LEADERS BUILDING RESPONSIBLE AI

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Crafting a conscience for the digital age

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FROM THE EDITORS

Editor's note

Leaders Building Responsible AI

Behind most decisions that matter there is a person willing to explain the trade-offs. In this edition that person is Okba Chabbi, Founder at AIUNIVERS.

Okba Chabbi launched AIUNIVERS in 2024 on a simple premise: AI is neither moral nor immoral, the intent behind it is. Its founder on building partnerships from Luxembourg to South Korea.

Our cover story follows Okba through the choices that shaped the work, from the early years to the decisions being made now, and asks what other leaders can take from them.

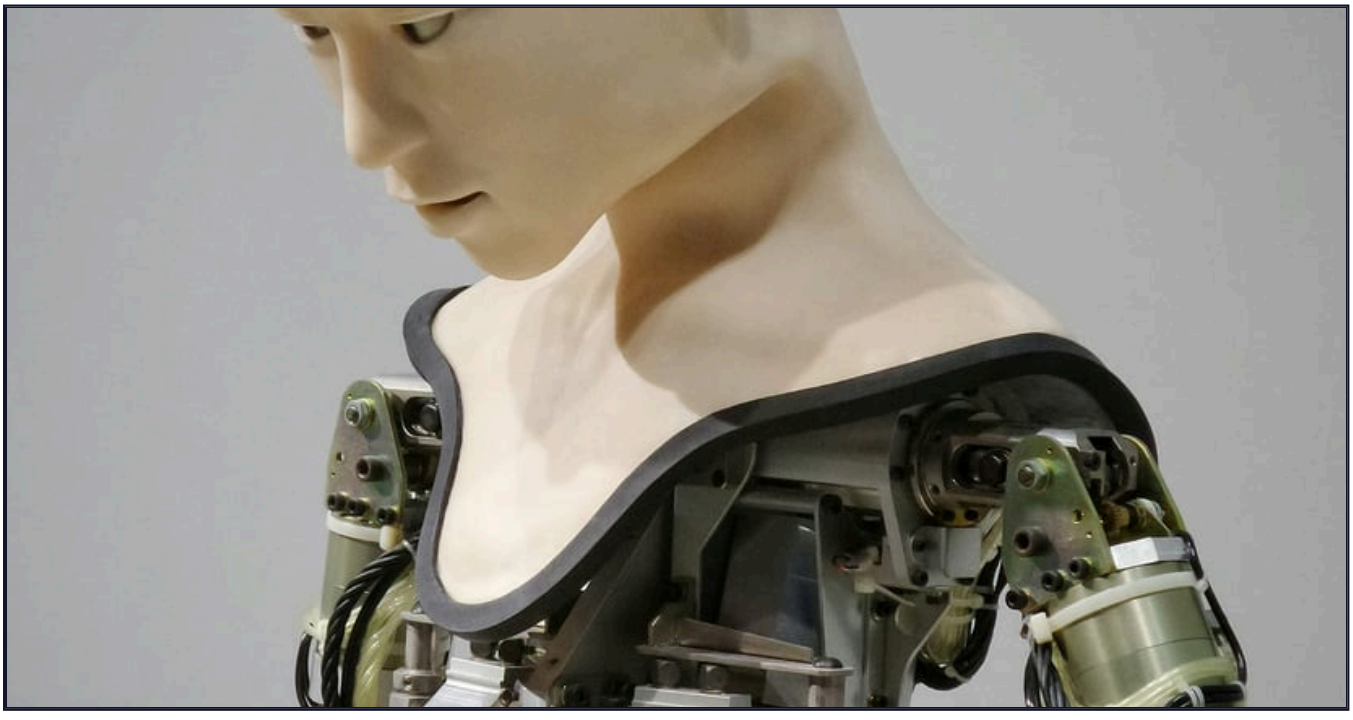
Also in this edition: The AI Act delay is a deadline, not a reprieve. Europe has pushed back its rules for high-risk AI by up to two years. Boards that treat the extra time as breathing space will find it gone before the regulators arrive.

Then: What a fractional CIO is for, and when to hire a full-time one. Part-time senior technology leadership has become a serious option for growing companies. What it can do, what it cannot, and the signs that the business has outgrown it.

And: Jensen Huang and the long bet behind NVIDIA. NVIDIA spent more than a decade building software for a market that did not yet exist. What its co-founder's patience teaches about funding the platform, not just the product.

If something here changes a decision you were about to make, we would like to hear about it. ■

The Editors



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> *Man creates AI to protect himself from himself. But who will protect man from what he has created?*

Okba Chabbi

Crafting a conscience for the digital age

FOUNDER, AIUNIVERS

Artificial intelligence stands at the crossroads of imagination and responsibility. It promises brilliance but demands balance. Beyond the circuits and code lies a deeper pursuit—the art of creating intelligence that feels, understands, and uplifts. True innovation is not measured by the speed of computation but by the depth of its conscience. When technology learns to listen, when data begins to serve dignity, AI transforms from a mechanical marvel into a human ally. The future of intelligence depends not on how much it can automate, but on how profoundly it can awaken empathy, wisdom, and progress across every industry it touches.

From this conviction was born AIUNIVERS, the creation of Okba Chabbi, a thinker and innovator who believes that technology without ethics is progress without purpose. Founded in 2024, AIUNIVERS is a philosophy in motion, a living testament to how intelligence and integrity can coexist.

The Spark Behind AIUNIVERS Okba launched AIUNIVERS in 2024 at a moment he describes as pivotal in the democratization of artificial intelligence. For him, technology had reached a level of maturity capable of profoundly transforming every sector and even the future of humanity itself. He recognized an opportunity to help organizations harness intelligent technologies to optimize



processes, improve decision making, and accelerate strategic growth. The timing, he explains, was ideal because AI was becoming both accessible and indispensable.

AIUNIVERS was also born out of a desire to fill a local technological gap. Okba and his team sought to bring their expertise and innovation to help reposition companies in an increasingly competitive global landscape. Their goal was not only to build solutions but to create a bridge between technological advancement and local economic development.

A Vision Shaped by Wisdom and Innovation Reflecting on his vision for positioning AIUNIVERS globally, Okba often recalls the words of Socrates: "The only true wisdom is knowing that we know nothing." This quote, he says, captures the humility and ambition needed to lead in a field as vast and evolving as artificial intelligence.

Okba envisions AIUNIVERS as a pioneering force that blends innovation with lasting societal impact. The company strives to redefine industry standards through accessible, advanced AI solutions tailored to diverse business needs. Its focus spans technologies such as biometric recognition, large language models, AI assisted education, and advanced data analytics, all built upon principles of security, ethics, and compliance.

He believes in fostering a collaborative ecosystem involving industrial and academic partners while cultivating excellence and creativity within AIUNIVERS' teams. His long term goal is to expand the company's global presence through strategic alliances and continuous investment in research and development. For Okba, true leadership in AI lies not only in technological advancement but in its responsible and positive impact on humanity.

Bridging the Gap Between Vision and Implementation Okba acknowledges that artificial intelligence can appear intimidating to organizations unfamiliar with it. To address this, AIUNIVERS focuses on simplifying AI adoption through practical, human centered strategies.

He cites revealing statistics: over 78 percent of companies plan to use AI in at least one function this year, yet fewer than 20 percent have fully operational systems. About 40 percent of businesses lack internal expertise, and less than a quarter achieve the expected return on investment. For Okba, these figures underscore the barriers created by complexity, fragmented data, and resistance to change.

AIUNIVERS responds with personalized support to integrate AI into existing workflows, targeted training to ease adoption, and strong governance to ensure compliance. By addressing these challenges, Okba and his team aim to democratize access to AI and empower organizations of all sizes to benefit from its potential in efficiency, innovation, and informed decision making.

Humanity in Code

Among AIUNIVERS' current initiatives, two projects stand out as embodiments of its mission and technological ambition. The first is AIKameleon, a biometric and facial recognition solution that balances performance, flexibility, and ethical responsibility. Designed for secure identification and complex identity management, AIKameleon has already identified over 3.5 million people and processed more than 7 million documents.

The second flagship project, Aidaki, is an AI powered online learning platform that personalizes education through structured courses, summaries, and avatar led video lessons. What makes Aidaki unique, Okba explains, is its ability to adapt learning paths in real time based on each learner's pace, strengths, and areas for improvement.

Beyond these projects, AIUNIVERS is also engaged in high level collaborations with major corporations and multinationals, developing intelligent platforms and solutions that reinforce digital sovereignty. Okba emphasizes that every project is guided by a single principle: AI must always serve humanity.

Reimagining the Future of AI in Algeria and Africa When discussing AI's role in Algeria and across Africa, Okba reframes the conversation. He believes the question is not how AI will transform Algeria but how Algeria can become a leader in AI driven transformation on a Mediterranean, European, and global scale.

He outlines a formula for success: Human Resources + Data Centers + Solid Regulation + Markets = Major Transformation. Algeria, he notes, already possesses an exceptional pool of engineers, developers, and data scientists, as well as a strategic geographic position that provides access to global markets.

To realize this vision, Okba calls for partnerships with global leaders such as AWS, Microsoft Azure, Google Cloud, OpenAI, NVIDIA, Huawei Cloud, and IBM. These collaborations, he explains, would enable the establishment of advanced data centers, talent development, and the attraction of international investment, positioning Algeria as a regional hub for AI excellence.

However, he stresses that this transformation must be supported by clear and secure regulation dedicated to AI and digital innovation. For Okba, Algeria's goal should not be passive adaptation but active leadership in exporting digital transformation. Through such an approach, he believes the nation can build a high value-added industry

and create thousands of skilled jobs for future generations.

Innovation at the Core of AIUNIVERS For Okba, innovation lies at the very heart of AIUNIVERS. From its inception, the company has been structured to ensure continuous creativity and long-term relevance in a rapidly evolving sector.

AIUNIVERS maintains a dedicated technology watch team that constantly monitors market trends, emerging technologies, scientific research, and global developments in artificial intelligence. This vigilance allows the company to anticipate change rather than merely react to it. At the same time, its research and development department works to transform these discoveries into practical, impactful solutions tailored to the needs of clients and to the Algerian and regional markets.

What distinguishes Okba's approach is his belief that AI is inherently transversal. For him, innovation cannot be limited to the technological field alone. The company also draws inspiration from advancements in health, finance, agriculture, education, industry, and telecommunications. This cross-sector perspective enables AIUNIVERS to identify creative use cases, merge expertise from different fields, and adapt proven solutions from one domain to enrich another.

Okba and his team also nurture a culture of experimentation and agility. They test ideas rapidly, learn from outcomes, and pivot when needed. In a world where AI evolves at breathtaking speed, this flexibility remains their most powerful asset for staying at the forefront of innovation.

Balancing Automation and Human Potential When asked about the fear that AI might replace jobs, Okba emphasizes that such concerns often arise from a narrow understanding of how labor markets evolve. He points out that millions of professions that exist today did not exist a decade ago—data scientists, cybersecurity experts, mobile app developers, and prompt engineers among them.

History, he explains, shows that each technological revolution creates far more jobs than it eliminates. The real challenge is not to predict every outcome but to understand the immense ecosystem required to sustain the global AI infrastructure. Trillions of dollars are being invested worldwide in building data centers, powering and maintaining them, deploying networks, training models, securing systems, managing data, optimizing algorithms, and creating regulatory frameworks. Each of these areas generates tens of thousands of skilled positions.

For Okba, these investments are not symbolic gestures but strategic moves by nations to shape the industries of the future. At AIUNIVERS, he sees artificial intelligence not as a threat to human labor but as a powerful amplifier of human potential. The company's mission is to guide this transition responsibly by training talent, empowering innovation, and creating new opportunities for growth.

Turning Obstacles into the Architecture of Innovation Building AIUNIVERS from the ground up has been both exciting and demanding. Okba recalls that one of the first and most significant challenges was attracting qualified human resources. Artificial intelligence requires highly specialized professionals who combine technical mastery with ethical awareness and creative thinking. To meet this need, AIUNIVERS invested heavily in recruitment and internal training, establishing a culture of lifelong learning.

> *"You'll need people who can stand firm in a storm, learn fast, unlearn faster, and keep moving even when the path is unclear.*

The second challenge was education and outreach. Many companies and institutions perceived AI as abstract or intimidating. The team spent considerable time explaining concepts, demonstrating value, and building trust. Okba emphasizes that having advanced technology is not enough; it must be understood, accepted, and adopted.

Another obstacle was the lack of clear legal frameworks, particularly in areas such as biometrics and education. To navigate these complexities, AIUNIVERS worked closely with legal experts to ensure all projects respected data protection and ethical principles.

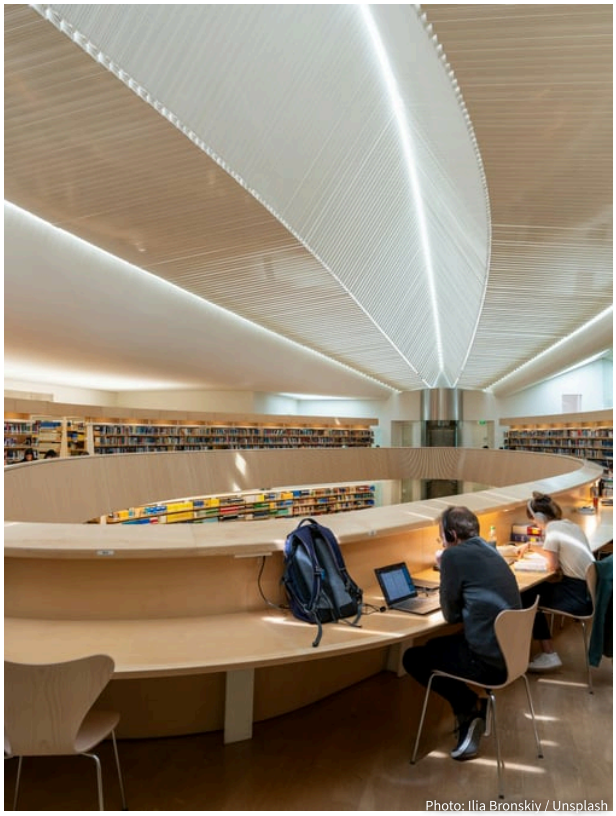
Resistance to change also proved to be a hurdle, especially in environments where innovation was viewed as a disruption. Patience, dialogue, and concrete results helped win over skeptics, though not always immediately.

Furthermore, limited technological infrastructure in certain regions demanded adaptive solutions. The company developed lightweight, resilient systems capable of functioning under low connectivity and limited hardware conditions.

For Okba, these experiences reinforced the importance of agility, adaptability, and commitment to the company's mission: making AI an accessible, ethical, and sustainable driver of progress.

Building a Collaborative AI Ecosystem Collaboration, Okba believes, is essential to creating a strong and ethical AI ecosystem. AIUNIVERS has already established partnerships with several academic institutions that specialize in artificial intelligence. These institutions play a vital role in training future talent, advancing applied research, and exploring new educational and technological methods.

On the industrial front, AIUNIVERS collaborates with major technology companies, including Ericsson and AWS. Together, they are developing high-impact projects that leverage combined expertise to create efficient, well-integrated AI solutions. Among its key clients in Africa is ATM Mobilis, Algeria's leading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telecom operator. AIUNIVERS has implemented two major solutions for Mobilis—one for digital onboarding and another for intelligent SIM allocation. These systems integrate advanced technologies such as NFC, computer vision, OCR, and AI-based optimization algorithms to provide a seamless and secure user experience. Today, Mobilis is among the few operators in both Africa and Europe to integrate AI so extensively into its identification process, performing tens of thousands of automated transactions every day.

Geographically, AIUNIVERS is negotiating partnerships with leading AI players in countries such as Turkey, Spain, Belgium, Luxembourg, the Netherlands, the GCC countries, Serbia, South Korea, Côte d'Ivoire, and Uganda. These discussions reflect Okba's ambition to embed AI in diverse local contexts while fostering structured global cooperation.

He views 2026 as the year of international collaboration —a defining milestone in AIUNIVERS' global expansion. The goal is to connect expertise, create solutions tailored to regional challenges, and promote an artificial intelligence that is both powerful and responsible.

For Okba, AI is not an end in itself but a collective lever for progress. Every partnership, he believes, represents a vital step toward a future where technology truly serves humanity.

The Conscience Behind the Code

When asked how AIUNIVERS ensures ethical and responsible AI practices, Okba explains that philosophy is his guiding compass, one that profoundly shapes the company's relationship with artificial intelligence. At AIUNIVERS, ethics is not an accessory; it is embedded from the very beginning, serving as a silent conscience behind every line of code.

Okba often draws inspiration from two great thinkers: Machiavelli and Saint Augustine, two minds from different eras, united by their deep understanding of human nature and power.

He imagines Machiavelli viewing AI as a formidable tool of governance and foresight, capable of amplifying authority when guided wisely. But, as Okba reflects, Machiavelli would have warned that "the weapon is nothing without the hand that wields it." AI must remain a servant to human vision, not its master.

In contrast, Saint Augustine would have spoken not of the machine, but of the soul behind it. Okba envisions him reminding us that AI itself is neither moral nor immoral, it is the intent of humanity that defines its use. "Do not

confuse the light of algorithms with the inner light of truth," Augustine might have said. AI can calculate, but it cannot love; it can reason, but it knows no virtue.

AIUNIVERS embodies this dual wisdom. The company integrates ethical committees, algorithmic transparency, regular audits, and, above all, reflection on purpose throughout every stage of development. "It's not the machine that's moral or immoral," Okba emphasizes. "It's the intent of those who create and use it."

For AIUNIVERS, responsible AI means keeping humans at the center, resisting the temptation of technological dominance and remembering that true progress lies not in control, but in consciousness. As Okba concludes, "Man creates AI to protect himself from himself. But who will protect man from what he has created?"

The Human Factor in a Machine World

When it comes to advice for young entrepreneurs and innovators entering the AI space, Okba's message is clear: technology means nothing without people.

He believes that while funding, innovation, and regulation are crucial, the real foundation of success is a team that shares the same vision and resilience. "AI is complex on every level—technical, ethical, and strategic," he notes. "You'll need people who can stand firm in a storm, learn fast, unlearn faster, and keep moving even when the path is unclear."

Okba encourages founders not to chase the most polished résumés, but to seek curiosity, loyalty, and endurance. "Look for those who believe in your mission as much as they believe in you as a leader," he advises.

He also takes a moment to honor his own team at AIUNIVERS. "They are the real AI behind our project, Active Intelligence," he says with heartfelt pride. "Because AI is, first and foremost, a human adventure before it is a technological one."

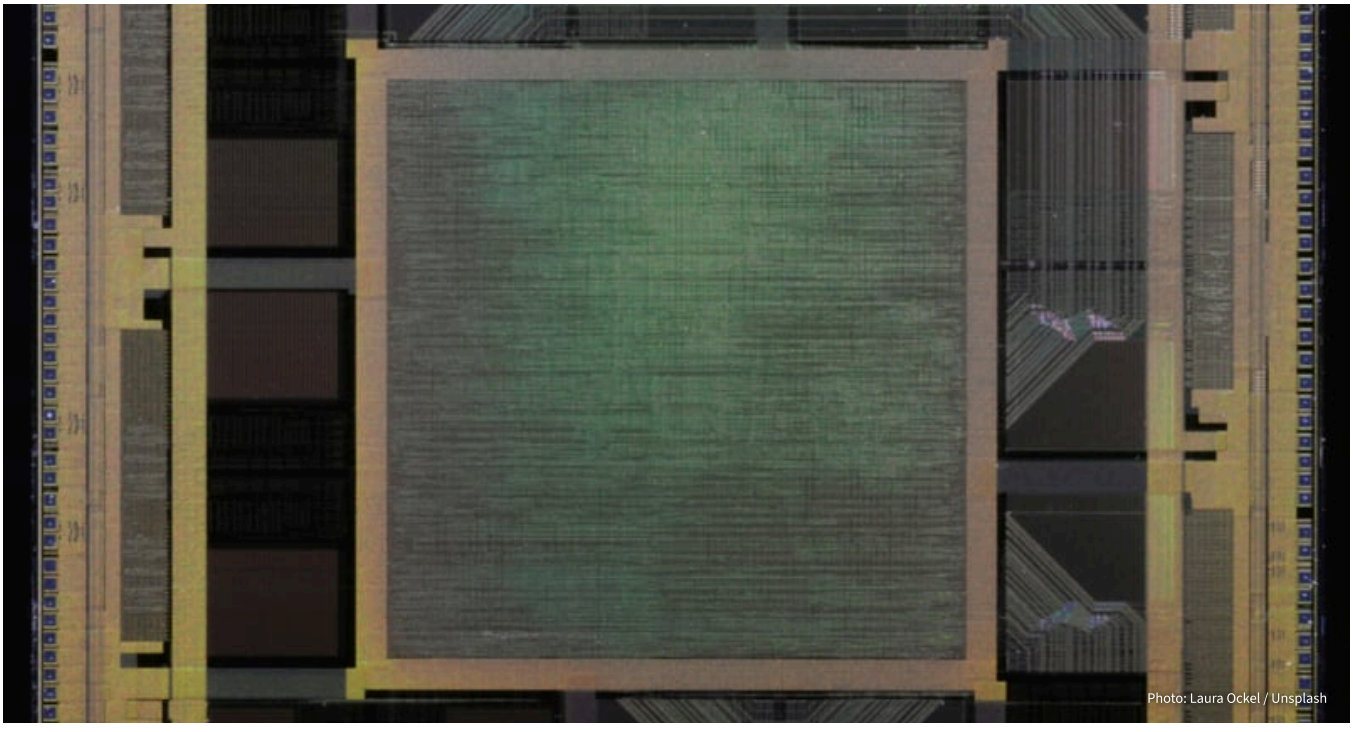
Charting the Global Odyssey of Intelligent Possibility

Looking ahead, Okba's ambitions for AIUNIVERS are boldly global. In an era where the pace of innovation defines relevance, he believes thinking small is no longer an option.

With a solid foundation in SaaS-based platforms, AIUNIVERS is now expanding into key sectors such as telecommunications, finance, transportation, food, water, and soon, oil and gas. The company's strategy balances tactical short-term growth with a long-term vision of transformation.

"Our goal is not to follow trends but to lead them," Okba asserts. "We are building AI solutions that are not only intelligent but meaningful, driving real progress in the industries that move the world."

In the next decade, AIUNIVERS aims to be recognized not just as a technology company, but as a global force for responsible innovation, where power and purpose evolve together, shaping a future where AI truly serves humanity. ■



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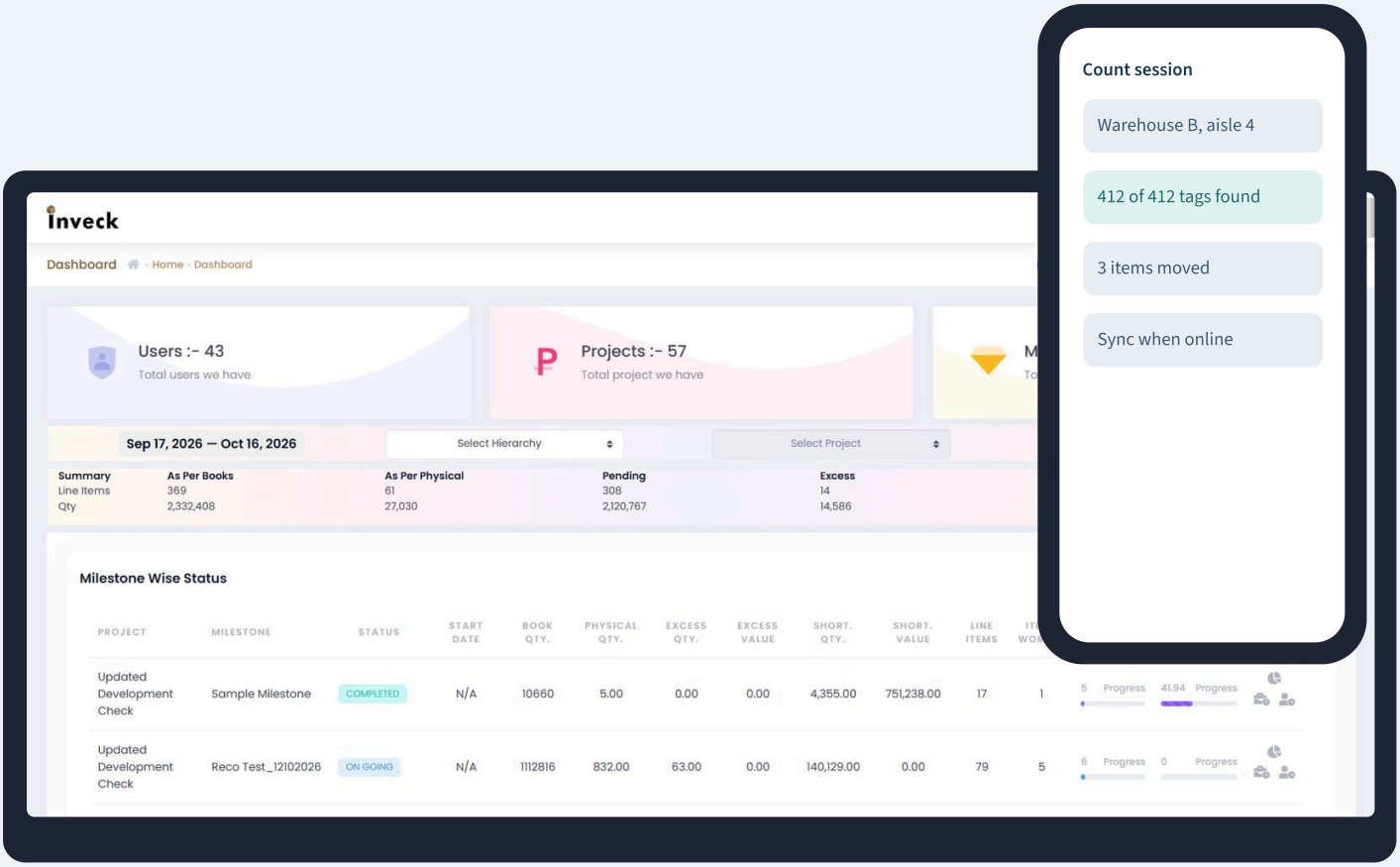

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ANALYSIS

The AI Act delay is a deadline, not a reprieve

Europe has pushed back its rules for high-risk AI by up to two years. Boards that treat the extra time as breathing space will find it gone before the regulators arrive.



In July 2026 the EU published Regulation 2026/1744, the 'Digital Omnibus' on AI. Its headline change was a delay. Obligations for stand-alone high-risk systems, the Annex III list that covers uses in areas such as employment, education and biometrics, now apply from 2 December 2027 rather than 2 August 2026. High-risk AI embedded in regulated products follows on 2 August 2028.

Many compliance teams have read this as relief. It is better read as a timetable. The delay adds 16 months, which is not long for a large organisation to find out what AI it runs, assign an owner to each system and produce the documentation a regulator will expect. Organisations that start in 2027 are unlikely to finish in time.

What did not move

Much of the Act is already live. The bans on prohibited practices are in force, and the enforcement powers of the AI Office and national authorities apply from 2 August 2026. The omnibus added new prohibitions covering AI-generated non-consensual intimate imagery and child sexual abuse material, which apply from 2 December 2026. Providers of generative systems already on the market have until the same date to mark AI-generated content.

The penalties remain severe. Breaching the

prohibitions can cost up to €35 million or 7% of worldwide annual turnover, whichever is higher. Most other breaches carry fines of up to €15 million or 3%. For a multinational, the percentage is the number that matters.

Boards are already being asked

Investors are not waiting for Brussels. EY's review of Fortune 100 disclosures found that 48% of companies specifically cited AI risk as part of the board's risk oversight in 2025, up from 16% a year earlier. Around 40% had given at least one board committee, usually audit, responsibility for AI oversight, against 11% in 2024.

More than a third, 36%, now list AI as a separate risk factor in their annual filing, up from 14%. And 44% mention AI when describing directors' qualifications, compared with 26% the year before.

Disclosure is not control, and these figures record what companies say rather than what they do. But once a board has told shareholders that it oversees AI risk, it needs something concrete to oversee. That is where many programmes are thin.

Start with the register

The working core of AI governance is an inventory: every system in use, what it decides or influences, whose data it touches, who owns it and which rules apply. Without that, a responsible AI policy has nothing to attach to. The Act's own logic depends on it, because obligations turn on whether a system is high-risk, and nobody can classify a system that has never been recorded.

The register has to cover AI that is bought as well as AI that is built. Features that suppliers add to software the company already licenses count, and procurement contracts may need amending so that vendors disclose when they switch such features on. A register limited to in-house models will miss much of the exposure.

Two voluntary frameworks give the register a structure. NIST's AI Risk Management Framework, released in January 2023, organises the work into four functions, Govern, Map, Measure and Manage, and gained a profile for generative AI in July 2024. ISO/IEC 42001, published in December 2023, turns similar ideas into a certifiable management system, with requirements on top management responsibility, AI risk assessment and AI impact assessment,

BY THE NUMBERS

48%

Fortune 100 firms citing AI risk in board risk oversight, 2025

EY Center for Board Matters, 2025

36%

Fortune 100 firms listing AI as a separate risk factor

EY Center for Board Matters, 2025

7%

Maximum AI Act fine for prohibited practices, share of global turnover

European Commission, 2026

audited by an independent certification body.

The two do different jobs. NIST supplies a shared vocabulary that engineers, risk teams and lawyers can all use. ISO/IEC 42001 gives a board evidence, in the form of an external auditor's view that the management system exists and operates. Companies already certified to other ISO management system standards will recognise its structure, which follows the same harmonised format.

What boards should ask for now

Three requests separate a real programme from a slide deck. The first is the register itself, with a named owner for each system and a first-pass classification against the Act's risk categories. The second is a gap assessment for anything that could fall under Annex III, measured against the December 2027 date rather than the old one.

The third is a decision on assurance: whether to seek ISO/IEC 42001 certification, use the NIST framework internally, or both. Certification costs more and takes longer, but it produces something a board can show to investors and regulators. An internal framework is quicker to adopt and easier to tailor, though it relies on the organisation marking its own homework.

None of this depends on further guidance from Brussels. It depends on someone doing the counting. The companies that do so now will spend 2027 fixing a known list of gaps. The rest will spend it discovering what they run.

Sources: digital-strategy.ec.europa.eu; eeas.europa.eu; cuatrecasas.com; corpgov.law.harvard.edu; nist.gov; dqsglobal.com. ■

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ANALYSIS

What a fractional CIO is for, and when to hire a full-time one

Part-time senior technology leadership has become a serious option for growing companies. What it can do, what it cannot, and the signs that the business has outgrown it.

A growing company reaches a point where technology decisions are made by whoever happens to be nearest. The finance director signs software contracts, an operations manager chooses the warehouse system, and an IT manager hired to keep laptops working now fields questions from the board about ransomware. The conventional answer is a chief information officer. A quicker and cheaper one is a fractional CIO: an experienced technology executive who works for several companies at once, a few days a month each.

The arrangement can work very well. It can also become an expensive way of postponing a decision. The difference lies in being clear about what part-time leadership is for and what it is not.

What it does well

A good fractional CIO brings judgement formed across many organisations, which is precisely what a mid-sized company tends to lack. The first use of that judgement is strategy: a short document that ties technology spending to the business plan, names the three or four things that matter most and, just as usefully, what the company will stop doing. The second is vendor selection. Someone who has negotiated many

software contracts knows where the renewal uplifts, automatic renewals and exit costs hide.

The third is security posture: an honest assessment of where the company stands, the basic controls in place, customer and insurer questionnaires answered accurately rather than optimistically, and a plain account of which risks are being carried. The fourth is board reporting, turning technical status into the decisions and risks directors need to see. The fifth, and often the most valuable, is hiring. Few chief executives can judge a candidate for head of infrastructure or security lead. A fractional CIO can write the role, sit on the panel and tell a confident interviewee from a competent one.

What it cannot do

Part-time leadership has limits that no contract can remove. A fractional CIO is not in the building when the payroll system fails on a Thursday afternoon, and cannot run delivery day to day: the stand-ups, the slipping project, the supplier who needs chasing. The relationships that make a technology function effective are built in corridors, and someone present a few days a month will always know the business less well than its own managers.

Accountability is thinner, too. A fractional CIO has other clients and an understandable interest in renewing the engagement. Acquirers and large customers doing due diligence may also want a named, full-time executive answerable for security.

How to structure the engagement

The role should report to the chief executive; placed under finance, it tends to become a cost-control function. Beyond that, settle five things in writing before the first day.

- Scope. Three or four outcomes for the first six months, not a list of activities. "A security baseline agreed and funded" is an outcome; "attend weekly meetings" is not.
- Hours. A fixed number of days a month, with agreed terms for incidents and for months when the work runs over.
- Decision rights. What the fractional CIO can approve alone, such as vendor choices and spending below a set threshold, and what needs the chief executive. Without this, the role becomes an adviser whose recommendations wait in inboxes.
- Delivery. A named internal owner, usually the IT manager or head of operations, accountable for getting things done. The fractional CIO owns direction; the internal owner owns execution.
- Conflicts. Disclosure of any commercial relationship with suppliers, including referral fees and reseller arrangements, and a commitment not to recommend firms that pay the adviser.

Signs the company has outgrown it

Decisions start waiting for the next visit. The allocated days are exceeded month after month. Technology becomes part of what customers buy. The internal team grows to the point where its managers need managing, not just direction. A large programme begins, such as replacing the core finance system or integrating an acquisition, that needs daily leadership. And the board, an investor or a major customer starts asking who, by name, is accountable for security.

Two or more of these at once is a strong signal. The economics usually confirm it: when the fractional fees approach the cost of a full-time salary, the company is paying for a full-time CIO without having one.

Handing over

The best fractional engagements plan their own end. The fractional CIO knows the role best and should draft the successor's job description. Decide early whether the incumbent is a candidate for the full-time post; if so, they should stay off the interview panel.

Arrange a period of overlap, and insist on a written handover. It should cover the strategy, every decision taken to accept a risk and who took it, open security issues, a candid assessment of each member of the team, and the vendor contracts with their renewal and notice dates. The new CIO should also be told, in front of the team, that earlier decisions are open to review. A successor who inherits a plan that cannot be questioned will either follow it without conviction or abandon it without explanation.

Of all those documents, the contracts list is the one most often missing and most urgently needed. A new CIO who discovers in the third month that the largest software licence renewed automatically in the first has lost the best chance to renegotiate it. ■

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Jensen Huang and the long bet behind NVIDIA

NVIDIA spent more than a decade building software for a market that did not yet exist. What its co-founder's patience teaches about funding the platform, not just the product.

NVIDIA is often described as an overnight success of the AI era. It is closer to the opposite: a company that spent more than a decade building tools for a market that did not yet exist, led throughout by the engineer who co-founded it in 1993. Jensen Huang's story is a case study in patience, and in the discipline of paying for the future while the present still pays the bills.

From graphics cards to a platform

Huang, born in Taiwan and educated in the United States, co-founded NVIDIA with Chris Malachowsky and Curtis Priem to build graphics chips for personal computers. For years the company's fortunes rose and fell with video games. The decisive step came in the mid-2000s with CUDA, a programming platform that let developers use graphics processors for general computing. It cost a great deal, it slowed margins, and for several years few customers used it.

Then researchers discovered that the same parallel processors were ideal for training neural networks. When deep learning took off in the early 2010s, NVIDIA's hardware and, crucially, its software ecosystem were already in place. Competitors could build fast chips; they could not easily replace years of developer habits, libraries and tools.

Running a giant like a start-up

Huang is known for an unusually flat organisation, with a large number of senior leaders reporting directly to him, and for sharing information widely rather than through layers of management. The aim is speed: fewer hand-offs between the person who knows and the person who decides. By the mid-2020s NVIDIA's data-centre business, selling complete systems for AI rather than single chips, had made it one of the most valuable companies in the world.

What other leaders can take from it

- Fund the platform, not just the product. CUDA looked like a cost centre for years. It became the moat.
- Be early, then be ready. NVIDIA did not predict exactly when AI would arrive; it made sure it was prepared when it did.
- Shorten the distance between information and decision. Flat structures are hard to run, but they move faster than hierarchies that filter bad news.

For technology leaders, the question to take back to the budget meeting is simple: which of today's unglamorous investments will look obvious in



Jensen Huang

CO-FOUNDER AND CEO, NVIDIA

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ten years, and who is protecting it until then? ■

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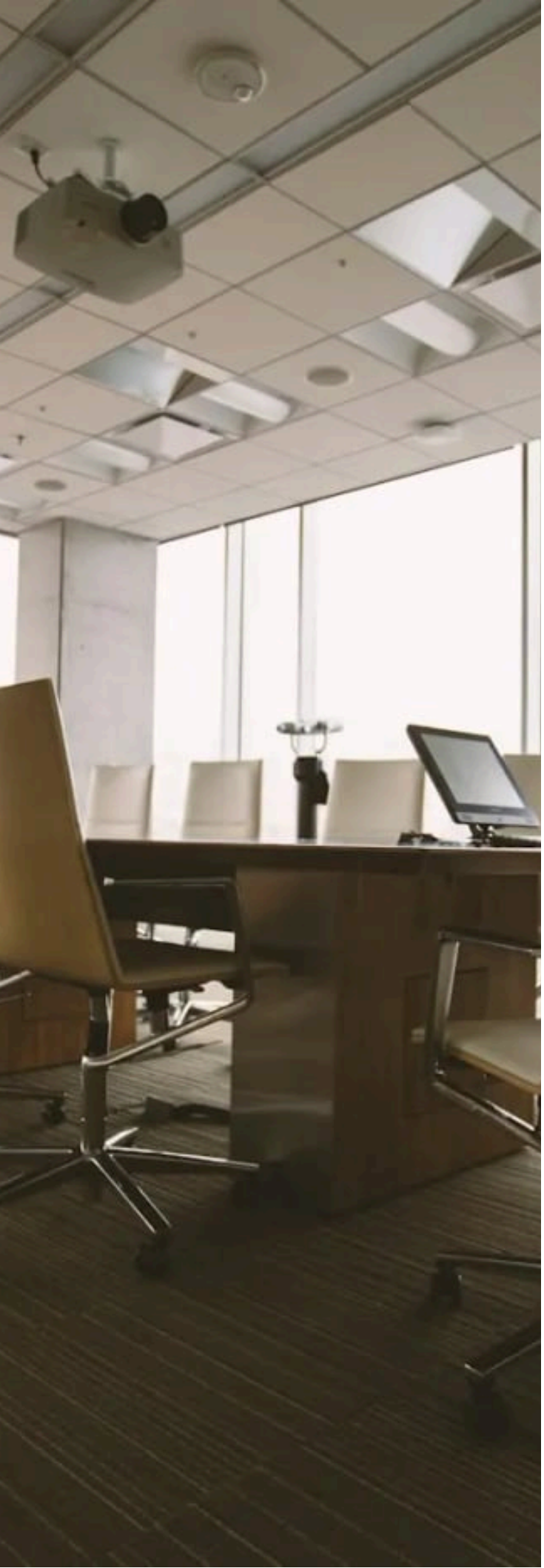

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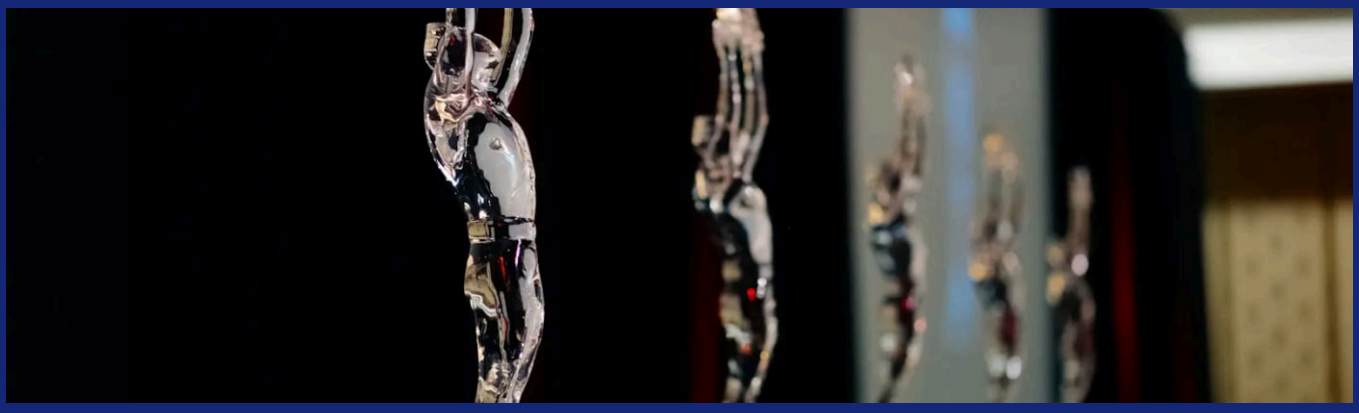

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