

An Initiative by

**INDIA
GLOBAL
FORUM**

LONDON 2025

UK FUTURE FORUM INDIA

THE FUTURE OF EDUCATION AND DIGITAL LEARNING

Balancing Artificial Intelligence and Natural Intelligence

Co-hosted by India Global Forum
and Regent Global



www.indiaglobalforum.com

TABLE OF CONTENTS

Glossary	3
Overview	4
Executive Summary	5
Key Takeaways	6
Recommendations	10
Conclusion	14
Participants	15
References	16

- AIR** ➤ AI Regent plc
- COE** ➤ Centre of Excellence
- EEG** ➤ Electroencephalogram
- HAI** ➤ Human-Centered Artificial Intelligence Institute
- IA** ➤ Intelligence Augmentation
- NEP** ➤ National Education Policy
- NI** ➤ Natural Intelligence
- LLE** ➤ Lifelong Learning Entitlement
- LLM** ➤ Large Language Model
- LWM** ➤ Large World Model



As AI reshapes the future of learning and work, there is a growing need to ensure that the rise of machine intelligence does not come at the expense of human potential. While AI can accelerate efficiency and scalability, Natural Intelligence reminds us to crucially build in empathy, purpose, creativity, and character. Combining artificial intelligence and natural intelligence will facilitate intelligence augmentation. By embedding “inside-out” education alongside data-driven innovation, the UK and India can jointly lead in shaping a more holistic, human-centred learning model that prepares individuals not just to compete, but to thrive. In the context of growing automation, polarised societies, and shifting labour markets, education systems must evolve beyond content delivery and workforce alignment. By bringing together expertise from the UK, India, and beyond, this dialogue, co-hosted by India Global Forum and Regent Global, and chaired by Professor Selva Pankaj, Chairman, Regent Global, aimed to identify ethical, inclusive, and future-proof learning amid balancing the combination of artificial intelligence and natural intelligence.

Research from Harvard University explains how artificial intelligence (AI) is conceptually rooted in trying to simulate or replicate aspects of natural intelligence (NI). AI itself was created by humans, thus AI is a product of NI (The Harvard EdCast, Harvard Graduate School of Education, 2023).¹

This dialogue emphasises that rapid advances in AI necessitate complementary growth in NI to ensure holistic and future-ready education systems – the two intelligences must not compete but instead co-evolve, what Stanford University researchers call Intelligence Augmentation (IA). Stanford's Human-Centred Artificial Intelligence (HAI) Institute emphasises that intelligence augmentation looks at expanding human intelligence through collaboration with AI, rather than replacing human intelligence (Stanford HAI, 2024).²

In simple terms: artificial intelligence (AI) + natural intelligence (NI) = intelligence augmentation (IA).

Leveraging the recently finalised UK-India Free Trade Agreement (FTA), this report also looks at how the partnership uniquely combines the UK's regulatory expertise and advanced research capacity with India's digital innovation scale and dynamic education ecosystem, positioned to set a global benchmark for ethical, inclusive, and scalable digital learning innovation.

AI in Education – The Opportunity and the Challenge

- Since the advent of technology, educators have contended with the increased use of digital technology versus ensuring that human intelligence is nurtured effectively. The educational impetus behind AI is expected to be in accelerated pedagogy and personalised learning. Where the gap remains, is in engaging students in the classroom. Northwestern University cautions that while AI can simulate empathy (for example, chatbots providing praise or expressions of care), these simulations risk misleading learners and devaluing authentic emotional connection, which remains a key driver of classroom engagement and sustained motivation (Riesbeck, Wilensky & Resnick, 2025).³
- The other challenge that educators face is to help children build human skill sets such as critical thinking and problem solving. A recent MIT Media Lab study looked at how ChatGPT affects brain activity during essay writing. The study recruited 54 participants ages 18-39 from universities in the Boston area and divided them into three groups, with electroencephalogram (EEG) scans to measure brain activity: one group used ChatGPT, one used Google, and one wrote without any digital aids. The study showed that those who wrote essays without any digital assistance exhibited the best brain connectivity, with increased activity in regions associated with creativity, memory, and language. In contrast, the ChatGPT group displayed the lowest levels of mental engagement, executive function, and focus. The study concluded that reliance on AI tended towards lower critical thinking and cognitive performance, especially among younger users (Kosmyna et al., 2025).⁴
- This is further complicated by the potential emergence of what educators are calling ‘a generation of AI-native learners’ – children who only know how to learn through AI. This is likely to intensify global divides in education, as AI creates an exponential differentiation between learners. This split will have a profound impact on creativity, independent thinking, and definitions of what is considered ‘right’.
- As a counterpoint, perhaps AI and NI integration must begin with primary education. The keyword here is neuroplasticity, which young children possess far more than young adults or teens. Unless interest, familiarity, and cognitive safeguards are integrated among children early on, AI will not be effectively adopted as a tool or resource. It instead has the potential to become a crutch.

Skilling, Governance, and Accessibility

- For future workforces, AI already has the knowledge base, thus what is required is an adaptable, cognitively developed AI-literate workforce that can use AI to augment human capabilities. In the past, candidates applying to jobs highlighted basic internet skills or familiarity with Microsoft Office. Now, skills like prompt engineering are emerging, reflecting a shift in how individuals present and position themselves in the job market.
- In terms of the job market itself, people are unlikely to lose jobs to AI itself but to individuals who know how to use AI effectively. It is important to guide children toward understanding that future roles may include AI specialists, cloud specialists, or other emerging careers. Technology and AI are expanding the range of possibilities far beyond traditional STEM pathways.
- From September 2024 to December 2024, 20,000 government employees across 12 major UK government organisations were given access to Microsoft 365 Copilot. The study found strong positive sentiment and a widespread desire among participants to continue using Copilot, with more than 80% of users indicating they would not want to return to previous work structures (Government Digital Service, 2025).⁵ This finding has significant implications for the broader public sector, with government agencies and public organisations actively exploring AI use cases, even at the most basic level.
- However, a broader societal lens reveals the underlying anxiety that still exists among large portions of the population regarding the advent of AI. A 2025 study, led by the University of Melbourne in collaboration with KPMG, found that the UK ranks in the bottom third of 47 countries for AI literacy and training, likely contributing to almost two-thirds of the UK public expressing widespread uncertainty and lower trust in AI. India is much the same, with 67% of respondents in India reporting concerns about various AI-related risks, though expressing greater optimism about potential AI integration (Gillespie et al., 2025).⁶

Skilling, Governance, and Accessibility

- Large scale accessibility and infrastructure must also be a priority, particularly if the world is looking ahead to global AI integration and adoption in early-stage education. However, challenges remain – only 63% of UK schools reported having a fully functional Wi-Fi signal throughout the school in 2023, demonstrating the infrastructure gap even in developed countries (UK Government, 2025).⁷
- Organisations like the World Bank and the World Economic Forum (WEF) aim to accelerate digital inclusion, with WEF's Edison Alliance looking to do so for 1 billion people by the end of this year, which includes expanding access to broadband and digital tools essential for education and collaboration (World Economic Forum, 2024).⁸

AI and NI – Similarities, Differences, Convergences

- In recent years, the question has often been, “What can humans do that AI can’t?” That is now shifting to, “What’s left that humans still excel at?”
- If one were to ask AI itself, as one Dialogue participant admitted to doing prior to the session, AI would respond that natural intelligence is human judgment, emotional understanding, cultural context, and empathetic reasoning. Artificial intelligence, on the other hand, excels at processing large data sets, personalising content, and offering efficient support for decision making. However, the key difference is in the speed and rationality of engagement with studies concluding "AI systems are able to identify patterns and anomalies at a speed and scale unattainable by human operators" (The Alan Turing Institute, 2022, p. 15).⁹
- True emotional engagement also remains a significant barrier separating AI and NI. Basic emotional engagement can be programmed into AI, if the developer decides that emotion may be a necessary response. That highlights an artificial kind of distinction – it is more about who governs AI and what incentives exist around its development.
- For example, large language models (LLMs) are trained relying heavily on text, and occasionally voice converted to text. Fei-Fei Li, a leading researcher at Stanford University, has argued that LLMs are inherently limited by this very text-based focus, as human cognition involves visual and spatial reasoning, in addition to language. She has introduced the concept of "large world models" (LWMs), which aim to enable AI systems to perceive and interact with three-dimensional environments, moving beyond the constraints of text-based understanding (The Economist, 2024).¹⁰

Intelligence Augmentation through AI Models and Inside Out Education

- As AI transforms education globally, the imperative to balance technological advancement with essential human capabilities has become increasingly urgent. The strategic integration known as Intelligence Augmentation (IA), presents a unique opportunity for the UK and India to jointly lead global progress in digital education.
- This report suggests a two-pronged approach:

1

Skilling Natural Intelligence

NI is vital in addressing gaps left by AI in emotional and cognitive development, safeguarding human qualities such as empathy, creativity, ethical judgment, critical thinking, and social intelligence.

2

Optimising Artificial Intelligence

AI's scalability, personalisation, and data-driven insights will enhance education, automate administrative tasks, and deliver precise analytics for improved pedagogical decision-making.

Intelligence Augmentation

Intelligence Augmentation through AI Models and Inside Out Education

- AI developers are now focusing on a process called reinforcement learning, which trains AI to learn which actions maximise rewards through trial and error. In this way, developers are now training AI to learn neural pathways similar to human natural intelligence through environmental and situational learning (Sutton and Barto, 2018).¹¹ In educational settings, this allows AI-powered platforms to dynamically tailor learning experiences based on students' real-time needs, enhancing personalised education while complementing teachers' efforts.
- Similarly, traditional educational models must evolve to align with a world shaped by AI, with educators and institutions actively innovating. AI Regent plc (AIR) is pioneering AI-driven autonomous learning platforms that aim to break down traditional barriers while retaining a focus on human character development by cultivating character, natural intelligence and cognitive thinking from within (AI Regent plc, 2025).¹²
- A 2025 EY survey found that 60% of teachers in the UK are already using AI tools, and students globally are rapidly adopting generative AI tools for learning, though institutions are still catching up to provide effective training for the same. This widespread adoption calls for crucial guidelines and standards to protect users and optimise impact (EY, 2025).¹³
- Key stakeholders should look at establishing an "Education Masterfile" which looks at AI-enhanced pedagogy frameworks, comprehensive teacher training models, and best practices for integrating human-centric educational approaches, strategically embedded within core subjects to foster critical thinking alongside practical AI competencies.

UK and India Leading Global Progress

- The UK's Lifelong Learning Entitlement (LLE) is set to massively transform access to flexible, lifelong education and support digital and AI skills development (Department for Education, 2025; Office for Students, 2024).^{14 15} Crucially, the programme will support the upskilling of the post-18 years old education system, promoting lifelong upskilling and providing financial and structural support for a wide range of learners.
- Similarly, India's National Education Policy (NEP) 2020 is driving nationwide reforms in digital and AI integration, with AI positioned as a tool to assist educators by automating administrative tasks, offering insights into student performance, and supporting curriculum development and personalised instruction. (Government of India, 2020).¹⁶ Policies like these will help to address disparities in access and quality, especially for rural and underprivileged students, by enabling scalable, inclusive, and flexible digital learning models.
- The UK-India strategic partnership, supported by the recently finalised FTA, provides fertile ground for leveraging this collaboration to address critical global education challenges, including skills mismatch, equity, and the ethical integration of AI technologies.
- The two countries should look at establishing a bilateral taskforce and regulatory framework, capitalising on outcomes from the UK-India FTA, to oversee educational AI tools, enforce robust data privacy standards, and define ethical guidelines governing the deployment of AI-based educational solutions.

Localisation and Regional Integration

- The future of education and AI will also heavily rely on localised and specific regional education models. AI can serve as a powerful tool, especially when embraced through the lens of diversity. Contributions made to LLMs by individuals from diverse backgrounds have actively enhanced the richness and inclusiveness of those systems.
- There has long been a presumption that traditional Western education models have been most effective, but many ministries in Africa are now denouncing that approach. Leaders are recognising the need to start anew with critical thinking, collaboration, and digital skills adapted to local realities, reflecting a widespread consensus that education must be “future-ready” and relevant to socio-economic context (iniAfrica, 2025).¹⁷
- This is especially significant given that the majority of the world’s upcoming educated population over the next 20 years will be from outside the Western countries, with projections indicating that the greatest growth will be in Asia, Africa, and Latin America (KC et al., 2010; UNESCO, 2025).^{18 19}
- Traditional educational frameworks may no longer provide universally optimal solutions, and thus new models centred around critical thinking, collaboration, and digital skills must emerge. Organisations, both national and local, should look at establishing region-specific Centres of Excellence (COEs), collaborating with state governments and local councils to integrate AI into education in a way that is tailored explicitly to local needs.
- Structured partnerships should focus on launching pilot programmes that can showcase effective localisation, leveraging innovative platforms such as AI Regent plc’s autonomous learning systems. Once proven, these programmes can then use bilateral COEs as launchpads for the scaling of integrated AI and NI curricula, knowledge exchange, and context-specific educational innovation.



As artificial intelligence rapidly reshapes the educational landscape, the true measure of success will be determined by how effectively societies balance technological innovation with human ingenuity. The strategic integration of Artificial Intelligence and Natural Intelligence into Intelligence Augmentation represents not only a practical necessity but an ethical imperative to ensure education remains deeply human-centred.

The UK-India partnership, with its blend of cautious pragmatism and innovative leadership, and now informed by the finalised FTA, stands poised to lead this transformation. By establishing education innovation corridors, joint policy frameworks, and localised centres of excellence, the two nations can lead in creating adaptive, inclusive, and ethically grounded education systems. Ultimately, this collaboration can serve as a global blueprint, demonstrating how technological advancement and human potential can thrive together to shape a resilient, creative, and purposeful educational future.

- **Prof Selva Pankaj**, Chairman, Regent Global (**Chair**)
- **Dan Sandhu**, Chief Executive, Education Development Trust
- **Carlos Montes**, Founder and Lead Innovation Hub for Prosperity, University of Cambridge
- **Victoria Mallinson**, COO and CPO, Olex.AI
- **Steve Brown**, CEO, Nelson
- **Laura Liguori**, Head of Curriculum and Professional Learning EMEA, Britannica Education
- **Akshay Chaturvedi**, Founder and CEO, Leverage Edu
- **Mini Biswas**, AI & Cybersecurity Specialist, IT Solutions Provider
- **Anthony Painter**, Director of Strategic Engagement, UFI
- **Nishikant Kothikar**, Founder & CEO, Champs Learning
- **Suneet Singh Kochar**, CEO, Fateh Education Consulting Private Limited
- **Amy Lightfoot**, Academic Director, British Council

- Harvard Graduate School of Education (2023) Educating in a World of Artificial Intelligence [Podcast]. Harvard EdCast. Available at: <https://www.gse.harvard.edu/ideas/edcast/23/02/educating-world-artificial-intelligence>
- Stanford HAI (2024) 'A Human-Centered Approach to the AI Revolution'. Available at: <https://hai.stanford.edu/news/human-centered-approach-ai-revolution>
- Riesbeck, C., Wilensky, U. & Resnick, M. (2025). Exploring AI in education through the lens of the learning sciences. Northwestern University, McCormick School of Engineering. Available at: <https://www.mccormick.northwestern.edu/news/articles/2025/05/exploring-ai-in-education-through-the-lens-of-the-learning-sciences/>
- Kosmyna, N., et al. (2025) 'Your Brain on ChatGPT: Accumulation of Cognitive Debt when Writing Essays with Large Language Models', MIT Media Lab [preprint]. Available at: <https://www.media.mit.edu/publications/your-brain-on-chatgpt/>
- Government Digital Service (2025) Microsoft 365 Copilot Experiment: Cross-Government Findings Report. Available at: <https://www.gov.uk/government/publications/microsoft-365-copilot-experiment-cross-government-findings-report>
- Gillespie, N., Lockey, S., Ward, T., Macdade, A., & Hassed, G. (2025). Trust, attitudes and use of artificial intelligence: A global study 2025. The University of Melbourne and KPMG.
- UK Government (2025). No child left behind in plans to narrow the digital divide. GOV.UK. Available at <https://www.gov.uk/government/news/no-child-left-behind-in-plans-to-narrow-the-digital-divide-in-education>
- World Bank (2023). Digital Transformation for Education: Connecting Every Learner. Available at: <https://www.worldbank.org/en/topic/edutech/brief/connecting-all-learners-to-the-internet>
The Alan Turing Institute (2022) Artificial Intelligence in Security Systems: Opportunities and Challenges. Available at: <https://www.turing.ac.uk/sites/default/files/2022-06/ai-in-security-systems.pdf>
- The Economist (2024) 'Fei-Fei Li says understanding how the world works is the next step for AI', The World Ahead, 20 November. Available at: <https://www.economist.com/the-world-ahead/2024/11/20/fei-fei-li-says-understanding-how-the-world-works-is-the-next-step-for-ai>
- Sutton, R.S. and Barto, A.G. (2018). Reinforcement Learning: An Introduction. 2nd ed. Cambridge, MA: MIT Press. Available at: <http://incompleteideas.net/book/the-book-2nd.html>
- AI Regent plc (2025) About Us. Available at: <https://airegent.com/about>

- EY (2025). Navigating the future of AI in education and education in AI. Available at: <https://www.ey.com/content/dam/ey-unified-site/ey-com/en-ae/insights/education/documents/ey-education-and-ai-v6-lr.pdf>
- Department for Education (2025). The Lifelong Learning Entitlement. House of Commons Library. Available at: <https://commonslibrary.parliament.uk/research-briefings/cbp-9756/>
- Office for Students (2024). The Lifelong Learning Entitlement: a pathway to flexible lifelong education. Available at: <https://www.officeforstudents.org.uk/news-blog-and-events/blog/ringing-the-lifelong-changes-the-lifelong-learning-entitlement/>
- Government of India (2020). National Education Policy 2020. Ministry of Education. Available at: https://www.education.gov.in/sites/upload_files/mhrd/files/NEP_Final_English_0.pdf
- iniAfrica (2025). Transforming African Education for the 21st Century: Challenges and Opportunities in 2025. Available at: <https://iniafrica.com/transforming-african-education-for-the-21st-century-challenges-and-opportunities-in-2025/>
- KC, S., Barakat, B., Goujon, A., Skirbekk, V., Sanderson, W. & Lutz, W. (2010) 'Projection of populations by level of educational attainment, age, and sex for 120 countries for 2005–2050', Demographic Research, 22(15), pp. 383–472. Available at: <https://www.demographic-research.org/volumes/vol22/15/22-15.pdf>
- UNESCO Institute for Statistics (2025) 'February 2025 UIS Data Refresh: New Data and Expanded Coverage', Global Education Monitoring Report. Available at: <https://uis.unesco.org/en/news/february-2025-uis-data-refresh-new-data-and-expanded-coverage-global-education-monitoring>

An Initiative by



LONDON 2025

UK FUTURE FORUM INDIA

For more information



Oliver Kaye

CEO, UK-India Future Forum

oliver.kaye@indiaincgroup.com



William Carne

Director, UK-India Future Forum

william.carne@indiaincgroup.com

www.indiaglobalforum.com

