Artificial intelligence (AI) and **machine learning** (ML) are revolutionizing businesses across the globe by empowering systems to learn, adjust, and predict. Main areas of discussion generally involve their usage, ethical issues, and limitations.

Applications: All and **ML** are being utilized across the health industry (diagnosis and targeted treatments), financial (fraud analysis and trading), retail (targeted suggestions), and transport (driverless cars) industries. They also enable the ubiquitous daily tools of virtual assistants, search engines, and recommendation algorithms.

Ethical Issues: Data privacy, algorithmic bias, and the threat of job loss are some of the major issues. Making AI systems transparent and fair is a constant challenge.

Challenges: Developing accurate models requires large datasets, computational power, and expertise. There's also a constant need for collaboration between technologists and policymakers to align advancements with societal goals.

Personal Experience and Platforms:

Experiences: I've seen ML models applied in real-time natural language understanding and prediction systems, such as language translation or sentiment analysis. These tools enhance human communication and decision-making.

Platforms: TensorFlow and PyTorch are widely used for developing ML models, whereas apps such as ChatGPT (myself) illustrate real-world AI applications in conversational interfaces. Google Cloud AI or AWS AI are tools that provide these technologies to businesses as well.