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SMART AI · THE FOUNDATIONS

How AI Tools *Differ*

Not all AI works the same way. Four simple building blocks that explain why
— and how to pick the right kind for what you're doing.

Plan with intention. Execute with precision.

They differ in *how they answer*

From the outside, most AI tools look the same — a box, a cursor, a reply. But underneath, they reach their answers in very different ways. And that difference is the single most useful thing to understand, because it tells you which tool to reach for, and how much to trust what comes back.

Here's the whole guide in one sentence: **some AI answers fast from memory, some looks things up first, some thinks slowly and carefully, and some goes off and does the work for you.** That's it. Four building blocks.

You don't stack them all every time. You pick the block — or the few — that fit the job in front of you. The rest of this guide takes them one at a time, and the last page shows you how to choose.

- 1 FAST ANSWERS** Quick replies from what the AI already knows.
- 2 RESEARCH & VERIFY** Looks information up before it answers.
- 3 THINKING IT THROUGH** Works step by step when care matters more than speed.
- 4 DOING THE WORK** Acts on your behalf across several steps.

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THE FIRST BLOCK

Fast answers

The simplest kind of AI reply comes straight from what the model already learned during training. You ask, it answers — in a second or two. No looking things up, no long deliberation. Just a fluent, immediate response drawn from everything it has absorbed.

This is what most people picture when they think of AI chat. It's wonderfully quick, and for a huge range of everyday tasks it's all you need: drafting, summarising, brainstorming, rephrasing, explaining a concept.

THE CATCH

Because it answers from memory, it can be **confidently wrong**, and it won't know about anything after its training cut-off. Speed comes at the cost of certainty.

Best for: first drafts, everyday writing, explanations, quick ideas — anything where a good-enough answer now beats a perfect answer later, and where you can sense-check the result yourself.

Fast is a feature, not a flaw — as long as you know that's what you're getting.

Research & verify

The next block adds a step before the answer: the AI **looks things up**. Instead of relying only on memory, it searches the web or a trusted set of documents, reads what it finds, and uses that to ground its reply. You'll often see it show its sources.

This is the fix for the two big weaknesses of fast answers. It can reach current information, and it's far less likely to invent things, because it's working from real material rather than memory alone. The trade is time — it's slower, because it's actually doing the reading.

IN A PHRASE **Look before you speak.** The same instinct you'd want from a good researcher — check the facts, then answer.

Best for: anything factual, current, or high-stakes — market figures, recent news, "is this still true?", decisions where a made-up detail would cost you. If it matters, you want this block in the mix.

The difference between "I think" and "I checked" is the difference this block buys you.

Thinking it through

Some questions don't need more facts — they need more **care**. The third block is AI that works through a problem step by step before it answers, rather than replying on instinct. You may see it described as a "reasoning" or "thinking" mode.

Slowing down like this makes a real difference on anything with moving parts: logic puzzles, multi-step maths, planning, weighing trade-offs, spotting where an argument breaks. It's the difference between a snap answer and a considered one. Again, the cost is time — and you usually only want it when the task genuinely earns it.

THE INSTINCT **Measure twice, cut once.** When getting it right matters more than getting it fast, let the AI think first.

Best for: problems with several steps or constraints — planning, analysis, tricky logic or numbers, decisions where the reasoning matters as much as the answer.

Speed and depth pull in opposite directions. Fluency is knowing which one the moment needs.

Doing the work

The final block goes beyond answering. An **agent** takes a goal you set and works toward it across several steps — planning, using tools, searching, checking its own progress, and only coming back when the job is done or it needs you. It can combine all the earlier blocks as it goes.

This is the most powerful kind of AI, and the one that asks the most of you. Handing over a whole task means being clear about what you want up front, and checking carefully at the end — because the more the AI does unsupervised, the more rests on your judgement of the result.

THE SHIFT

From **asking for directions** to **handing over the wheel**. Enormously useful — and exactly why the fourth habit, Diligence, matters most here.

Best for: multi-step jobs you'd happily delegate to a capable assistant — research projects, drafting-and-revising, anything with several stages — where you'll still review the final result before you rely on it.

The more AI does on its own, the more your judgement is the safeguard.

Match the block *to the task*

You don't choose a "best" AI — you choose the right block for the job, and often combine them. Here's the quick logic to run before you start.

Do I just need it quickly?	Fast answers. Draft it, then sense-check anything that matters.
Does it need to be true and current?	Research & verify. Let it look things up and show sources.
Is it complex or high-stakes to reason through?	Thinking it through. Give it room to work step by step.
Is it a whole multi-step job?	Doing the work. Brief an agent well, then review the result.

Most real work uses more than one block. You might let an agent research a topic (block 2), reason through the findings (block 3), and draft a summary fast (block 1) — all in one go. The skill isn't memorising tools. It's recognising what the task needs.

Choosing well *is the skill*

Knowing the four blocks turns AI from one confusing thing into a set of clear choices. That's real fluency — not knowing every tool, but knowing what each kind is for.

Notice how naturally this leads back to the four habits. Choosing the right block is **Delegation**. Briefing it well is **Description**. Checking what comes back is **Discernment**. Owning the result is **Diligence**. The blocks are *what* AI can do; the habits are *how* you do it well.

Tools will keep changing, and new kinds will appear. But these building blocks — fast, researched, considered, autonomous — are a sturdy way to understand whatever comes next. Learn to see which one you're using, and you'll never feel lost in front of a new tool again.

This guide is original SMART content, written in plain language to help newcomers choose AI tools with confidence. Its closing connection to the four habits draws on the AI Fluency Framework by Rick Dakan, Joseph Feller, and Anthropic, released under the Creative Commons CC BY-NC-SA 4.0 licence, used here with attribution and gratitude.

GO FURTHER

Where the fluency gets applied

These guides build the judgement — the 4Ds you can carry into any AI tool, on any task. The natural next step is applying that judgement to the work that carries a number.

The SMART Business range puts it to work: five practical planners for commercial leaders — Key Account Director, the SaaS Commercial Playbook, Managing Change, Continuous Improvement and Emotional Intelligence. Every one now includes a built-in "Working with AI" section: ready-made prompts, each constructed on the 4Ds you've just learned, with a note explaining why it's shaped that way.

So the loop closes both ways — the guides teach you to direct AI well, and the planners hand you the exact prompts for account risk, root-cause analysis, difficult conversations, change resistance and honest deal qualification.

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