

ISBA's Gen AI Summit 2026: How to build competitive advantage

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▲ (l-r) Bina Booth, Head of Membership Marketing, Insight & Engagement, ISBA; Vlad Komanicky, Founding Partner, Alchemists; Neill Torbit, Head of Brand Design and Creative at Rightmove; Meg Gatenby, Head of Marketing Technology & AI at NatWest Group

AI is a fundamental cog in the way many businesses operate today. For brands, the strategic and creative applications spread far and wide and – as a result – are reshaping the way they go to market and build relationships with customers.

Today's is "the most complex and fastest-changing advertising landscape" in ISBA's 125 years, our Director General, Simon Michaelides, acknowledged whilst welcoming a room of over 230 people to our third annual Gen AI Summit at Google's London HQ on 22 September. "There is a heady cocktail of change the industry has never had to deal with before."

At the same time, there is a mounting undercurrent of doom and gloom surrounding the social and environmental impact of the technology. It is not simply a case of being competitive, but of doing so responsibly.

Our members collectively manage over £6.2bn of media spend every year. It's our responsibility to help them navigate

change in a way that enables industry innovation while mitigating potentially negative consequences.

Whilst last year's Summit focused on understanding the fundamentals of Gen AI, this year's was guided by a shared motive to **better understand the practical applications and drive better outcomes.**

The discussion covered everything from AI search and agents to governance and regulation. Through it all, one key question lingered: where does AI add value, where does it undermine it, and what skills and critical faculties should people hold on to?

We've rounded up some of our key takeaways below. →

Efficiency to effectiveness

AI's ability to deliver speed, scale and efficiency is no longer a new and novel idea, and the limited business impact of trying to 'do more with less' is becoming ever clearer.

Our Gen AI Survey earlier this year found that, of the 65% of marketers that now regularly use Gen AI at work, 28% say it has meaningfully impacted their day-to-day work. But among the advertisers prioritising effectiveness as their reason for adoption, that figure surges to 55%. Organisationally, those focusing on AI as an effectiveness tool are *twice* as likely to report a significant impact on their business results.

Consumers are gravitating towards AI as part of their digital toolkit, too, with a growing number replacing traditional search with Gen AI summaries.

For marketers, the funnel is no longer linear – when it was about grabbing attention and getting people to the bottom to convert. “Today, the funnel is a lot more like a pinball machine, making attribution incredibly difficult,” said Monzo CMO, AJ Coyne. **“You have to meet customers where they are.”**

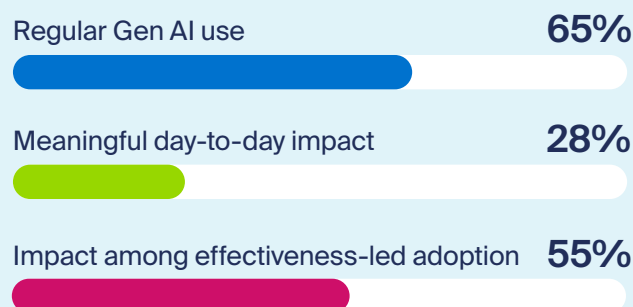
Chatbots are becoming a key part of the funnel for brands like Monzo and The Hut Group. As such, AJ said “mindshare” is becoming the most important KPI as brands look to build distinctiveness in an age of AI.

“That is where trust for your brand is strongest,” he said, noting it has been a core pillar behind the launch of Monzo's new brand platform, Get Busy Living.

Now, agentic AI is further opening up the playing field, with 80% of internet traffic forecast to come from agentic AI by 2035. These systems can independently plan, make decisions and execute multi-step tasks to reach a specific goal with little human help, offering even greater speed, scale and efficiency. At The Hut Group, CEO Francesca Elliott

THE EFFECTIVENESS GAP

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said the online retailer's newly launched agents have had around half a million conversations with consumers in the first two months.

It's reaping business results, with Francesca sharing that customers who use it view four to nine times more products and are up to 9.5 times more likely to convert versus people who don't.

“Consumers are feeling these shifts acutely, and they are grounding their choices in trust,” observed Jacqui Stephenson, Chief Responsible Marketing Officer at Mars. **“That's why scaling AI is about more than just technology; it's about building confidence with teams, leaders, and most importantly with consumers.”**

Brands are at what Jacqui described as an “inflection point” where AI is becoming more than a marketing tool. While it's now a core part of Mars' marketing infrastructure, at Rightmove AI has moved from experimentation towards “operationalisation”.

For CMO Matt Bushby, it has been a journey of testing and learning – undertaking controlled experiments with partners and pilot agents, creating measurement frameworks that demonstrate genuine value, and being transparent about failures. Not everything has worked, which he said is usually a sign that overcoming the technological challenge has been prioritised over the original business challenge.

Ultimately, it all comes down to finding a way to “create an environment where the tools and the processes that we create are freeing people up to deliver and to think creatively around problems that they can help solve for us as business” – and making sure margins are maintained and shareholder needs delivered upon. ■



◀ AJ Coyne,
CMO, Monzo

Keeping humans in the loop

A strong word of caution from Navigator's chief product officer, Kristina Kaganer, which came alongside a statistic showing that 74% of people would be happy to let agents make decisions on their behalf.

While AI undoubtedly excels at research and pattern recognition, Kristina and Double Verify's Stuart Flint urged the room to make sure that people retain creative leadership and narrative quality.

"It's incredibly important that we don't just wait and see what happens with AI, but participate in the narrative that we think is going to be the best narrative for the future of the world," Kristina said.

Google DeepMind showed how fast things are moving within real-world robotics, which are being designed for a variety of environments and tasks. Some of these robots have semantic understanding of the world and can communicate data back to people making the decisions. One was able to read instructions and sort through waste.

It shone a light on the growing importance of human involvement. Whether physical robotics or generative AI, the real-world consequences of AI means safety, ethics, human intent and restrictions must be built into development from the outset.

"It's very important that we stay with these models and that we continue telling them what's good and what we think is right," said DeepMind's Svetlana Grant.

For brands, it's about working out what's an agent skill and what's a human skill, according to NatWest's Head of Marketing Technology and AI, Meg Gatenby.



◀ Svetlana Grant, Strategic Partnerships Manager, Robotics, Google DeepMind

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Whatever you think you do best, don't give it to AI.

When NatWest brought Gen AI into the marketing team back in 2024, it quickly learned the tech didn't automatically make marketers good at creative.

"We had this hypothesis that a Gen AI content engine would reduce the barriers to creative skills," said Meg. "What we found was that **everyone can do creative but not everyone can do good creative**. We need creative expertise, so specialists are becoming more important than ever."

While AI may be very good at pattern recognition and supporting marketers with research and insights, the shared data most models are trained on is causing another problem: the homogenisation of critical and creative thinking. This is where marketers must ensure the real creativity, cultural understanding and judgment aren't lost.

As Meg pointed out: "To be able to prompt something, you have to be able to frame a problem in a very articulate way."

If AI is only set to get more intelligent, it's also marketers' responsibility to make sure they have the skills and capabilities to use it.

"The threat to marketing is not that AI becomes too intelligent, it's that we stop being intelligent enough," said Vladimir Komanicky of strategic advisory specialists, Alchemists. **"Treating AI as an oracle is what will diminish that intellectual curiosity."**

Curiosity, too, he argued, must not come at the expense of business value. If brands aren't careful, there's a risk Gen AI will eat into costs if it doesn't lead to effectiveness. ■

The client view

While the broad consensus from brands has remained the same – AI should be used to achieve speed, agility and scale, while freeing up time for people to do more strategic and creative work – the shift this year has been around how to do this effectively without compromising the bottom line.

For Monzo, success comes from treating AI as “marketing R&D”. The only objective for any of its teams is to learn.

“Equip your teams with the tools, partners, resources and time to figure these problems out,” said AJ Coyne, while Taylor & Francis’ VP Marketing, Ross Edwards, stressed the importance of remembering core marketing disciplines and taking a “strategy-first, tactics-second” approach.

Clear definitions, content governance and breaking down channel silos were highlighted as key factors. The challenge

for marketers now is to communicate the value of marketing to the C-suite, which Ross believes is going to be much more central in the age of AI.

“It’s not just about AI automating things so it’s cheaper. It’s the opposite,” he said. “It’s a massive opportunity and puts marketing more centrally in the business.”

At Curry’s, the brand’s senior procurement manager of marketing and corporate services, Elise Funnell, has been putting all the parameters in place to make sure the business’ AI strategy can be properly measured. This has meant defining scope, clear measurement frameworks and effectiveness metrics that justify asking finance for more budget – “to say this is actually driving growth rather than just fixing a problem.” ■



Throughout ISBA’s Gen AI summit, one key question lingered: where does AI add value, where does it undermine it, and what skills and critical faculties should people hold on to?

Ethics and governance

Amidst all this, the industry is grappling with regulatory tension around AI-generated advertising in the UK and the EU, which is seeing trust being destroyed by bad actors and bad ads.

While **94% of consumers** support transparency and ad labelling in regard to the use of Gen AI for creating artificial humans in ads, there are concerns that labelling may actually reduce effectiveness if it doesn't add value.

In lieu of AI-specific regulation, brands are creating their own internal governance pipelines and frameworks to ensure they are using the technology responsibly.

For Mars, it starts with embedding effective governance structures and processes into existing business functions, underpinned by clear strategy and policy.

Jacqui Stephenson explained that while the AI marketing strategy sets the vision and priorities, it is the governance board that provides direction, evolves the approach as technology changes, and oversees high-risk use cases.

"Our focus is about using AI to expand human creativity, thoughtfully integrating it to enhance, not replace, human ingenuity," she said.

As agentic AI increases the need for adaptive guardrails and risk-based human oversight, brands must figure out how to operationalise responsible AI in a way that preserves trust, innovation and accountability.

Vodafone's global privacy and responsible AI lead, Nish Imthiyaz, said Vodafone has four principles to help achieve this: legal compliance, ethics, trustworthiness and safety. These are underpinned by a "trust by design" approach, which seeks to automate risk assessments and reduce governance bottlenecks.

Essentially, Nish said organisations must understand that responsible AI is a multidisciplinary, cross-functional responsibility – like a "decentralised shared responsibility model."

VODAPHONE'S FOUR PRINCIPLES TO PRESERVE TRUST, INNOVATION AND ACCOUNTABILITY:

- legal compliance
- ethics
- trustworthiness
- safety



Our focus is about using AI to expand human creativity, thoughtfully integrating it to enhance, not replace, human ingenuity.

He also explained why he doesn't believe that transparency automatically equates to value.

"Transparency is important but a disclosure only creates value if it's something that genuinely helps somebody make a decision. We are rapidly reaching the point where the reasonably informed consumer will expect there to be some level of AI involvement.

"It leads to a slightly more difficult question: Are we informing customers or are we simply occupying screen time?"

Until AI regulation comes into place, marketers must use their unrivalled human judgement to balance trust and transparency with effectiveness. ■

ISBA's GEO Framework

We are currently establishing a GEO (Generative Engine Optimisation) working group with ISBA members, to help brands navigate the landscape and regain some control of the environment they operate in.

Fourteen of our members are involved so far, and we are set to begin interviewing agencies and technology platforms over the coming months to find out how they are approaching GEO.

Launching towards the end of this year, our GEO Framework will develop common terminology, measurement guidance, methodology insights and business-case support for brands, agencies and tech providers.

Ultimately, the aim is to shape a credible market that improves brand visibility and AI outputs; and to champion the creation of an open, consistent and credible GEO ecosystem where brands know what to ask for ... and the industry knows what good looks like. ■

Speakers at ISBA'S Gen AI summit



Simon Michaelides, Director General, ISBA



*Francesca Elliott, CEO, The Hut Group Beauty Retail and
Natasha Kizzie, Industry Head, Pureplay, Google*



*Catherine Dunkerley, Partner, UK Lead for Digital Regulation &
AI Governance, Deloitte*



Margaret Jobling, CMO, NatWest Group

Summary and key takeaways

Technology brings excitement, opportunity and sparks curiosity – but it also brings challenges and risk for both brands and business. Our 2026 Gen AI Summit was a reflection of this, outlining what the next stage of business transformation needs to consider to stay competitive:

01 Traditional search is moving towards AI agents that make automated decisions and provide a more conversational approach, thus reshaping consumer behaviours and expectations.

02 The marketing funnel is no longer linear, so brands need to adapt their strategies to meet consumers where they are – for example, in chatbots.

03 AI can help to speed up processes and make sense of vast amounts of data, but marketers must safeguard their greatest skills and capabilities.

04 Responsible AI adoption is a business imperative, which requires cross-functional collaboration and robust risk frameworks that go beyond publishing policies and principles.

05 Marketers must be willing to learn and upskill so as not to fall behind the speed of technological innovation and lose competitiveness.

06 As with all new marketing technologies, trust and transparency must be at the centre of decision-making; otherwise, brands risk damaging relationships with consumers.

The sweet spot, as always, is to find a way to keep up with the pace of change while maintaining high standards and consumer favour. Our latest event demonstrated how brands are finding that balance – but also highlighted where the gaps still exist.

Still, given how much progress has been made over the past year, we feel optimistic that we are all heading in the right direction. Wherever that may lead, **ISBA will be here to guide and support our members** through change and co-ordinate the industry to do what it is meant to do best: create great ads that deliver business benefits and that people love. ■

Thank you to our supporters Google, Double Verify, Croud, Deloitte and Memento Photo AI who helped make the Gen AI Summit a great success.

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