedded in the business as some of the people who work for them. They are not doing the doing, they are doing the leading.

So they may not be as across where those friction points or pain points are. They do know the kind of direction they want to go. So I think elevating the conversation helps. It is not about, we need to do this thing here to improve our CRM and make sure it is compliant.

If the elevated position is, we want to have a better relationship with our customers, then you can start to go, okay, how could AI fit into that objective, that bigger strategic position that we want to achieve. If it is not just, I want it to run through our procurement program, but instead, I want to be able to translate savings and make sure that every time we go back to our suppliers we are in a better, stronger negotiating position, then you have the strategic buy-in that comes at the leadership level.

And then you can start to talk about how AI will support along the way. But it does mean the onus is on leaders to be comfortable with it. This is often something people do after hours. They may need to do a bit of playing. They may need to hit up the teenagers and say, how would you use this.

But the intuitive nature of this technology should mean that you are not afraid of it. It is not terribly complex. We do not need prompt engineers telling you how to ask most of the things that will take place in a workplace. You can have that conversation, and you can adjust the AI to you the longer you use it.

The more it understands you, the more that memory and that ability for it to be conditioned to the way that you like to work will also mean that if you spend little time it is not brilliant, but if you spend more time, it gets better every day.

Gavin Debono: Yeah, and I think leaders, if they can see the real use case of AI, whether it is agents or other uses, will be on board with that usage.

Now, you have given us a few examples. I just thought I would put you on the spot a little bit. We have a few clients here in the property industry, and I was wondering if there is a practical use case you have seen or helped implement in an organisation in the property space, just to give another example of practical use of AI.

Ruth Callaghan: I was told this story last week, so I have not spoken to the company that produced the AI and I have not spoken to the end client, but it was such a good story. I think it is really emblematic of how property might start to use this.

It was a developer in Sydney who had a number of apartments still unsold and had five or six projects coming down the pipeline, so was a bit nervous that not everything had shifted. At the same time, they had a long list of leads. And you know what they are like in property, you might have twenty thousand leads accumulated over a couple of years. They are not terribly well qualified. They may have bought already, or they may have bought somewhere else, or their telephone number does not work anymore.

They used an AI tool that phoned every one of those twenty thousand people and had a conversation with as many as would answer the phone. At the end of it, it was able to give the company a really clear, clean, pre qualified list of people who were absolutely in the right target.

It cost a fraction of having a human do it. And the beautiful thing about this story is that a colleague of mine from Ebis was the one telling me, and he was called by the AI. He did not know it was AI. That is how convincing it was. It was realistic, Australian accent, really good, very good flow of conversation.

It did not upset the customers. They did not feel like they had been speaking to a robot. It was a powerful example of how far we have come. Every property person knows how hard it is to qualify leads and keep those lists up to date. I think an AI use case built around that is going to get a huge amount of traction because it saves time and energy, and it is not something that is easily replicated by humans in the timeframe we are talking about.

Gavin Debono: That is a really good use case. Thanks for sharing that one. I guess it brings us to a little bit of an elephant in the room, because all of these use cases do talk about a role that AI is going to be playing that perhaps currently a human is playing.

So with the increased uptake of the use of AI, it is natural for people to feel that their job might be at risk or insecure. What would you say to people who are getting a bit worried about where AI might be heading?

Ruth Callaghan: I think it is helpful to think about your career. When I first started, I worked in journalism and was doing things that do not exist today, but there are still journalists. I was looking at the shipping list to make sure we had the information written out properly so it could be put in the paper. It was a ridiculously time consuming task, but someone had to do it, so it was a human and they were low paid.

In everybody's career, you probably have those moments where you were copying and pasting or typing things into an Excel cell, and you did it because it had to be done. What has happened is AI has come along and it will do a lot of those things. That frees up the human to be a more productive worker and lets them go and do something else.

Will there be jobs where that was all the person was doing and now AI can do it for a fraction of the cost? Yes, there will be. But those tend not to be the jobs that people get up in the morning excited about, like validating a CRM list of twenty thousand people while others hang up on you. Those are not the things that get people out of bed in the morning.

What people want is to be able to do the things they love. Those are the things they should not be sacrificing to AI. So if that means being a better adviser, being a better manager of people, being more strategic within your organisation, those things do not get replaced overnight.

It puts the onus on people to ask, what is my value? What is the thing I do that is important to my business? That is the thing I want to continue doing, and then I am going to find how AI can take away the busy work so I can do that more often and do it better.

Gavin Debono: It comes back again to the ability to apply knowledge. First to build up your own knowledge, not just the bespoke knowledge but the ability to apply that knowledge. We talked about hallucinations and things that AI can come up with as well, so I think there is definitely a role for humans to continue to play. From what I am hearing and seeing, AI is really an enhancer and an enabler for people, helping them with their roles, improving their roles, and moving up that value chain.

Ruth Callaghan: If you are an expert in your field, then you should be using AI to do that work within your organisation because you are the one who can tell if it is doing it well or doing it badly. If you give that work to someone more junior simply because they are young and digital, then the risks of it going badly are higher. So I think it is on leaders, managers, executives, and people with years of experience to ask, how do I make sure my knowledge is shaping the way this is being used?

Gavin Debono: A little bit of a side tangent. I have a few teenage kids, and they are certainly using ChatGPT for their schoolwork and other applications as well. A few things struck me as you were talking earlier, especially about those free models where they are being trained constantly by what people are putting in. Now we have quite a broad range of people putting in prompts and information into these models.

Who knows exactly what these models are learning and what is coming back that people are seeing as correct answers or gospel. I can see that there could be some issues in the future with people growing up with this technology and perhaps relying on it a bit too much.

Ruth Callaghan: It is a really big challenge. I have teenage kids as well. You ask them a question, they will Google it and immediately use the Google AI answer that pops up at the top of the screen, which is often not correct. There is a trust piece there.

It sounds so confident when it tells you the answer that they can easily trust the material even when it is wrong. Kim Kardashian recently blamed it for not passing an exam. She used GPT and it sent her badly. So

there is always going to be someone who says, this is not going to work out because I relied on it and it did not give me the right thing.

But when you look at the way education has taken place around the world, a lot of other countries have leant into AI and said, we are going to make sure the education experience is enriched and that kids develop AI literacy and digital literacy, where they are critical of what they see online and make better judgments. And that can only be good for all of us.

Gavin Debono: Ruth, one last question from me. We have covered quite a lot of ground in this webinar. Is there anything else that you think our listeners would benefit from?

Ruth Callaghan: I would probably say play the field. A lot of people have only tried one model and maybe only a few times. So, taking your work life aside, think about what else you might do. I recommend people try Perplexity, which is a really good search engine if you are looking to do research or understand a complicated problem. I go there all the time. It has a paid version, but you can use a free version and get a couple of searches a day.

If you have not tried ChatGPT, have a go at ChatGPT. If you have not tried Claude, try that. You need to experiment a little to get a sense of what AI works like for you. And that is because it is not just about work. When we look at the top use of AI in 2025, Harvard Business Review says it is therapy and companionship, which is remarkable considering we went from saying, here is something that will transform your business, to therapy and companionship.

You are going to have a lifetime living alongside an AI, and the more comfortable you are early on, the more you understand it, the better off you are going to be.

Gavin Debono: That is very interesting. Terrifying, yes. It is like Dr Google, but on steroids.

Ruth Callaghan: This is true.

Gavin Debono: We have a question that has come through. It is a security question. How would someone outside the company get access to my questions to AI?

Ruth Callaghan: I am not quite sure. That is part of the black box that is AI. We do not know exactly what they would have to ask to get that, but we have seen examples. For example, OpenAI has had conversations lifted, and when people have asked certain things, the conversation has clearly come from somebody internal to a company talking about internal matters.

I think it was Sony that had some information leaked, and other tech firms have had people talking about what will be in a released report before that report has actually arrived. I am not a black hat hacker and do not spend time trying to replicate that, but I know it is a challenge.

There are web browsers that use AI where giving it a prompt will reveal what was originally in the back end of those browsers. So if someone has put up a ChatGPT-like conversation bot for a business with all the information it can answer to the public, sometimes the right prompt will cause it to reveal all the data that sits behind the scenes. Some of that data might not be something you want in the public domain.

That is why thinking about what you have to share and what you do not have to share is important. What you need to share with real numbers, and what you may need to share with synthetic data that gives you eighty percent of the value rather than the whole value. These are the conversations you need to have with your team so you understand how they are using it.

Even something as simple as making sure that no Excel spreadsheet goes near these tools unless there is no name, no financial data, no product details, and everything has been stripped back and de identified.

Gavin Debono: Thanks, Ruth. Question for me?

Ruth Callaghan: How is Picture Partners using AI inside its organization currently?

Gavin Debono: So we mainly use Copilot at the moment. As part of the Microsoft suite, we are using it in a few areas that I am aware of. I am probably not the best person to ask, but it is assisting with drafting content, kicking off reports, and helping with emails. Some people are using it in Excel, particularly with formulas, to build tables and more complex functions.

I know our marketing and communications team are using Claude and a few other models to assist with marketing material. We are also experimenting with building a bespoke research tool that can help us draft advice. It is in the very early stages, and we are just dabbling with it at the moment. So it is definitely still a work in progress for us.

Ruth, I have another one for you.

Ruth Callaghan: Okay.

Gavin Debono: What programs or applications have you seen businesses get the most benefits from so far?

Ruth Callaghan: In the financial sector, it is definitely Claude. I know a number of economists and financial businesses that use it. I also have a technology client who uses enterprise-level ChatGPT and absolutely loves it, finding it very valuable.

But I think it is also important to look at the tools that sit inside your existing systems. The property example I mentioned came from someone who built a solution around one of the large language models, tailored specifically to that sector. Many of your ERP or CRM tools, or project planning software like Asana or Monday, now have AI built in. They can take over some of the tasks people used to do manually, and they often resolve the very reasons people disliked the software in the first place.

People do get value from these tools. It is not always the kind of value that gets reported to the board. It is usually at the individual level where someone says, that used to take me six hours and now it takes me one and a half. That is fantastic. But that time saving does not always make its way up the chain, and not everyone realises how much capacity can then be redirected to something else.

Gavin Debono: Thank you. From a training aspect, where would you go to get that training?

Ruth Callaghan: LinkedIn is a really easy entry point. It has a lot of training for this kind of material. But I also think if you are working with Pitcher Partners or another consultancy group that is helping you build your business strategy, ask them about their use of AI and how they are approaching it. I am a big believer in transparency. It is important that if you have a provider who is using AI, they share the value they are getting from it so they can show you how they would approach a problem and how they would solve a challenge.

You may find that the basic skills are widely available, but working with someone who already understands the challenges in your business and understands your constraints, and getting them to help build a bespoke training program for your people, will give you a much better outcome in the long run.

And people will need to get their hands dirty. They need to trial it, practise, and learn. Have it write love poetry to your girlfriend. It writes dreadful things, but it likes to play, so you can play with it and develop your skills alongside it.

Gavin Debono: Cool. Another one. With AI being relied upon more and more in a business context, do you think that increased use of AI may water down the agility and initiative of future business leaders?

Ruth Callaghan: I think it will in some respects. It may reduce initiative and it may erode some hard skills because we all build muscle memory around the tasks we repeat. When we stop doing those tasks, it becomes harder to pick them up again. If you rely on AI to write all of your emails, you will struggle when you suddenly have to write one yourself.

But we already balance this kind of skill erosion in other parts of life. We all drive with ABS and still know how to manage a car. The real opportunity is for people to retain the skills they have built over their careers and apply them differently by directing and managing the AI as it does the heavy lifting. That is where leadership skills really come to the fore.

Gavin Debono: Thanks everyone for all the questions. There are quite a few coming through, but given the time this will be the final one. Internally, where should an organisation start when developing guidelines and use policies for AI?

Ruth Callaghan: I think a lot of organisations want to start in IT and procurement, and they should definitely be part of the conversation. But the real starting point is finding the people in your business who understand what you do day to day and all the steps involved. They are essential for identifying the friction points and pain points, the things that could be fixed if they had the opportunity and resources.

Once you understand that, you can begin to build the technological solution around it and say, this is what it looks like. But this is not an innovation that sits in any one part of the business. It has to bring together people who understand governance, people who understand the tech, and people who understand how staff will react to it.

You do not need to roll it out everywhere at once. Even showing how five or six people in your business are using it to make a difference will help others feel more confident to experiment and take the next step.

Gavin Debono: Yes. And the policy will evolve over time as well. Once people see use cases within the business, the policy will need to evolve to cover the different risks that emerge through that use.

That is probably all the time we have today. Ruth, thank you very much for sharing your insights with us.

Ruth Callaghan: Thank you for having me.

Gavin Debono: Thank you. And to all of you, on your screen are a couple of QR codes if you would like to read more about our research in the AI space, including the Radar report and all past issues, which are available on our website. We also have a podcast series, with an AI episode coming shortly. Thank you everyone for joining us and enjoy the rest of your day.