

Newsletter

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My Advice to Every Business Leader Regarding AI



Talal Abu-Ghazaleh

I have spent more than five decades at the intersection of commerce, technology, and institutional development. I have watched ideas become industries, and I have seen empires dissolve. What separates the enduring from the ephemeral is never the speed of adoption, but the quality of judgment. I write this because I believe that judgment - the one irreplaceable human faculty - is at risk of being abandoned at precisely the moment it is most needed.

Artificial intelligence has entered the world with a velocity unlike anything I have witnessed before. And unlike previous technological waves, this one carries a peculiar danger: it produces outputs that look intelligent. It speaks in full sentences. It cites

facts. It offers recommendations with apparent confidence. Because it sounds authoritative, far too many leaders are treating it as though it were. They are not. They are dealing with a system that has no conscience, no accountability, and no concept of consequences, a system that, by its own designers' admission, remains in its infancy.

What concerns me most is not the technology itself, but the human response to it. Across industries, organizations are adopting AI not because they have identified a genuine need, but because they fear being perceived as behind. Fear has never been a sound strategy. When a company implements AI to signal modernity rather than to solve a real problem, it does not gain a competitive advantage it accumulates a quiet liability. It builds on ground it does not fully understand, toward outcomes it cannot reliably predict.

The evidence is already accumulating. In software development, a well-documented pattern has emerged: AI systems generate code that passes every unit test and appears structurally sound, yet the resulting application is three and a half times larger in memory and performs two thousand times more slowly than the original, completely unusable in any production environment. The AI succeeded by every intermediate measure and failed catastrophically by the only one that mattered. This is what happens when organizations measure progress by the volume of output rather than the quality of outcomes.

The problem extends far beyond software. AI systems are producing

research reports that sound authoritative while containing invented citations. They generate financial analyses with internally consistent logic built on factually incorrect premises. They offer legal summaries with misapplied precedents. In each case, the output looks like professional work. In each case, uncritical trust in that output creates liability. A global accounting firm was required to refund a government client in Australia after an AI-generated report contained material errors that would have been caught by even basic human review. This was not a small firm. It was a global institution with vast resources and experienced professionals. That it fell into this trap is not an indictment of AI. It is an indictment of the governance failure that allowed AI outputs to be delivered as professional work without adequate oversight.

One of the most consequential shifts underway is what I call the democratization illusion. It is celebrated that non-technical staff can now build software, automate workflows, and generate analyses that once required years of specialized training. In some respects, this is a genuine achievement. But it also means that organizations are now deploying systems built by people who cannot audit them, cannot debug them, and cannot foresee their failure modes. These systems will not announce their vulnerabilities. They will function silently until they do not. When AI-generated layers are added to complex infrastructure without rigorous governance, the risk does not merely add; it compounds invisibly.

The deeper danger, however, is philosophical. AI speaks with fluency. And fluency, in human psychology, has always been a powerful proxy for credibility. We are wired to trust confident, articulate voices. AI exploits this tendency without intending to - it has no intentions at all - and the result is that its outputs are too often accepted without scrutiny. In consulting and professional services, incentive structures accelerate this problem: partners are rewarded for revenue, directors for reducing costs, and associates for speed of delivery. In such an environment, AI-generated work is not reviewed, it is passed through. It moves from model to client without a knowledgeable human ever truly owning responsibility for it.

The financial sector that specializes in pricing risk has already begun to respond. Insurance underwriters are actively exploring how to exclude AI-generated work from professional liability policies. Some are pressing regulators for explicit carve-outs. When the institutions whose entire purpose is the accurate pricing of risk begin withdrawing from a category, business leaders should treat this as a serious signal. Insurance companies do not retreat from profitable markets without cause. They are telling us something we should hear.

A reckoning is coming. Organizations that have deployed AI without governance frameworks, without clear accountability, without meaningful human review at critical checkpoints, will face it. They will face legal challenges from AI-generated errors presented as professional deliverables. They will face

reputational damage when those errors surface publicly. They will face pricing pressure as clients demand fee reductions upon discovering that work once billed at the rate of expert human judgment was in fact generated by an AI system in minutes. This is already happening. It is not a theoretical future - it is the present, advancing.

I speak with particular concern for our region. The Arab world is at a pivotal moment in its institutional development. Many of our governments, enterprises, and professional bodies are still building the frameworks - legal, regulatory, and cultural - that more mature economies spent decades constructing. In that context, adopting AI without governance is not merely risky; it is potentially generational in its consequences. If our institutions embed AI into their foundations before those foundations are sound, the errors will be structural, not incidental. The Arab world has an opportunity to lead in responsible AI deployment - to build governance-first rather than governance-after. That requires our business leaders to be more deliberate, not less, than their counterparts elsewhere. We cannot afford to learn these lessons the expensive way.

At Talal Abu-Ghazaleh Global, we have approached AI with both conviction and discipline. We believe in its transformative potential — we have invested in it, built with it, and embedded it across our operations and services. But we have insisted on governance: on human ownership of AI outputs, on review processes, on institutional accountability. We have built training

programs not to teach uncritical reliance on AI, but to teach people to use it with wisdom and rigor. Because a tool of this power, deployed without wisdom, is not an advantage. It is an accelerant for error.

There is a debate raging about whether AI will eliminate jobs. I believe this debate, while important, distracts from a more fundamental question: not whether AI will replace workers, but whether it will replace thinking. An organization can survive losing headcount. It cannot survive losing the capacity for independent judgment. I have seen what happens when institutions hollow out their intellectual core - when they mistake the execution of instructions for the exercise of wisdom. It takes years to build a culture of rigorous thinking and very little time to dismantle it. If leaders allow AI to become a substitute for thought rather than a support for it, they will find themselves, within a decade, presiding over organizations that are technically capable and intellectually empty.

My advice to every business leader is this: adopt AI, but with discipline. Use it as you would any powerful instrument, with full awareness of its limitations, with oversight at every critical juncture, and with the clear understanding that accountability cannot be outsourced to

an algorithm. The winners of this era will not be those who adopted AI the fastest. They will be those who adopted it with the greatest intelligence, governed it with the greatest rigor, and preserved — above all else — the irreplaceable quality of human judgment.

In practice, this means four things. First, never deploy AI in a workflow without designating a named human who owns accountability for the output, not the tool, not the team, but a specific individual. Second, establish review checkpoints proportional to the consequence of error: the higher the stakes, the deeper the human review must be. Third, train your people not just to use AI, but to interrogate it to ask what it might have missed, what assumptions it has embedded, and where it has substituted confidence for knowledge. Fourth, measure AI's contribution to your organization not by cost saved or hours reduced, but by whether the quality of your decisions and the integrity of your outputs have improved. Speed and efficiency without quality and accountability are not gains. They are deferred losses. The future belongs to those who know how to combine human wisdom with technological power. Not to those who mistake the appearance of intelligence for the substance of it.

TAG-TAB EBook: The Smart Bag - A pioneering Arab initiative toward well-regulated digital learning

Today we find ourselves in a digital revolution that is transforming everything at an unprecedented pace. The advancement of the educational process is no longer an option that can be delayed or overlooked; rather it has become a necessity that directly impacts the future of societies and their ability to compete and succeed. In this context, an initiative introduced by the well-known Arab intellectual and economist, HE Dr. Talal Abu-Ghazaleh, founder and chairman of Talal Abu-Ghazaleh Global Digital (TAG.GD), through the TAG-TAB EBook smart bag that was initiated as an Arab initiative. It introduces a practical vision for digital transformation in education, translating an idea into direct implementation.

This Arab project, which has been awarded a US patent in the name of Dr. Talal Abu-Ghazaleh, goes beyond simply replacing heavy paper materials carried by students with an electronic device. Instead, it represents a comprehensive reform of the educational process. The new device is designed



to provide a fully integrated digital environment that enables students to access accredited academic content in a structured and secure manner, while incorporating interactive tools that promote self-learning and support, as well as the development of critical thinking and analytical skills.

The importance of the TAG-TAB EBook initiative, which is based on the ideas of Dr. Abu-Ghazaleh, lies in its response to the challenges that families and educational institutions face, especially the need for safe and purpose-driven use of educational technology. The device is

designed to operate within a secure and education-oriented environment, while giving parents a high level of confidence and peace of mind regarding their children's use of it.

In this context, the TAG-TAB EBook is considered a project that reduces educational costs through minimizing reliance on printed materials, supporting environmental sustainability, and alleviating burdens on families, students, and schools. Additionally, curricula and content provided in the device can be easily and regularly updated in line with educational requirements.

This benefit extends beyond financial saving and enhances the quality of education by providing learners with access to up-to-date knowledge that keeps pace with ongoing scientific and technological developments.

One of the most significant features of this Arab-led innovation is its role in preparing students

for the future-oriented sciences. The device incorporates educational programs that promote skills in programming, modern technologies, and cybersecurity. Integrating these skills within the early education process contributes to narrowing the digital divide and strengthens the ability of Arab students to

successfully compete in the global labor market.

It is worth mentioning that the TAG-TAB EBook is an Arab initiative that effectively seeks to reform education through comprehensive digital transformation, in a way that enhances security, minimizes burdens, and unleashes creativity.

Dr. Abu-Ghazaleh Receives Azerbaijan's Ambassador to Jordan, Affirms Readiness for Cooperation in Various Fields

AMMAN – HE Dr. Talal Abu-Ghazaleh, founder and chairman of Talal Abu-Ghazaleh Global Digital (TAG.GD), received in his office HE Mr. Shahin Shakir Abdullayev, ambassador of the Republic of Azerbaijan to Jordan, accompanied by the Embassy Counselor, Mr.



Mehdi Abdullayev. Dr. Abu-Ghazaleh welcomed the Ambassador, expressing his pride in the robust relations and ties between the two countries. He went on to affirm his readiness to provide all forms of cooperation that would further strengthen the ties of friendship and collaboration between Jordan and Azerbaijan.

During the meeting, the two sides discussed avenues of cooperation in various cultural, educational and knowledge-based fields, especially in light of the ongoing digital and knowledge revolutions the world is experiencing today. They also discussed means of leveraging digital transformation to support the learning and knowledge dissemination. For his part, Ambassador Abdullayev expressed his appreciation to Dr. Abu-Ghazaleh, commending his unwavering and pioneering efforts and contributions in economic and digital learning field. He also praised the important role TAG.GD plays in supporting development and strengthening communication between institutions in both countries, affirming his aspiration for further fruitful cooperation in the future.

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PLUS III 7022

CPU: Intel® Core™ i7 1255U
RAM: 8 GB DDR4
Storage: 256 GB SSD + 1 TB HDD
GPU: Intel® Iris®Xe Graphics
Screen: 15.6" FHD 1920*1080 IPS LCD screen
Battery: 4500 mAh
Built in Camera: 2.0 MP
AX (wifi 6) BT 5.1



JD516



PLUS III 5022

CPU: Intel® Core™ i5 1235U
RAM: 8 GB DDR4
Storage: 256 GB SSD + 1 TB HDD
GPU: Intel® Iris®Xe Graphics
Screen: 15.6" FHD 1920*1080 IPS LCD screen
Battery: 6000 mAh
Built in Camera: 2.0 MP
AX (wifi 6) BT 4.2



JD416



PLUS II

CPU: Intel® Core i7 10th Generation 10510U
RAM: 8 GB DDR4
Storage: 256 GB SSD + + 512 GB HDD
GPU: Intel® UHD + Nvidia MX250, GDDR5 2GB
Screen: 15.6" FHD 1920*1080
Battery: 5000 mAh
Built in Camera: 1.0 MP
AX (wifi 6) BT 4.2



JD625



PLUS I

CPU: Intel® Core i7 10th Generation 10510U
RAM: 8 GB DDR4
Storage: 128 GB SSD + 1 TB HDD
GPU: Intel® UHD Graphics
Screen: 15.6" FHD IPS 1920*1080
Battery: 4000 mAh
Built in Camera: 2.0 MP
AC WIFI Bluetooth 4

JD599



UNI

صنع هذا المنتج بكل فخر في الأردن

CPU: Intel I5 1135G7
RAM: 8 GB DDR4
Storage: 256 GB SSD M.2 + 500 GB HDD
GPU: Intel® Iris®XE Graphics
Screen: Touch Panel 14.1" FHD, 1920*1080
Gifts: Fabric Sleeve Case

Battery:4000 mAh
Built in Camera: 2.0 MP
AC WIFI Bluetooth 4.0

JD490



PRO

CPU: Intel® Core i7 10th Generation 1065G7
RAM: 8 GB DDR4
Storage: 128 GB SSD + 512 GB SSD
GPU: Intel® Iris®Plus Graphics
Screen: 15.6" FHD IPS 1920*1080
Gifts: Fabric Sleeve Case

Battery: 7400 mAh
Built in Camera: 2.0 MP
AC WIFI Bluetooth 4.0

JD595



FLIP

CPU: Intel Core i5 8th Generation 8259U
RAM: 8 GB DDR4
Storage: 256 GB SSD
GPU: Intel® Iris® Plus Graphics 655
Screen: Touch Panel 14.1" FHD,
1920*1080 (10 point touch)
Gifts: Fabric Sleeve Case

Battery: 7000 mAh
Built in Camera: 2.0 MP
AC WIFI Bluetooth 4.2

JD425



EDU

CPU: Intel® Core i3 10th Generation 1005G1
RAM: 4 GB DDR4
Storage: 128 GB SSD
GPU: Intel® UHD
Screen: 14" FHD, IPS 1920*1080
Gifts: Carry bag , USB mouse , Plastic cover

Battery: 4290 mAh
Built in Camera: 1.0 MP
5 GHz AC Bluetooth 4.2

JD310



UNI ©

CPU: Intel Celeron N4100
RAM: 4 GB LPDDR3
Storage: 256GB SSD + 64GB EMMC
GPU: Intel UHD Graphics 600
Screen: 14.1" FHD Resolution 1920*1080

Battery: 4800 mAh
Built in Camera: 2.0 MP
AC WIFI Bluetooth 4

JD195



Special

CPU: MediaTek P60 Octa-Core
RAM: 6 GB
Storage: 128 GB
Android 11
SIM Card: Dual Nano SIM Card
 + TF Card
Camera Front: 16 MP
Camera Back: 20 MP

Screen: 6.52 inch screen with
 720*1600 HD+
Battery: 5900 mAh
Wi-Fi: AC- 5 G WIF
Bluetooth: 4.2
Charger: Type C charging Port
 with Fast Charge capability

Gifts: Screen Protector, Back Cover

JD150



Advanced



CPU: MediaTek Helio P60 Octa-Core
RAM: 6 GB
Storage: 128 GB
Android 10
SIM Card: Dual Nano SIM Card
Camera Front: 16 MP
Camera Back: 16 MP
Screen: 6.3 inch screen with
 1080*2280 FHD+

Battery: 4400 mAh
Wi-Fi: 5 G WIFI
Bluetooth: 5.0
Charger: Micro usb charging
 Port Fast Charge capability

Gifts: Screen Protector, Back Cover

JD144

Plus

CPU: MediaTek Helio A25 Octa-Core
RAM: 4 GB
Storage: 128 GB
Android 10
SIM Card: Dual Nano SIM Card
 + TF Card
Camera Front: 8 MP
Camera Back: 16 MP

Screen: 6.55 inch screen with
 720*1600 HD+
Battery: 4500 mAh
Wi-Fi: 5 G WIFI
Bluetooth: 5.0
Charger: Type C charging Port
 Fast Charge capability

Gifts: Screen Protector, Back Cover



JD136

TAG-PHONE



CPU: MediaTek Helio P60 Octa-core
RAM: 6 GB
Storage: 64 GB
Android 10
SIM Card: Dual Nano SIM Card
Camera Front: 8 MP
Camera Back: 16 MP
Screen: 6.21 inch HD+
Battery: 4000 mAh

Wi-Fi: supports
Bluetooth: 4.2
Charger: Micro usb charging
 Port Fast Charge capability

Gifts: Screen Protector, Back Cover

JD112